

Harbourside Fingal Bay

Your Coastal Oasis

harbourside
PORT STEPHENS

Nestled just minutes from the breathtaking Fingal Bay Beach, our vibrant community features 120 charming two-bedroom self-care villas and 12 delightful two-bedroom apartments, each boasting its own secure garage. Every villa offers spacious living with two bedrooms, a modern bathroom, and a convenient powder room, ensuring you have all the comforts you need. Plus, our lovely upstairs apartments are easily accessible via a lift, making life here as effortless as a stroll on the beach. Join us where a fun and fulfilling lifestyle awaits!

Location:

- Just minutes down the road from stunning Fingal Bay beach
- Easy access to the local bus stops
- Within walking distance from a small shopping area which has a supermarket, café and service station
- The local pharmacy offers home delivery
- The medical centre is close by (3.5 km)
- Easy access via local bus service to Soldiers Point and Nelson Bay Bowling Clubs, the picturesque Nelson Bay Golf Club, the Horizons Golf Club, and the Hawks Nest Golf Club (via ferry service)

Key Features: Our villas are designed with comfort, convenience, and style in mind. Each home is crafted to offer a quality lifestyle in a welcoming, functional environment.

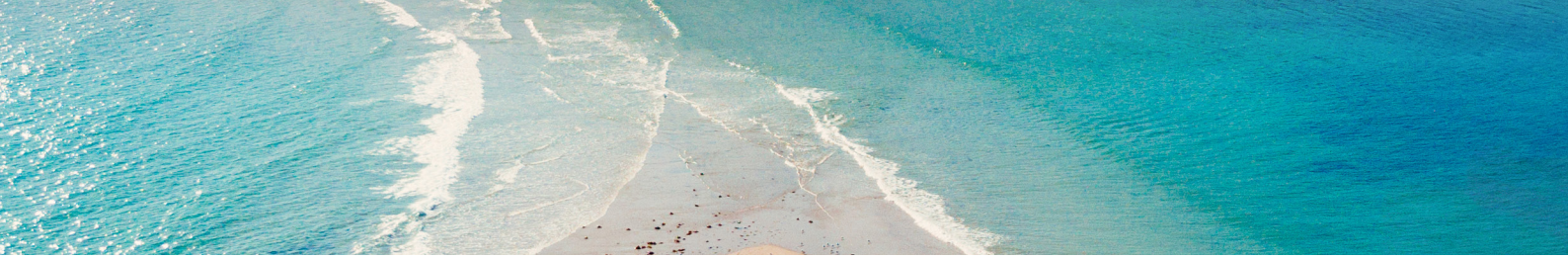
- ✓ **Open Plan Living** – creating a warm and inviting atmosphere, perfect for entertaining or relaxing.
- ✓ **Convenient Powder Room** – make entertaining a breeze.
- ✓ **Kitchen** – enjoy cooking in a sleek modern kitchen.
- ✓ **Proudly Pet Friendly** – we encourage residents to bring their furry friends along. (Conditions apply)
- ✓ **Stylish Bathroom** – with a hand held shower hose, shower rail and soft-closing toilet seat.
- ✓ **Outdoor Living** – private patio, ideal for alfresco dining, soaking up the sun and enjoying the outdoors.
- ✓ **Year-Round Comfort** – reverse-cycle air-conditioning
- ✓ **Peace of Mind** – 24-hour emergency call service (external provider/additional costs apply)
- ✓ **Enhanced Security Features** – security doors, lockable windows, & sensor lighting
- ✓ **Secure & Accessible** – single garage, featuring direct access from inside your home.







Contact us today and book a personal tour (02) 4984 1811
Or visit our website harboursideportstephens.com.au for further information.



Harbourside Fingal Bay Pricing

At Harbourside Fingal Bay, we offer two different pricing models depending on your choice of villa or apartment. We've outlined both options below to help you understand how they work.

Fingal Bay Two Bedroom Villas – 44 Farm Road & 169 Rocky Point Road, Fingal Bay

- Non-Refundable Donation Model.

Ingoing Contributions	Entry Fee Non-Refundable*	Refund on Exit
$550,000	$250,000	$300,000

What is a Non-Refundable Donation Model?

In this model, part of your ingoing contribution is non-refundable. This allows you to enter retirement living at a lower upfront cost, with a simple and transparent structure when you leave.

- A portion of your ingoing contribution is non-refundable
- The remaining balance is refunded to you when you leave
- There are no time-based or increasing exit fees

Fingal Bay Two bedroom Villas & Apartments – 38 Farm Road & 5 Crystal Close, Fingal Bay

- Deferred Management Fee

Ingoing Contributions	Entry Fee Non-Refundable* 10%	Year 1 15%	Year 2 5%	Year 3 5%	Total 35%	Refund on Exit
$650,000	65,000	97,500	32,500	32,500	$227,500	$422,500

What is a Deferred Management Fee (DMF)?

A Deferred Management Fee (DMF) is a fee that is calculated based on how long you stay in your home. It allows you to enter retirement living at a lower upfront cost, with part of the fee deferred until you leave.

- A fee calculated based on how long you stay
- Capped at 35% over 3 years
- After 3 years, no further DMF accrues.
- Your remaining balance is returned when you leave

* The entry fee is non-refundable after 90-day settling in period

* Prices are subject to change

We're here to help

If you have any questions about pricing or would like to talk through your options, our team is here to support you.

Harbourside Port Stephens
Retirement Living

Call our friendly team on
(02) 4984 1811
or visit harboursideportstephens.com.au

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