

D.E. Pateman Pty Limited SF

Transactions: Property Expenses - D.E. Pateman Pty Limited Superannuation Fund

Date Range: 01/07/2019 to 30/06/2020

Please note that Period Update has not been run to the end date of this report. As a result, the figures shown in the report may not be accurate.

Property Expenses

	Date	Narrative	Debit	Credit	Balance	Quantity
Agents Management Fee						
Direct Property						
20 Dangar Circle Medowie						
	01/07/2019	Opening Balance	\$	0.00	\$	0.00 Cr
	29/07/2019	Agents Management Fee	\$	125.25	\$	125.25 Dr
	29/08/2019	Agents Management Fee	\$	127.05	\$	252.30 Dr
	27/09/2019	Agents Management Fee	\$	128.15	\$	380.45 Dr
	29/10/2019	Agents Management Fee	\$	162.95	\$	543.40 Dr
	28/11/2019	Agents Management Fee	\$	143.55	\$	686.95 Dr
	23/12/2019	Agents Management Fee	\$	96.25	\$	783.20 Dr
	30/01/2020	Agents Management Fee	\$	173.25	\$	956.45 Dr
	27/02/2020	Agents Management Fee	\$	133.08	\$	1,089.53 Dr
	30/03/2020	Agents Management Fee	\$	127.05	\$	1,216.58 Dr
	29/04/2020	Agents Management Fee	\$	129.25	\$	1,345.83 Dr
	29/05/2020	Agents Management Fee	\$	188.65	\$	1,534.48 Dr
	29/06/2020	Agents Management Fee	\$	132.35	\$	1,666.83 Dr
		Total 20 Dangar Circle Medowie	\$	1,666.83	\$	0.00 \$ 1,666.83 Dr
		Total Direct Property	\$	1,666.83	\$	0.00 \$ 1,666.83 Dr
		Total Agents Management Fee	\$	1,666.83	\$	0.00 \$ 1,666.83 Dr
Council Rates						
Direct Property						
20 Dangar Circle Medowie						
	01/07/2019	Opening Balance	\$	0.00	\$	0.00 Cr
	29/07/2019	Council Rates	\$	363.38	\$	363.38 Dr
	28/11/2019	Port Stephens Council	\$	362.00	\$	725.38 Dr
	27/02/2020	Port Stephens Council	\$	362.00	\$	1,087.38 Dr
	29/04/2020	Port Stephens Council	\$	362.00	\$	1,449.38 Dr
		Total 20 Dangar Circle Medowie	\$	1,449.38	\$	0.00 \$ 1,449.38 Dr
		Total Direct Property	\$	1,449.38	\$	0.00 \$ 1,449.38 Dr
		Total Council Rates	\$	1,449.38	\$	0.00 \$ 1,449.38 Dr
Insurance Premium						
Direct Property						
20 Dangar Circle Medowie						
	01/07/2019	Opening Balance	\$	0.00	\$	0.00 Cr
	22/05/2020	Reimburse L Lord Transfer to xx0136	\$	1,492.33	\$	1,492.33 Dr
		Total 20 Dangar Circle Medowie	\$	1,492.33	\$	0.00 \$ 1,492.33 Dr
		Total Direct Property	\$	1,492.33	\$	0.00 \$ 1,492.33 Dr
		Total Insurance Premium	\$	1,492.33	\$	0.00 \$ 1,492.33 Dr
Legal Fees						
Direct Property						
20 Dangar Circle Medowie						
	01/07/2019	Opening Balance	\$	0.00	\$	0.00 Cr
	29/07/2019	Legal Fees	\$	253.00	\$	253.00 Dr
	29/06/2020	Legal Fees	\$	253.00	\$	506.00 Dr
		Total 20 Dangar Circle Medowie	\$	506.00	\$	0.00 \$ 506.00 Dr
		Total Direct Property	\$	506.00	\$	0.00 \$ 506.00 Dr
		Total Legal Fees	\$	506.00	\$	0.00 \$ 506.00 Dr
Repairs Maintenance						
Direct Property						

20 Dangar Circle Medowie				
01/07/2019	Opening Balance		\$ 0.00	\$ 0.00 Cr
29/10/2019	Repairs Maintenance	\$ 99.00		\$ 99.00 Dr
29/04/2020	Medowie Electrical	\$ 104.00		\$ 203.00 Dr
Total 20 Dangar Circle Medowie		\$ 203.00	\$ 0.00	\$ 203.00 Dr
Total Direct Property		\$ 203.00	\$ 0.00	\$ 203.00 Dr
Total Repairs Maintenance		\$ 203.00	\$ 0.00	\$ 203.00 Dr
Water Rates				
Direct Property				
20 Dangar Circle Medowie				
01/07/2019	Opening Balance		\$ 0.00	\$ 0.00 Cr
29/07/2019	Water Rates		\$ 62.32	\$ 62.32 Cr
27/09/2019	Hunter Water Corporation	\$ 317.70		\$ 255.38 Dr
29/10/2019	Water Rates		\$ 51.98	\$ 203.40 Dr
27/02/2020	Water Rates		\$ 49.77	\$ 153.63 Dr
27/02/2020	Hunter Water Corporation	\$ 311.17		\$ 464.80 Dr
29/06/2020	Hunter Water Corporation	\$ 318.08		\$ 782.88 Dr
Total 20 Dangar Circle Medowie		\$ 946.95	\$ 164.07	\$ 782.88 Dr
Total Direct Property		\$ 946.95	\$ 164.07	\$ 782.88 Dr
Total Water Rates		\$ 946.95	\$ 164.07	\$ 782.88 Dr
Total Property Expenses		\$ 6,264.49	\$ 164.07	\$ 6,100.42 Dr

D.E. Pateman Pty Limited Superannuation Fund

Depreciation Worksheet

For the Period 1 July 2019 to 30 June 2020

Property Description: 20 Dangar Circle Medowie
Property Type: Residential
Property Address: 20 Dangar Circuit Medowie NSW 2318

Description of Assets	Purchase Date	Original Cost	Opening Written Down Value	Balancing Adjustment Events				Decline In Value		Closing Written Down Value	
				Disposal Date	Termination Value	Assessable	Deductible	Rate	Method		Decline In Value
Carpets	7-Apr-17	2,090.00	1,653.48					10.00%	DV	165.80	1,487.68
Ceramic Cooktop	4-Apr-17	469.00	386.21					8.33%	DV	32.26	353.95
Westinghouse Oven	4-Apr-17	579.00	476.78					8.33%	DV	39.82	436.96
Property purchase	30-Jul-06	274,885.00	274,885.00					0.00%	N/A	-	274,885.00
Hot Water System	27-Jun-19	1,290.00	1,288.30					12.00%	DV	155.02	1,133.28
Property Total		279,313.00	278,689.77							392.90	278,296.87

Key:
 DV: Diminishing Value Method
 PC: Prime Cost Method
 LV: Low value pool (year 2 or 3)
 LV Y1: Low value pool - year 1
 N/A: Non-depreciable asset
 *: Capital work deduction

Total Capital Allowance	392.90
Total Capital Work Deductions	0.00

Income & Expenditure Summary

D.E Pateman Pty Ltd Super Fund (Derrell)
PO Box 97
Galston NSW 2159

Date 1/07/2019 to 30/06/2020

From Statement: **5 (27/06/2019)**
To Statement: **16 (29/06/2020)**

D.E Pateman Pty Ltd Super Fund (Derrell) (ID: 72)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

20 Dangar Crt, Medowie, NSW 2318

Property Income

Outgoings Recovered - Water Usage	\$0.00	\$54.51	\$54.51
Residential Rent	\$0.00	\$20,700.00	\$20,700.00
	\$0.00	\$20,754.51	\$20,754.51
			<i>(GST Total: \$0.00)</i>

Property Expenses

Council Rates	\$1,449.38	\$0.00	\$1,449.38
Document Preparation	\$60.00	\$0.00	\$60.00
+ GST	\$6.00	\$0.00	\$6.00
Electrical	\$94.55	\$0.00	\$94.55
+ GST	\$9.45	\$0.00	\$9.45
General Repairs and Maintenance	\$90.00	\$0.00	\$90.00
+ GST	\$9.00	\$0.00	\$9.00
Invoice Payment and Supervision Fees	\$9.00	\$0.00	\$9.00
+ GST	\$0.90	\$0.00	\$0.90
Lease Renewal	\$400.00	\$0.00	\$400.00
+ GST	\$40.00	\$0.00	\$40.00
Residential Management Fee	\$1,449.00	\$0.00	\$1,449.00
+ GST	\$144.90	\$0.00	\$144.90
Tenant Invoice Fee	\$15.30	\$0.00	\$15.30
+ GST	\$1.53	\$0.00	\$1.53
Water Rates	\$946.95	\$164.07	\$782.88
	\$4,725.96	\$164.07	\$4,561.89

Report shows all transactions reported on statements created within reporting period.

Income & Expenditure Summary

(GST Total: \$211.78)

PROPERTY BALANCE: \$16,192.62

(GST Balance: -\$211.78)

Ownership Expenses & Payments

Owner Expenses

Administration Fee	\$42.00	\$0.00	\$42.00
+ GST	\$4.20	\$0.00	\$4.20
	\$46.20	\$0.00	\$46.20

(GST Total: \$4.20)

Owner Payments

D.E. Pateman Pty Ltd Superannuation			\$16,146.42
			\$16,146.42

CLOSING BALANCE: \$0.00

Report shows all transactions reported on statements created within reporting period.

4TH INSTALMENT NOTICE



ASSESSMENT NO. 308924

D E PATEMAN PTY LIMITED
CARE DOWLING REAL ESTATE
3/37 FERODALE ROAD
MEDOWIE NSW 2318

REVENUE TEAM

Office Hours 8.30am - 5pm Monday - Friday
Visit 116 Adelaide Street, Raymond Terrace NSW 2324
Post PO Box 42, Raymond Terrace NSW 2324
Phone Rates - 02 4988 0393 General - 02 4988 0255
Email council@portstephens.nsw.gov.au
Web www.portstephens.nsw.gov.au
Visa or MasterCard Payments 1300 BPOINT or
(anytime, fee applies*) 1300 276 468

R5_763

ABN 16 744 377 876

Incorrect address? Change address at www.portstephens.nsw.gov.au or write to Council

Assessment No: 308924
Rating Year: 01/07/2019 to 30/06/2020
Issue Date: 14/04/2020
Due Date: 01/06/2020

Description and Location of Property Rated

20 Dangar Circuit MEDOWIE NSW 2318
LOT 172 DP 1001851 DANGAR CIRCUIT MEDOWIE SUBJ TO DRAINAGE EASEMENT

*** Instalment due 1/06/2020***

ARREARS (payable now)	\$0.00
CURRENT QUARTER RATES AND CHARGES	\$362.00
TOTAL DUE FOR THIS NOTICE	\$362.00

Please deduct any payments made since 07/04/2020

You can receive rate notices via email, go to www.portstephens.nsw.gov.au, search for change of address and complete the online form

Overdue amounts attract 7.5% per annum interest calculated daily.

220

PORT STEPHENS COUNCIL



Ratepayer: D E PATEMAN PTY LIMITED
Property Address: 20 Dangar Circuit MEDOWIE
NSW 2318

In person at any Post office or
by phone 13 18 16, or go to
www.postbillpay.com.au



Billpay Code: 0241
Ref: 308924

Assessment No: 308924
Total Due: \$362.00
Due Date: 01/06/2020



To use the QR
Code, use the
reader within
your mobile
banking app.
More info:
www.bpay.com.au



Biller Code: 4333
Ref: 308924



BILLER CODE: 4333
REF: 308924



3RD INSTALMENT NOTICE

ASSESSMENT NO. 308924

**D E PATEMAN PTY LIMITED
CARE DOWLING REAL ESTATE
3/37 FERODALE ROAD
MEDOWIE NSW 2318**

REVENUE TEAM

Office Hours 8.30am - 5pm Monday - Friday
Visit 116 Adelaide Street, Raymond Terrace NSW 2324
Post PO Box 42, Raymond Terrace NSW 2324
Phone Rates - 02 4988 0393 General - 02 4988 0255
Email council@portstephens.nsw.gov.au
Web www.portstephens.nsw.gov.au
Visa or MasterCard Payments 1300 BPOINT or
(anytime, fee applies*) 1300 276 468

R6_767

ABN 16 744 377 876

Incorrect address? Change address at www.portstephens.nsw.gov.au or write to Council

Assessment No: 308924
Rating Year: 01/07/2019 to 30/06/2020
Issue Date: 17/01/2020
Due Date: 28/02/2020

Description and Location of Property Rated
20 Dangar Circuit MEDOWIE NSW 2318
LOT 172 DP 1001851 DANGAR CIRCUIT MEDOWIE SUBJ TO DRAINAGE EASEMENT

***** Instalment due 28/02/2020*****

ARREARS (payable now)	\$0.00
CURRENT QUARTER RATES AND CHARGES	\$362.00
TOTAL DUE FOR THIS NOTICE	\$362.00

Please deduct any payments made since 15/01/2020

You can receive rate notices via email, go to www.portstephens.nsw.gov.au, search for change of address and complete the online form

Overdue amounts attract 7.5% per annum interest calculated daily.

220

PORT STEPHENS COUNCIL

Ratepayer: D E PATEMAN PTY LIMITED
Property Address: 20 Dangar Circuit MEDOWIE NSW 2318

In person at any Post office or by phone 13 18 16, or go to www.postbillpay.com.au



Billpay Code: 0241
Ref: 308924

Assessment No: 308924
Total Due: \$362.00
Due Date: 28/02/2020



To use the QR Code, use the reader within your mobile banking app. More info: www.bpay.com.au



Bill Code: 4333
Ref: 308924



BILLER CODE: 4333
REF: 308924

INTERNET Go to www.bpoint.com.au
PHONE Call 1300 BPOINT or 1300 276 468

POST billpay



*241 308924

AMOUNT PAID:

For methods of payment and other information, see the reverse of this notice



PORT STEPHENS
COUNCIL

2ND INSTALMENT NOTICE

ASSESSMENT NO. 308924



D E PATEMAN PTY LIMITED
CARE DOWLING REAL ESTATE
11 KENSINGTON ROAD
BOLWARRA NSW 2320

017
R5_759

REVENUE TEAM

Office Hours 8.30am - 5pm Monday - Friday
Visit 116 Adelaide Street, Raymond Terrace NSW 2324
Post PO Box 42, Raymond Terrace NSW 2324
Phone Rates - 02 4988 0393 General - 02 4988 0255
Email council@portstephens.nsw.gov.au
Web www.portstephens.nsw.gov.au
Visa or MasterCard Payments 1300 BPOINT or
(anytime, fee applies*) 1300 276 468

ABN 16 744 377 876

Incorrect address? Change address at www.portstephens.nsw.gov.au or write to Council

Assessment No: 308924
Rating Year: 01/07/2019 to 30/06/2020
Issue Date: 15/10/2019
Due Date: 02/12/2019

Description and Location of Property Rated
20 Dangar Circuit MEDOWIE NSW 2318
LOT 172 DP 1001851 DANGAR CIRCUIT MEDOWIE SUBJ TO DRAINAGE EASEMENT

***** Instalment due 2/12/2019*****

ARREARS (payable now)	\$0.00
CURRENT QUARTER RATES AND CHARGES	\$362.00
TOTAL DUE FOR THIS NOTICE	\$362.00

Please deduct any payments made since 14/10/2019

You can receive rate notices via email, go to www.portstephens.nsw.gov.au, search for change of address and complete the online form

Overdue amounts attract 7.5% per annum interest calculated daily.

220

PORT STEPHENS COUNCIL



Ratepayer: D E PATEMAN PTY LIMITED
Property Address: 20 Dangar Circuit MEDOWIE NSW 2318
Assessment No: 308924
Total Due: \$362.00
Due Date: 02/12/2019

In person at any Post office or by phone 13 18 16, or go to www.postbillpay.com.au



Billpay Code: 0241
Ref: 308924

To use the QR Code, use the reader within your mobile banking app. More info: www.bpay.com.au



Billier Code: 4333
Ref: 308924



BILLER CODE: 4333
REF: 308924





005

0282240000153-00026

D E Pateman Pty Ltd Superannuation Fund
PO Box 97
GALSTON NSW 2159

Dear Policyholder,

Thank you for choosing NRMA Insurance. You will find a summary of your policy opposite.

Next steps:

1. Review the information on the following pages and if you need to make changes call 132 132 or +61 2 8661 7307 or visit an NRMA Office at your convenience, see nrma.com.au/branches-finder for details. Please check our website for the latest operating hours.
2. This document is your Certificate of Insurance. Please keep this document in a safe place.

**Go Paperless. Switch to email
for your insurance documents.
Visit nrma.com.au/paperless to
switch.**

YOUR POLICY SUMMARY

Policy number:	HOM 237 064 924	
Annual premium:	\$1,492.33	
Your contract	Valid from 11:59pm, 23 May 2020 to 11:59pm, 23 May 2021	
Rental property insured:	20 Dangar Circuit, Medowie NSW 2318	
The insured:	D E Pateman Pty Ltd Superannuation Fund	
Sum insured:	Buildings:	\$458,439
	Contents:	\$0
Weekly rental amount:	\$400	
Basic excess:	\$1,000 See over for all excesses that apply.	

YOUR PREMIUM (Includes 25% No Claim Bonus, your chosen Options, 10% Loyalty Discount and government charges - see over for full details)

Amount paid:	\$1,492.33
Thank you for your payment	

YOUR LOYALTY DISCOUNT

Loyalty Discount 10%	-\$120.25
Loyalty Years	14
Number of policies	1

See page 2 for a list of the policies used to determine your Loyalty Discount

Enquiries 132 132
Payments 131 144

Claims 131 123
Visit nrma.com.au

HOM2370649240000576

YOUR POLICY LIST

This is a list of policies used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here.

Policy type	Description	Reference number
Landlord	MEDOWIE 2318 NSW	HOM237064924

Note:

A combined Home Buildings and Contents policy counts as 2 policies

A combined Landlord Buildings and Contents policy counts as 2 policies

YOUR POLICY DETAILS

The following pages list your Policy details. Please keep this certificate, along with your Landlord Insurance Product Disclosure Statement and Policy Booklet (PDS), and any applicable Supplementary PDS, in a safe place. These documents form your Landlord Insurance Contract. To help you understand how your renewal premium compares to last year, we have included a comparison below.

Policy number	HOM 237 064 924
Your contract	Valid from 11:59pm, 23 May 2020 to 11:59pm, 23 May 2021

Government charges & Premium comparison

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website: <http://understandinsurance.com.au/premiums-explained>

The following amounts are included in your premium. To help you understand how your charges compare to last year, we have included the following comparison.

	Last year's	This year's
Premium before government charges	\$1,201.86	\$1,082.30
ESL	\$144.22	\$162.34
GST	\$134.61	\$124.47
Stamp duty	\$133.26	\$123.22
Total premium	\$1,613.95	\$1,492.33

Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

The insured	D E Pateman Pty Ltd Superannuation Fund
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Rental property insured

20 Dangar Circuit, Medowie NSW 2318

Year built

Approximately 2000

Construction type

Mainly brick veneer

Roof type

Mainly cement tiles
Please advise us if this is incorrect.

Credit provider

There is no finance on this property.

The rental property

- is occupied by tenant(s)
- is used for residential purposes and not used for a business, trade or profession
- is watertight, structurally sound, secure and well maintained
- has 1 storey

The rental agreement

- weekly rental amount \$400
- is agent managed
- period is for 7 to 12 months

Sum insured

Each year we increase your sum insured to take into account rising building costs. Please check that the amount below covers the replacement value of the rental property. Visit nrma.com.au/calculators for assistance.

Landlord Buildings	\$458,439
Landlord Contents	\$0

Key policy features

- replacement cover for your rental property
- \$20 million liability cover for incidents that happen on the site
- rent default by your tenant



- you are covered for flood, rainwater run-off and storm surge

EXCESSES

The following excesses apply to your policy:

- a \$1,000 basic excess for each claim
- when you claim for Rent Default we will deduct from your claim 4 times the weekly rental amount and a rent default excess of \$300
- when you claim for Vandalism or a Malicious or Intentional act by a Tenant or their guest, we will deduct from your claim 4 times the weekly rental amount and the \$1,000 basic excess

- when you claim for Theft or Attempted Theft by a Tenant or their guest, we will deduct from your claim 4 times the weekly rental amount and the \$1,000 basic excess

You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.

YOUR PREMIUM

Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated.

Premium including your chosen options and 25% No Claim Bonus	\$1,202.55
Less 10% Loyalty Discount	\$120.25
Plus Government charges	\$410.03
Total premium	\$1,492.33

BENEFITS

You've been awarded Claim Free Privilege Life giving you a **25% No Claim Bonus** for the lifetime of your policy. By holding Claim Free Privilege Life any future claims you make will not impact your No Claim Bonus.

INSURANCE HISTORY

Details of insurance and claim history for each insured are listed here.

D E Pateman Pty Ltd Superannuation Fund

In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

Page 3 of 4

PAYMENT SLIP

Name: D E Pateman Pty Ltd Superannuation Fund
Policy number: HOM 237 064 924
Payment amount: **\$1,492.33**
Thank you for your payment

ADDITIONAL INFORMATION

Insurance Australia Limited ABN 11 000 016 722 AFS
Licence No. 227681 trading as NRMA Insurance in New
South Wales, the Australian Capital Territory, Queensland
and Tasmania, SGIO in Western Australia and SGIC in
South Australia.

Making a claim

If you need to make a claim, please call our dedicated
Claims Team on 131 123. It's available 24 hours a day, 7
days a week, and it may help to have this document with
you when you call.

Transaction confirmation

If you would like confirmation of any transaction made on
your policy, please contact us.

Privacy of your information

Any personal information you provide to us will be
collected, held, used and disclosed in accordance with our
Privacy Policy. Please refer to nrma.com.au to review the
Privacy Policy. You can also ask us to send you a copy by
calling 132 132.

Information from the NSW Emergency Services Levy Insurance Monitor

Information

The Emergency Services Levy ("ESL") is an amount
included by an insurance company in a premium payable
for the issue of a regulated contract of insurance for the
purpose of recouping emergency service contributions
required to be paid by the insurance company and which
are used to fund emergency services in NSW in the
financial year in which the contract of insurance
commences.

The Insurance Monitor

The office of the Insurance Monitor was established, in
June 2016, as an independent body. Among the functions
of that office is to provide information and advice about
emergency services levy reform and to monitor the prices
for the issue of regulated contracts of insurance.
Professor Allan Fels AO and Professor David Cousins AM
were appointed by the NSW Government as the
Emergency Services Levy Insurance Monitor and Deputy
Monitor, respectively on 8 June 2016.

If you would like further information

Contact us on 132 132 in the first instance if you have
questions about your policy.

Information about the Insurance Monitor can be found at:
www.eslinsurancemonitor.nsw.gov.au



Landlord Insurance Supplementary Product Disclosure Statement

Enquiries **132 132**
Payments **131 144**
Claims **131 123**
Visit nrma.com.au
an NRMA office

The Supplementary Product Disclosure Statement is an update to the Product Disclosure Statement and Policy Booklet (PDS).

Please read it carefully and keep it in a safe place with your PDS.

If you would like another copy of your PDS, please go to nrma.com.au, call 132 132 or visit an NRMA Office.

This Supplementary Product Disclosure Statement (SPDS) is an update to the most recent Landlord Insurance Product Disclosure Statement and Policy Booklet (PDS).

This SPDS was prepared on 1 November 2018 and applies to policies with a commencement date on or after 17 February 2019 or with a renewal effective date on or after 1 April 2019.

This SPDS should be read with your PDS. These documents together with your current Certificate of Insurance make up the terms and conditions of your insurance contract with us.

Please read it carefully and keep it in a safe place with your PDS. If you would like another copy of your PDS or you would like to view previous versions, please go to nrma.com.au/policy-booklets.

Changes to your PDS

External complaints are now administered by the Australian Financial Complaints Authority (AFCA).

HOW TO RESOLVE A COMPLAINT OR DISPUTE (Page 67 of the PDS)

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

STEP 3 - Seek an external review of the decision

Under Step 3, the reference to Financial Ombudsman Service Australia (FOS) and its contact phone number, is deleted and replaced with:

Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).

YOUR PREMIUM (Page 12 of the PDS)

We have amended the 'Your premium' section of the PDS, and the words under the heading 'What happens if you don't pay on time' are deleted and replaced with the following:

When you take out insurance, you need to pay your annual premium or first monthly instalment by the due date. If you don't pay on time, then we will cancel your policy.

A monthly instalment is unpaid if it can't be deducted from your nominated account or credit card.

If an ongoing monthly instalment is unpaid for:

- 14 days after its due date, then we will refuse any claims for incidents that take place after that time
- one month after its due date, then we will cancel your policy.

Insurance Australia Limited
ABN 11 000 016 722 AFS Licence No. 227681
trading as NRMA Insurance
GPO Box 244 Sydney NSW 2001

Invoice Date: 11/10/2019

Tax Invoice #5348933

ATTN: D.E. PATEMAN SUPERFUND
3/37 Ferodale Road
Medowie NSW 2318

PROPERTY SERVICED:
20 Dangar Circuit
Medowie NSW 2318

DATE OF VISIT: 11/10/2019

LANDLORD: D.E. PATEMAN SUPERFUND

Qty	Item	Description	Unit Price Inc. GST	Total Amount Inc. GST
1	Yearly Maintenance	Smoke Alarms	\$99.00	\$99.00



getpaidfaster.com.au

Direct Deposit Details:

Name: Smoke Alarm Testing Services Pty Ltd

Bank: NAB

BSB: 082 494

Account #: 24843 8639

Reference #: 5348933

Term: NET 30 Days

\$90.00

\$9.00

\$99.00

Amount Owing

\$99.00

Statement of Compliance

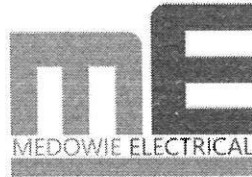
Smoke Alarms Summary:

Position	Power	Type	Make	Model	Expiry	dB
HALLWAY	240v	Photo Electric	BROOKS	EIB146P	2023	102
ENTRY	240v	Photo Electric	BROOKS	EIB146P	2023	103

All smoke alarms located within the property as detailed above have been cleaned and tested as per manufacturers instructions and been installed in accordance with Australian Standard AS 3786 (2014) Smoke Alarms, Building Code of Australia, Volume 2 Part 3.7.2 of the National Construction code series (BCA) and AS 3000-2007 Electrical installations.

* Not required for compliance

Medowie Electrical PTY LTD
6 Mahogany Place
Medowie NSW 2318
0429011122
medowieelectrical@gmail.co
m
ABN 35 147 114 547



Tax Invoice 8182

INVOICE TO

D.E Pateman Pty Ltd Super
Fund (Derrell) c/-
Dowling Real Estate PTY
LTD
3/37 Ferodale Rd
Medowie NSW 2318
ABN 12101182567

DATE
20/04/2020

PLEASE PAY
A\$104.00

DUE DATE
27/04/2020

ACTIVITY	QTY	RATE	GST	AMOUNT
Servicecall Service Call - 20 Dangar Crt, Medowie Replaced faulty light batten in bedroom	1	88.00	GST	88.00
530 Clipsal Ceiling Batten	1	8.00	GST	8.00
BC22_9W_LED BC22 Light globe - 9W LED	1	8.00	GST	8.00

Direct Deposit:
Acc: Medowie Electrical
BSB: 032515
Acc No: 255762

INCLUDES GST TOTAL 9.46
TOTAL 104.00

TOTAL DUE **A\$104.00**

THANK YOU.



YOUR WATER ACCOUNT



323869-001 000323(645) D017 H1H2H3H4

D.E.PATEMAN PTY LIMITED
C/-DOWLING REAL ESTATE
37 FERRODALE ROAD
MEDOWIE NSW 2318

20 DANGAR CCT MEDOWIE
LOT 172 PLAN 1001851

PREV BAL	RECEIVED	BALANCE
\$311.17	\$311.17 CR	\$0.00

SUMMARY OF NEW CHARGES

Water Service	\$33.47
Sewer Service	\$216.43
Environment Improvement	\$13.67
Water Usage	\$54.51

Total Due **\$318.08**

Please pay your account by the due date to avoid interest charges

PLEASE TURN OVER FOR FURTHER DETAILS



DETAILS

DATE OF ISSUE	26 MAY 2020
DUE DATE	15 JUN 2020
ACCOUNT NUMBER	0551 910 000
TOTAL DUE	\$318.08

HOW TO PAY



BPAY

Contact your financial institution to pay your account directly from your savings or cheque account

Biller Code: 747 717
Reference: 0551 9100 004



DIRECT DEBIT

Visit hunterwater.com.au/directdebit to apply



CREDIT CARD VIA BPOINT

Phone BPOINT on 1300 276 468 or visit hunterwater.com.au
Mastercard and Visa only

Biller Code: 747 717
Reference: 0551 9100 004



CENTREPAY

To pay using Centrepay, contact Centrelink and provide Hunter Water's CRN: 555052571V



IN PERSON

Visit any Australia Post Office
Credit cards not accepted



MAIL

Hunter Water
Locked Bag W102
Sydney NSW 1292
Do not staple cheque to payment slip



For Credit: Hunter Water Corporation

PAYMENT SLIP

POST billpay



*2117 05519100004

Due Date
15 JUN 2020

Account Number
0551 910 000

Total Due

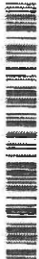
\$318.08

Tran Code 831 User Code 66551 Customer Number 05519100004

<0000031808> <066551> <000005519100004> >



YOUR WATER ACCOUNT



269750-001 000326(652) D017 H1H2
 D.E.PATEMAN PTY LIMITED
 C/-DOWLING REAL ESTATE
 37 FERRODALE ROAD
 MEDOWIE NSW 2318

**20 DANGAR CCT MEDOWIE
 LOT 172 PLAN 1001851**

PREV BAL	RECEIVED	BALANCE
\$363.44	\$363.44 CR	\$0.00

SUMMARY OF NEW CHARGES

Water Service	\$33.74
Sewer Service	\$218.20
Environment Improvement	\$13.78
Water Usage	\$51.98

Total Due \$317.70

Please pay your account by the due date to avoid interest charges

PLEASE TURN OVER FOR FURTHER DETAILS

DETAILS

DATE OF ISSUE	19 SEP 2019
DUE DATE	10 OCT 2019
ACCOUNT NUMBER	0551 910 000
TOTAL DUE	\$317.70

HOW TO PAY



BPAY
 Contact your financial institution to pay your account directly from your savings or cheque account

Billers Code: 747 717
 Reference: 0551 9100 004



DIRECT DEBIT
 Visit hunterwater.com.au/directdebit to apply



CREDIT CARD VIA BPOINT
 Phone BPOINT on 1300 276 468 or visit hunterwater.com.au
 Mastercard and Visa only

Billers Code: 747 717
 Reference: 0551 9100 004



CENTREPAY
 To pay using Centrepay, contact Centrelink and provide Hunter Water's CRN: 555052571V



IN PERSON
 Visit any Australia Post Office
 Credit cards not accepted



MAIL
 Hunter Water
 Locked Bag W102
 Sydney NSW 1292
 Do not staple cheque to payment slip



For Credit: Hunter Water Corporation

New charges apply from 1 July 2019. Visit hunterwater.com.au/charges

Tran Code 831 User Code 66551 Customer Number 05519100004

PAYMENT SLIP



*2117 05519100004

Due Date
10 OCT 2019

Account Number
0551 910 000

Total Due

\$317.70

<0000031770> <066551> <000005519100004> >



YOUR WATER ACCOUNT



298296-001 001183(2366) 0017 H1H2
 D.E.PATEMAN PTY LIMITED
 C/-DOWLING REAL ESTATE
 37 FERRODALE ROAD
 MEDOWIE NSW 2318

20 DANGAR CCT MEDOWIE
 LOT 172 PLAN 1001851

PREV BAL	RECEIVED	BALANCE
\$317.70	\$317.70 CR	\$0.00

SUMMARY OF NEW CHARGES

Water Service	\$33.19
Sewer Service	\$214.65
Environment Improvement	\$13.56
Water Usage	\$49.77
Total Due	\$311.17

Please pay your account by the due date to avoid interest charges

PLEASE TURN OVER FOR FURTHER DETAILS

DETAILS

DATE OF ISSUE	28 JAN 2020
DUE DATE	18 FEB 2020
ACCOUNT NUMBER	0551 910 000
TOTAL DUE	\$311.17

HOW TO PAY



BPAY
 Contact your financial institution to pay your account directly from your savings or cheque account

Billers Code: 747 717
 Reference: 0551 9100 004



DIRECT DEBIT
 Visit hunterwater.com.au/directdebit to apply



CREDIT CARD VIA BPOINT
 Phone BPOINT on 1300 276 468 or visit hunterwater.com.au
 Mastercard and Visa only

Billers Code: 747 717
 Reference: 0551 9100 004



CENTREPAY
 To pay using Centrepay, contact Centrelink and provide Hunter Water's CRN: 555052571V



IN PERSON
 Visit any Australia Post Office
 Credit cards not accepted



MAIL
 Hunter Water
 Locked Bag W102
 Sydney NSW 1292
 Do not staple cheque to payment slip



For Credit: Hunter Water Corporation

PAYMENT SLIP



*2117 05519100004

Due Date
18 FEB 2020
 Account Number
0551 910 000

Total Due
\$311.17

Tran Code 831 User Code 66551 Customer Number 05519100004

<0000031117> <066551> <000005519100004> >