

HouseSmart Real Estate Pty Ltd

Shop 2, Altone Park Shopping Centre
161 Altone Road / PO Box 336
Beechboro WA 6063
Phone: (08) 9378 2555
Facsimile: (08) 9378 2444
Email: enquiries@housesmart.com.au



Statement

ABN: 59 101 712 065

Account name(s) Deborah Bailey
C/- Baci Boutique
285 Great Eastern Highway
MIDLAND WA 6056

Account 02491
Statement from 1 Jul 20
Statement to 30 Jun 21
Page number 1 of 1

| Details | GST | Expenses | Income | Balance |
|-------------------------------|-----|-------------------|--------------------|--------------------|
| <hr/> | | | | |
| 3/142 Morrison Road MIDLAND | | | | |
| Rent | | | \$15,019.74 | \$15,019.74 |
| Water Consumption from Tenant | | | \$373.86 | \$15,393.60 |
| Electrical Maintenance | * | \$274.00 | | \$15,119.60 |
| Inspection Fee | * | \$375.00 | | \$14,744.60 |
| Letting Fee | * | \$110.00 | | \$14,634.60 |
| Management Fee | * | \$1,439.32 | | \$13,195.28 |
| Plumbing & Gas | * | \$603.63 | | \$12,591.65 |
| Sundries | * | \$132.00 | | \$12,459.65 |
| Water Rates | | \$364.71 | | \$12,094.94 |
| Total for property | | <u>\$3,298.66</u> | <u>\$15,393.60</u> | <u>\$12,094.94</u> |

Total expenses includes GST of \$266.72

This Financial Year Statement is for the purpose of assisting you with your financial reporting .

These reports must be read and used in conjunction with Property Management Statements/Tax Invoices which are supplied from our office each month.

We suggest you verify and reconcile the final income amount shown on this report with the monthly payments that you have received from our office.

The information shown on this report should not be used for your annual Business Activity Statement (BAS) reporting .

All GST entries and expense items need to be verified with the tax invoices which have been attached to and summarised in your monthly Property Management Statements /Tax Invoices .

We advise that it is our understanding the GST cannot be claimed for residential properties .

We also suggest you review all expense items to ensure they are eligible as an expense for Income Tax purposes and not as a depreciating Capital Purchase.

POSTED

* indicates taxable supply

Reference: 1985027
Enquiries: 08 9267 9160
E-mail: swan@swan.wa.gov.au
Fax: 08 9267 9444



July 31, 2020

Deborah Anne Bailey
285 Great Eastern Hwy
MIDLAND WA 6056

Dear Ms Bailey,

DIRECT DEBIT APPLICATION

Re: 3/142 Morrison Road, MIDLAND WA 6056

Balance as at July 24, 2020: \$1,672.92

The City of Swan acknowledges your ongoing Direct Debit application, and confirms the following deduction will be made from your nominated account as agreed:

The full amount of \$1,672.92 on August 28, 2020

Should your nominated account reject, the City will issue written confirmation of the rejection following notification from your financial institution.

The City will not attempt to deduct the account again and the agreement will be cancelled. Payment in full or by instalments is then due as per the current rate notice. Contact should be made immediately to advise the City of the intended action.

If you have any further queries please do not hesitate to contact Rating Services on **(08) 9267 9160**.

Yours sincerely

Adnana Arapovic
Manager Financial Services and Rates

pp



2 Midland Square, Midland
PO Box 196, Midland WA 6936

phone: 08 9267 9267
fax: 08 9267 9444

email: swan@swan.wa.gov.au



ENQUIRIES TELEPHONE:

(08) 9267 9267

www.swan.wa.gov.au

PO Box 196, Midland WA 6936

Facsimile: (08) 9267 9444

Email: swan@swan.wa.gov.au

National Relay Service

If you require assistance from the National Relay Service, please use the following contact details:

TTY: 1800 555 630

Voice: 1800 555 660

www.relayservice.com.au

RATE NOTICE

Financial Year 2020/2021

TAX INVOICE



BD052 000147R3_C4 1234

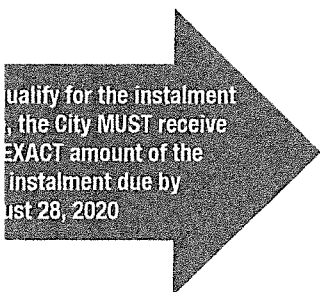
Deborah Anne Bailey
285 Great Eastern Hwy
MIDLAND WA 6056

| | |
|------------------|---------------------|
| ISSUE DATE | 24 July 2020 |
| REFERENCE NUMBER | 1985027 |
| WARD | Midland / Guildford |
| DUE DATE | 28 August 2020 |

| | |
|-------------------------|--|
| PROPERTY ADDRESS | 3/142 Morrison Road, MIDLAND WA 6056 Strata Lot 2 on Sur Strata 41056 |
|-------------------------|--|

| Description | Valuation(\$)/ Unit(s) | Rate(\$) | Current | Arrears | Total |
|--|------------------------|----------|-------------------|---------------|-------------------|
| Residential Rates | 11,700 | 0.085499 | \$1,000.34 | \$0.00 | \$1,000.34 |
| Emergency Services Levy Category 1 - Residential | 11,700 | 0.014839 | \$173.62 | \$0.00 | \$173.62 |
| Waste/Recycling Services Charge | 1 | 422 | \$422.00 | \$0.00 | \$422.00 |
| DR - Midland Drainage Charge | 11,700 | 0.006578 | \$76.96 | \$0.00 | \$76.96 |
| | | | \$1,672.92 | \$0.00 | \$1,672.92 |

The Current Waste/Recycling Service Charge includes the State Government landfill levy of \$70/tonne on all waste material sent to landfill. Payments made after 15 July 2020 are not reflected on this account. If unable to pay this account in full please contact Rating Services to discuss an alternative suitable payment arrangement. For full information please see the back pages.



| PAYMENT OPTIONS | | | |
|-----------------|----------------|-------------------|-------------------------|
| OPTION NUMBER | PAYMENTS | DUE DATES | |
| 1 | One Payment | \$1,672.92 | 28 August 2020 |
| 2 | 1st Instalment | \$418.26 | 28 August 20 |
| | 2nd Instalment | \$418.22 | 30 October 20 |
| | 3rd Instalment | \$418.22 | 15 January 21 |
| | 4th Instalment | \$418.22 | 19 March 21 |
| | Total | \$1,672.92 | (Cost of Option \$0.00) |



For more information, see overleaf

PAYMENT METHODS

| | | | |
|------------------|--------------------------------------|---|----------------------|
| REFERENCE NUMBER | 1985027 | Date | Amount Due |
| NAME | Deborah Anne Bailey | <input type="checkbox"/> OPTION 1 - Pay In Full: | 28-Aug-20 \$1,672.92 |
| PROPERTY ADDRESS | 3/142 Morrison Road, MIDLAND WA 6056 | <input type="checkbox"/> OPTION 2 - First Instalment: | 28-Aug-20 \$418.26 |

For all electronic payments please use reference below:

Supplier Code: 7807
Reference No: 1985027

BPAY
Contact your Bank or Financial Institution to arrange payment from your cheque or savings account.
Online
Visit the City of Swan website at: www.swan.wa.gov.au/payment. You will need your Reference

PHONE
Pay by Phone
Please call 1300 276 468 anytime to pay with Visa Card, Mastercard and American Express. No receipts will be issued for payments made.

The City of Swan offers the flexibility to pay your rates by weekly or fortnightly direct debit. For more information please contact us or visit

Pay in Person at Council

At City Office, 2 Midland Sq, Midland, Mon-Fri 8:00am - 5:00pm. With Cash, Cheque, Credit Card or EFTPOS
Pay at any City of Swan Library or Gidgegannup Drop-Point Library With EFTPOS or Credit Card during Library opening hours.
Pay by Mail
Make cheques payable to City of Swan and crossed "Not Negotiable".
Post to:
City of Swan,
PO Box 196, Midland WA 6936.
No receipts will be issued for payments made.
Pay in Person at Australia Post



*637 1985027



GRV – NON RURAL PROPERTIES

Residential; The Residential category is considered to be the base rate for calculation of all other GRV rate in dollar. It relates to land where the predominant purpose for which the land is held or used is residential.

Commercial/Industrial; a) Commercial relates to land where the predominant purpose for which the land is held or used is commercial, including in that term the activities of buying and selling of goods and services in retail businesses, wholesale buying and selling, financial establishments, and a wide variety of services that can be broadly classified as 'business', but where no other more specified use or zone category (such as 'Industrial' applies. b) Industrial relates to land zoned for the purpose of Industrial use or development under the City of Swan LPS 17. In this context, the term relates to any of the Industrial zones in the City of Swan zoning Local Planning Scheme, other than the Extractive Industry zone. Land within one of the Industrial zones in the Local Planning Scheme may more appropriately fall into another definition or category which more specifically or appropriately applies, or where the City determines that another definition or category should apply to the characterisation of the subject land. To facilitate the making of a distinction between uses in other rate categories and use for industry, the definition of industrial premises relied on by the City (but not applied to the Industrial differential general rate which depends on zoning) is as follows: 'Industrial premises are premises used for the manufacture, dismantling, processing, assembly, treating, testing, servicing, maintenance or repairing of goods, products, articles, materials, or substances, and in appropriate cases the following activities or uses associated with industry as described above, may be included -

- (i) The storage of goods;
- (ii) The work of administration or accounting;
- (iii) The selling of goods by wholesale or retail; or
- (iv) The provision of amenities for employees, where any such activity or use is incidental to an industry as defined above, carried out on the same land.

Heavy Industry (Properties used as either Transport Depot, Noxious plants & Brickwork or Concrete Plant) a) **Transport Depots & Heavy Haulage;** Transport Depot and Heavy Haulage- Transport Depot, or Transport Depot and Heavy Haulage, or Transport Depot and Heavy Haulage Vehicle Centre relates to land (including buildings) held or used for the predominant purpose of garaging, parking or storage of road transport or heavy haulage vehicles used or intended to be used for carrying goods, materials or persons for hire, rent or reward, or for any consideration, or used for the transfer of goods, materials or persons from one such motor vehicle, trailer and such motor vehicle and including the maintenance, building and repair of such vehicles. Without limiting the generality of the foregoing, this differential general rate characteristic relates to land including buildings held or used for the parking or garaging of commercial vehicles, and land including buildings held or used for the maintenance and refuelling of any vehicles referred to above, and the storage of goods brought to the premises by those vehicles. b) **Noxious Plants;** Relates to land where animal tissue (whether waste tissue or otherwise) is rendered into stable, value-added materials. Rendering in this context can refer to any processing of animal by-products into more useful materials, or more narrowly to the rendering of whole animal fatty tissue and purified fats like lard or tallow. c) **Extractive Industry;** Relates to land held or used for the predominant purpose of an extractive industry, as involving the excavation or extraction of soil, limestone, rock, gravel, shale, sand or clay, or other materials of a like kind, and which activity does not amount to mining operations under the Mining Act 1978 (WA). Or at the option of the Council: Land zoned under the City of Swan LPS 17 for the purpose of Extractive Industry. d) **Brickworks and Concrete Plants;** Relates to the following: i) **Brickworks:** Land held or used for the predominant purpose of a brickworks which, without restriction, may include one or more kilns, drying sheds, or buildings for manufacturing bricks, and may include a quarry for clay extraction if located on the same site as the manufacturing activity. ii) **Concrete plant:** Land held or used for the predominant purpose of a concrete plant, which may also be known as a concrete batching plant, and may comprise a plant, operation or equipment that combines various ingredients to produce concrete. A concrete plant can have a variety of parts and accessories, including but not limited to mixers, cement batchers, aggregate batchers, conveyors, radial stackers, aggregate bins, cement bins, heaters, chillers, cement silos, batch plant controls, and dust collectors (to minimise environmental pollution).

UV – RURAL PROPERTIES

UV General; The UV General differential rate category relates to all Unimproved Valued properties where the predominant purpose for which the land is held or used is rural and that does not fall in the differential rate category of "UV Commercial" or "Farmland".

UV Commercial (Properties used as either Vineyards with Commercial, large Scale Vineyards, Quarries or Mining Tenements); a) **Vineyards with Commercial;** Relates to a number of properties which can be described as 'vineyards with commercial' which exist throughout the Swan Valley and b) **Large Scale Vineyards;** Applies to properties which produce a relatively small amount of grapes on the property itself compared with the total volume of grapes processed on the property. In addition to a large scale production including bottling facilities, each property has a wine tasting area, eating facilities, areas set aside for outside entertainment functions, and other areas for events such as meetings and social activities. Retail shopping facilities also exist for tourists which consist of vineyard products and local and other products.

c) **Quarries;** Refers to an industry which involves the extraction, quarrying or removal of sand, gravel, clay, hard rock, stone or similar materials from the land, and may include the treatment and storage of those materials, or the manufacture or products from those materials on, or adjacent to, the land from which the materials are extracted, but does not include Industry - Mining. The definition of the 'Extractive Industry' within GRV differential categories is acknowledged to have the potential to overlap this Quarries definition, and the distinction depends upon whether a GRV or UV valuation is applied to the subject land. d) **Mining Tenements;** Relates to land held or used to commercially extract minerals from the land and in this context the term 'minerals' refers to substances the extraction or mining of which is covered by the Mining Act 1978 (WA).

Farmland; The Farmland rate category relates to land where the predominant purpose for which the land is held or used is farmland. It applies to all properties carrying on farming activities in line with the City's Farmland Guidelines. It is intended that this differential rate will foster and encourage farming and horticultural activities.

SPECIFIED AREA RATES

MIDLAND DISTRICT AND HAZELMERE/GUILDFORD DISTRICT DRAINAGE

The Water Corporation does not perform drainage works, or levy a drainage rate, in the Midland, Guildford, South Guildford, and parts of Woodbridge, Viveash and Hazelmere Districts (apart from a small number of properties). The City is responsible for construction and maintenance of drainage infrastructure within this area, and the total cost to carry out these works over a number of years is estimated at more than \$25 million. The Midland District Drainage rate for 2020/21 is 0.6578 cents in the dollar and the Hazelmere/Guildford District Drainage rate for 2020/21 is 0.6657 cents in the dollar.

HAZELMERE INDUSTRIAL AREA INFRASTRUCTURE

From 1 July 2014, Council introduced two (2) Specified Area Rates "GRV Hazelmere Industrial Area Infrastructure and UV Hazelmere Industrial Area Infrastructure" based on the basis of valuation applied to the property GRV or UV. The City is responsible for construction and maintenance of the roads and drainage infrastructure within this area, and the total cost to carry out these works over a number of years is estimated at more than \$69 million. An alternative funding source was required to fund these works. Council introduced specified area rates as an equitable way of raising part of the needed funds. The specified area rates for 2020/21 are set at 3.896277 cents in the dollar for GRV Hazelmere Industrial Area Infrastructure and 0.113950 cents in the dollar for UV Hazelmere Industrial Area Infrastructure.

On July 1, 2020 Council adopted that the Rates and Minimum Rates to be levied on all rateable property within the City of Swan for the financial year 2020/21 be as follows:

| | | |
|-----------------------|----------|----------|
| Residential | 8.5499c | 890.00 |
| Commercial/Industrial | 9.8247c | 1,420.00 |
| Heavy Industry | 16.1131c | 1,710.00 |

| | | |
|---------------|----------|--------|
| UV General | 0.38914c | 890.00 |
| UV Commercial | 0.56130c | 890.00 |
| Farmland | 0.28841c | 890.00 |

| Specified Area Rate (SAR) | Rate to % |
|--|----------------------------------|
| Drainage Midland | 0.6578 cents per dollar of GRV |
| Drainage Hazelmere/Guildford | 0.6657 cents per dollar of GRV |
| GRV - Hazelmere Industrial Area Infrastructure | 3.896277 cents per dollar of GRV |
| UV - Hazelmere Industrial Area Infrastructure | 0.113950 cents per dollar of UV |

The Local Government Act 1995 sets out the basis on which differential general rates may be based as follows:

Section 6.32 (1) of the Local Government Act 1995 states:

- (1) When adopting the annual budget, a local government –
 - a. in order to make up the budget deficiency, is to impose a general rate on rateable land within its district, which rate may be imposed either –
 - i. Uniformly; or
 - ii. Differentially

DIFFERENTIAL RATES

6.33. Differential general rates

- (1) A local government may impose differential general rates according to any, or a combination, of the following characteristics –
 - a. the purpose for which the land is zoned, whether or not under a local planning scheme or improvement scheme in force under the Planning and Development Act 2005; or
 - b. a purpose for which the land is held or used as determined by the local government; or
 - c. whether or not the land is vacant land; or
 - d. any other characteristic or combination of characteristics prescribed.

45-68 - 22 June
58-66 - 19 Aug
21-92 - 16 April

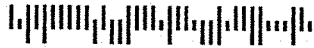
Service Charge Account

Issue date 31 July 2020

Bill ID 0138

Account number 90 11537 74 4

For direct debit dates please see account summary below



052D 002482 000000

D BAILEY
BACI BOUTIQUE
285 GREAT EASTERN HWY
MIDLAND WA 6056

Account for HOUSE AT UNIT 3 / 142 MORRISON RD MIDLAND LOT 12
Strata lot 2
Tenant : B BAILEY

Your account summary (GST does not apply to this account)

| Description | Amount |
|---|--------------|
| Overdue water use charges issued 5 June 2020 (Interest is accruing @ \$0.01 per day) | \$22.16 |
| Service charges due 17 August 2020 | \$869.24 |
| Turn over for important information | Total |
| | \$891.40 |

If you're having difficulty paying, you can set up an interest-free payment arrangement. Interest is charged on overdue amounts @ 11.33% p.a. For more information, visit watercorporation.com.au/financialassistance

An electronic bill is also available at watercorporation.com.au. To stop receiving a paper copy, please update your preferences online.

Direct debit advice

Enquiries?

Need your account in an alternative format?

Please call us on 13 13 85.

Concession Application

If you have a valid Concession Card and are the owner and occupier of this property, call 1300 659 951 or go to watercorporation.com.au/concessions to apply.

UNIT 3 / 142 MORRISON RD MIDLAND LOT 12

Account number 90 11537 74 4

For direct debit dates please see account summary above

The amount shown will be debited from your nominated account. If your bank account details have changed, please update your details at watercorporation.com.au.



Interpreter Services 13 14 50

Hearing or speech impaired?

Phone us via the National Relay Service on 133 677.

Website: watercorporation.com.au/contact

Faults and Emergencies: (24/7) 13 13 75

How your service charges have been calculated

| | | |
|----------------------|--|-----------------|
| Water residential | 1 Jul 2020 to 30 Jun 2021 | |
| | Service charge for 1 residence | \$264.35 |
| Sewerage residential | 1 Jul 2020 to 30 Jun 2021 | |
| | Based on the rateable value of \$11700 | \$604.89 |
| | Service charges | \$869.24 |

Your new rateable value of \$11700 applies from 1 July 2020.

The rateable value of your property is the gross rental value (GRV) determined by the Valuer-General. You can object to the GRV within 60 days, visit landgate.wa.gov.au for details. Your charges must still be paid by the due date.

To arrange to have your meter tested following a review, or to request a meter reading outside of your normal cycle, please contact us. Please note that a fee will apply. If your reading has been estimated you can contact us to have it reviewed. For more information, visit watercorporation.com.au.

Information

OUR COMMITMENT TO YOU

We are committed to resolving issues as quickly as possible. If you wish to make a complaint or request a review of your bill, visit watercorporation.com.au/contact, or call 13 13 85. If you are not satisfied with the resolution, you may contact the Energy and Water Ombudsman on 1800 754 004. For information on our commitments to you, and your responsibilities, visit watercorporation.com.au



Ways to pay your account



Direct Debit

Set up automatic payments from your bank account or credit card by visiting watercorporation.com.au or calling 13 13 85.



Credit/Debit Card

Pay as you go by visiting watercorporation.com.au or calling 1300 366 067. Transaction fees may apply. GST is included if applicable.



Mail

Send your cheque made payable to 'Water Corporation' with this payment slip to:
WATER CORPORATION
 PO BOX 1600, OSBORNE PARK DC, WA 6916



BPAY®

Contact your bank or financial institution to arrange payment.

Billers Code: 8805

Ref: 90 11537 74 4



Centrepay

Use Centrepay to make regular deductions from your Centrelink payment. Centrepay is a voluntary and easy payment option available to Centrelink customers. Call us on 13 13 85 or go to humanservices.gov.au/centrepay for more information and to set up your Centrepay deductions.

BPAY View®

Receive, view and pay this bill using internet banking. BPAY View Registration No -90115377442170331



POST Billpay

Pay in person at any Post Office.

Manage your account online

Register at watercorporation.com.au/register using your Electronic Reference Number (ERN).
ERN: 90115 37744 2170331



*Phoned 24/11/20 ✓ Ref-13568313
 spoke to TRISH.
 requested they remove the tenants
 name & replace it with the Real Estate
 agent & to forward for a copy.*

Reminder Notice



052D 000718 000000

D BAILEY
 BACI BOUTIQUE
 285 GREAT EASTERN HWY
 MIDLAND WA 6056

Issue date 16 November 2020
 Account number 90 11537 74 4
 Please pay \$67.60
 Payment due by Overdue

Account for UNIT 3 / 142 MORRISON RD MIDLAND LOT 12
 Tenant Bill: O & G ANDREW
 Strata lot 2

OVERDUE REMINDER NOTICE

This is a reminder that your account is overdue by \$67.60.

If you are having difficulty paying, we are always here to help. To set up an interest-free payment arrangement, please call us on 1300 369 645. To learn more about our other support options, visit watercorporation.com.au/financialassistance.

If your account has been paid within the last few days, please disregard this notice.

Account Balance

\$67.60

Interest is charged on overdue amounts and is accruing at a rate of \$0.02 per day

Payment slip

UNIT 3 / 142 MORRISON RD MIDLAND LOT 12

Account number 90 11537 74 4
Please pay \$67.60
Payment due by Overdue

Enquiries
 1300 369 645

Concession Application
 If you have a valid Concession Card and are the owner and occupier of this property, call 1300 659 951 or go to watercorporation.com.au/concessions to apply.

Interpreter Services 13 14 50
Website: watercorporation.com.au/contact
Faults and Emergencies: (24/7) 13 13 75



*690 9011537744

CUSTOMER INFORMATION

Interest is charged on overdue amounts @ 11.33% p.a.

Customers with special needs
if you would like this account in an
alternative format phone 1300 369 645.
Hearing or speech impaired? Phone us via
the National Relay Service on 133 677.

OUR COMMITMENT TO YOU

We are committed to resolving issues as quickly as possible. If you wish to make a complaint or request a review of your bill, visit watercorporation.com.au/contact, or call 13 13 85. If you are not satisfied with the resolution, you may contact the Energy and Water Ombudsman on 1800 754 004. For information on our commitments to you, visit watercorporation.com.au.



Ways to pay your account



Direct Debit

Set up automatic payments from your bank account or credit card by visiting watercorporation.com.au or calling 13 13 85.

VISA

AMERICAN
EXPRESS

Credit/Debit Card

Pay as you go by visiting watercorporation.com.au or calling 1300 366 067. Transaction fees may apply. GST is included if applicable.



Mail

Send your cheque made payable to
'Water Corporation' with this payment slip to:
WATER CORPORATION
PO BOX 1600, OSBORNE PARK DC, WA 6916



BPAY®

Contact your bank or financial institution to arrange payment.

Biller Code: 8805

Ref: 90 11537 74 4



Centrepay

Use Centrepay to make regular deductions from your Centrelink payment. Centrepay is a voluntary and easy payment option available to Centrelink customers. Call us on 13 13 85 or go to humanservices.gov.au/centrepay for more information and to set up your Centrepay deductions.



POST Billpay

Pay in person at any Post Office.



Manage your account online

Register at watercorporation.com.au/register using your Electronic Reference Number (ERN).
ERN: 90115 37744 2170331

Unit 3, 142 Morrison Rd
MIDLAND
\$257.71



ANZ LANDLORD INSURANCE

14 January 2021



052/112/

DEBORAH ANNE BAILEY
285 GREAT EASTERN HWY
MIDLAND WA 6056

PAYMENT AMOUNT
\$257.71
DUE ON
18/02/2021

Dear Mrs BAILEY,

IT'S TIME TO RENEW YOUR POLICY

As a valued ANZ customer, I'm writing to remind you that your landlord insurance expires on 18/02/2021 at 4:00pm so we're pleased to enclose your renewal.

What we have enclosed

Enclosed, you will find your ANZ Landlord Insurance Renewal Schedule and Tax Invoice.

Your excess changes

Your excess may have changed as we have introduced a new standard excess of \$500 on our contents cover. Check 'Your Excesses' section of the enclosed Renewal schedule as this shows your new standard excess amount along with your premium. If you would like to discuss your excess options please call 13 16 14.

Important things you need to do

- 1 Please read your previously issued Product Disclosure Statement and Policy (PDS), Supplementary PDS and your Duty of Disclosure.
- 2 Check the Renewal Schedule and let us know if anything has changed since you spoke to us or if any details are incorrect, missing or incomplete. Some types of changes may impact our renewal terms.
- 3 Please pay \$257.71 by 18/02/2021. You need to pay this amount by the due date for your policy to continue.
- 4 Keep all these documents in a safe place.

YOUR POLICY NUMBER
ANZ P HLL 5783294

YOUR POLICY RENEWS
18/02/2021 at 4:00pm

YOUR POLICY ENDS
18/02/2022 at 4:00pm

INSURED
Mrs DEBORAH BAILEY

| | |
|-----------------------------|----------------|
| YOUR SAVINGS | |
| Multi policy discount | \$34.35 |
| Over 50 seniors discount | \$27.48 |
| Total you have saved | \$61.83 |

YOUR PAYMENT DETAILS

| | |
|-------------------|-------------------|
| Payment frequency | Annual Instalment |
|-------------------|-------------------|

Refer to your Renewal Schedule for full premium breakdown.

More details overleaf

QUESTIONS OR CHANGES?

13 16 14 weekdays 8am to 8pm (AEST)

anzinsurance@qbe.com

PO Box 213,
Parramatta, NSW,
2124

Any questions?

Please call us on 13 16 14, weekdays 8am to 8pm (AEST). We're here to help.

Kind regards,

Customer Service Team

YOUR ANZ LANDLORD INSURANCE RENEWAL SCHEDULE & TAX INVOICE

YOUR POLICY INFORMATION

Policy number ANZ P HLL 5783294
Start date 18th February 2021 at 4:00pm
End date 18th February 2022 at 4:00pm
Insured Mrs DEBORAH BAILEY

Your ANZ Landlord Insurance Product Disclosure Statement & Policy (PDS) QM2089-1117

Your ANZ Landlord Insurance is based on this Renewal Schedule, the above PDS and previously issued Supplementary PDS.

YOUR POLICY PREMIUM

| | | | |
|--------------------------|----------------------|---------------------------|-----------------|
| Payment frequency | Annual Instalment | Base premium | \$274.81 |
| | | Total savings | \$61.83 |
| | | Premium including savings | \$212.98 |
| | | GST | \$21.30 |
| | | Stamp Duty | \$23.43 |
| | | Total Premium | \$257.71 |

If the premium is not paid, the policy will not renew.

This document will be a tax invoice for GST when you make payment. For insurance business the GST may be less than 1/11 of the amount payable. Your GST credit is based on the GST detailed above.

YOUR DUTY OF DISCLOSURE

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change. You have this duty until we agree to renew the contract.

If you do not tell us something

If you do not tell us something you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Insured address

UNIT 3 142 MORRISON RD, MIDLAND, WA, 6056

Occupancy

I own the home but rent it out to tenants

Building type

Unit

Wall construction

Double brick

Year built

2002

Home security

No security advised

Mortgagee(s)

No mortgagee advised

Cover type

Contents only

Flood cover

Covered

Sum insured

Contents \$5,955,000

Rent default

Newly rented \$11,700

Maximum amount \$11,700

Legal liability

\$30 million

Your excesses

Landlord contents excess \$500

Earthquake or tsunami excess \$250

Theft and damage by tenants excess \$250

Rent default waiting period 14 days

Refer to your PDS to find out how excesses are applied. You will be advised at the time of claim as to how excesses will be applied and the total contribution which you will need to make towards a claim. Please refer to both your PDS and Policy Schedule for an explanation of all excesses.

Your savings

Multi policy discount \$34.35

Over 50 seniors discount \$27.48

Total Savings \$61.83**Premium breakdown**

Premium including savings \$212.98

GST \$21.30

Stamp Duty \$23.43

Total Premium \$257.71

YOUR ANZ LANDLORD INSURANCE RENEWAL SCHEDULE & TAX INVOICE

The following sections show further information we hold about you, your property and your policy. Please check these details are correct and let us know if anything has changed since you spoke to us.

USAGE

Used for any business or income producing activity other than a home office

No

SECURITY DETAILS

Deadlocks on all external doors

No

Security screens or bars on all external windows

No

Key locks on all external windows

No

INSURANCE HISTORY

Have any of the insured had a building or contents claim at this address in the last 4 years?

No

PERSONAL INFORMATION

Insured/s

| Title | First name | Surname | Date of birth |
|-----------------------|----------------------|---|----------------------|
| Mrs | DEBORAH | BAILEY | 08/01/1952 |
| Phone | Email address | Preferred mode of correspondence | |
| (08) 9250 1008 | | Post | |
| Payment method | Institution | | |
| Bank Account | | | |

PERSONAL HISTORY

Have any of the insured been charged or convicted of any criminal offence in the last 5 years?

No



DIRECT DEBIT REQUEST FORM

YOUR POLICY NUMBER IS ANZ P HLL 5783294



REQUEST AND AUTHORITY TO DEBIT

Your surname or company name

BAILEY

Your given names or ABN/ARBN

DEBORAH

"You" request and authorise QBE Insurance (Australia) Limited 512844 to arrange, through its own financial institution, a debit to your nominated account any amount QBE Insurance (Australia) Limited, has deemed payable by you. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

FINANCIAL INSTITUTION

Name

Address

DETAILS OF ACCOUNT TO BE DEBITED

Account name(s)

Deborah Anne Bailey

BSB number (must be 6 digits)

0 1 6 - 3 5 9

Account Number

186011727

ACKNOWLEDGMENT

By providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and QBE Insurance (Australia) Limited as set out in this Request and in your Direct Debit Request Service Agreement.

This is your Direct Debit Service Agreement with QBE Insurance (Australia) Limited 78 003 191 035. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

Agreement means this Direct Debit Request Service Agreement between You and us.

Banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

Debit day means the day that payment by you to us is due.

Debit payment means a particular transaction where a debit is made.

Direct debit request means the Direct Debit Request between us and you.

Us or We means QBE Insurance (Australia) Limited 512844, (the Debit) when you have authorised by providing a Direct Debit Request.

You means the customer of our financial institution who has authorised us to debit your account on the Direct Debit Request.

Your financial institution means the financial institution nominated by you on the DDR at which the account is maintained

- 2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 5 days notification by writing to:
PO Box 213, Parramatta, NSW, 2124
or
by telephoning us on **13 16 14** during business hours
or
arranging it through your own financial institution, which is required to act promptly on your instructions.

*Note: In writing, for the purpose of a debit, you may only be able to change the amount, date and frequency of the debit. For more information, please contact QBE Insurance (Australia) Limited on 13 16 14.

- 1.1 By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request or we will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
 - (a) You may be charged a fee and/or interest by your financial institution;
 - (b) You may also incur fees or charges imposed or incurred by us; and
 - (c) You must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.

YOUR PROPERTY DETAILS

Insured address

UNIT 3 142 MORRISON RD, MIDLAND, WA, 6056

Occupancy

I own the home but rent it out to tenants

Building type

Unit

Wall construction

Double brick

Year built

2002

Home security

No security advised

Mortgagee(s)

No mortgagee advised

YOUR COVER DETAILS

Cover type

Contents only

Flood cover

Covered

Sum insured

Contents \$6,312.00

Rent default

Weekly rental limit \$417.00

Maximum number of weeks 12 Weeks

Legal liability

\$30 million

Your excesses

Landlord contents excess \$500

Earthquake or tsunami excess \$250

Theft and damage by tenants excess \$250

Rent default waiting period 14 days

Refer to your PDS to find out how excesses are applied. You will be advised at the time of claim as to how excesses will be applied and the total contribution which you will need to make towards a claim. Please refer to both your PDS and Policy Schedule for an explanation of all excesses.

Your savings

Multi policy discount \$37.21

Over 50 seniors discount \$29.76

Total Savings \$66.97

Premium breakdown

Premium including savings \$230.67

GST \$23.07

Stamp Duty \$25.37

Total Premium \$279.11

Policy number ANZ P HLL 5783294
Start date 18th February 2022 at 4:00pm
End date 18th February 2023 at 4:00pm
Insured Mrs DEBORAH ANNE BAILEY

Your ANZ Landlord Insurance Product Disclosure Statement & Policy (PDS) QM2089-0621

Your ANZ Landlord Insurance is based on this Renewal Schedule, the above PDS and previously issued Supplementary PDS.

| Payment frequency | Annual Instalment | | |
|-------------------|----------------------|-----------------------|-----------------|
| | | Base premium | \$297.64 |
| | | Total savings | \$66.97 |
| | | Premium including GST | \$364.61 |
| | | GST | \$11.50 |
| | | Stamp Duty | \$2.00 |
| | | Total Premium | \$279.11 |

If the premium is not paid, the policy will not renew.

This document will be a tax invoice for GST when you make payment. For insurance business the GST may be less than 1/11 of the amount payable. Your GST credit is based on the GST detailed above.

This document sets out the information we hold about you, your property and your policy. Please note that some of the questions we have asked in previous interactions with you have changed. As we have assumed your response is unchanged, please review our questions and your answers carefully and let us know if this is not the case. In some cases the response to a question may be recorded as, "Not previously asked" or "Unknown". Please contact us and provide this information.

By law, you must take reasonable care not to make a misrepresentation. This means before renewal, you must review this information and tell us if anything is inaccurate or if there have been any changes. Some changes may impact our offer of renewal terms.

If we do not hear from you and you renew your policy, this means you agree that the information you have previously provided to us is correct and that nothing has changed.

If you do not tell us about anything that has changed, or if any of the information is misleading, incomplete, inaccurate or fraudulent we may reduce or not pay a claim, cancel your policy or treat it as if it never existed.

If you don't understand a question, you're unsure how to answer or if anything is unclear, please call us.



YOUR ANZ LANDLORD INSURANCE RENEWAL SCHEDULE & TAX INVOICE

The following sections show further information we hold about you, your property and your policy. Please check these details are correct and let us know if anything has changed since you spoke to us.

USAGE

Property used for business or to generate a regular income (other than residential rental income)

No

SECURITY DETAILS

Deadlocks on all external doors

No

Security screens or bars on all external windows

No

Key locks on all external windows

No

INSURANCE HISTORY

In the last 5 years, has anyone to be covered had an insurance claim denied for fraud or dishonesty?

Not previously asked

In the last 4 years, has anyone to be covered made any claims under a Landlord insurance policy?

No

PERSONAL INFORMATION

Insured/s

| Title | First name | Surname | Date of birth |
|-------|------------|---------|---------------|
| Mrs | DEBORAH | BAILEY | 08/01/1952 |

| Phone | Email address | Preferred mode of correspondence |
|----------------|---------------|----------------------------------|
| (08) 9250 1008 | | Post |

| Payment method | Institution |
|----------------|-------------|
| Bank Account | |

PERSONAL HISTORY

In the last 5 years, has anyone to be covered been convicted of any criminal offence relating to supplying drugs, theft or burglary, arson, wilful or malicious damage, or fraud?

No



