

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 02012
Statement from 1 Jul 20
Statement to 30 Jun 21
Page number 1 of 1

Details	GST	Expenses	Income	Balance
<hr/>				
2/142 Morrison Road MIDLAND				
Rent			\$14,008.39	\$14,008.39
Water Consumption from Tenant			\$871.61	\$14,880.00
Electrical Maintenance	*	\$99.00		\$14,781.00
Inspection Fee	*	\$300.00		\$14,481.00
Letting Fee	*	\$110.00		\$14,371.00
Maintenance & Repairs	*	\$129.00		\$14,242.00
Management Fee	*	\$1,391.30		\$12,850.70
Plumbing & Gas	*	\$743.77		\$12,106.93
Sundries	*	\$132.00		\$11,974.93
Water Rates		\$636.17		\$11,338.76
Total for property		<u>\$3,541.24</u>	<u>\$14,880.00</u>	<u>\$11,338.76</u>

Total expenses includes GST of \$264.10

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: 1985035
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: 2/142 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

ISSUE DATE	24 July 2020
REFERENCE NUMBER	1985035
WARD	Midland / Guildford
DUE DATE	28 August 2020

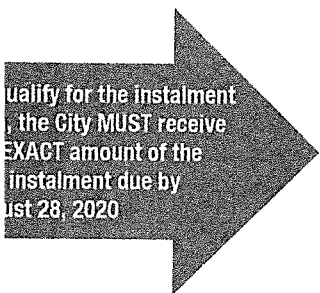


BD052 000147R3_C4 1234
 Deborah Anne Bailey
 285 Great Eastern Hwy
 MIDLAND WA 6056

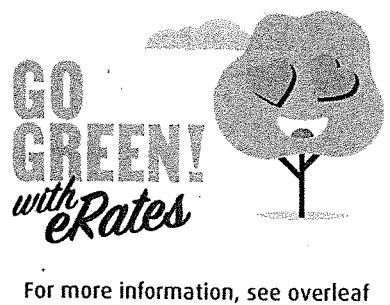
PROPERTY ADDRESS 2/142 Morrison Road, MIDLAND WA 6056
 Strata Lot 3 on Sur Strata 41056

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. 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)



PAYMENT METHODS

REFERENCE NUMBER 1985035
NAME Deborah Anne Bailey
PROPERTY ADDRESS 2/142 Morrison Road, MIDLAND WA 6056

	Date	Amount Due
<input type="checkbox"/> OPTION 1 - Pay In Full:	28-Aug-20	\$1,672.92
<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: 1985035

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 number and credit card details.

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 www.swan.wa.gov.au/directdebit.

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
 Please present this notice INTACT at any Post Office.



*637 1985035

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 to another 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:

Category	Rate	Minimum Rate
Residential	8.5499c	890.00
Commercial/Industrial	9.8247c	1,420.00
Heavy Industry	16.1131c	1,710.00

Category	Rate	Minimum Rate
UV General	0.38914c	890.00
UV Commercial	0.56130c	890.00
Farmland	0.28841c	890.00

Specified Area Rate (GRV)	Rate
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

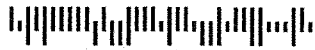
6.33. Differential general rates

- (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.

Service Charge Account

Issue date 31 July 2020

Bill ID 0135



052D 002494 000000

DA BAILEY
285 GREAT EASTERN HWY
MIDLAND WA 6056

Account number 90 11537 75 2

Amount to be debited \$869.24

Date to be debited 17 Aug 2020

Account for HOUSE AT UNIT 2 / 142 MORRISON RD MIDLAND LOT 12

Strata lot 3

Tenant : HOUSESMART REAL ESTATE PTY LTD

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

Description	Amount
Service charges due 17 August 2020	\$869.24
Turn over for important information	Total \$869.24

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 2 / 142 MORRISON RD MIDLAND LOT 12

Account number 90 11537 75 2

Amount to be debited \$869.24

Date to be debited 17 August 2020

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.

Biller Code: 8805

Ref: 90 11537 75 2

**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 -90115377521901123

**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 37752 1901123

ANZ LANDLORD INSURANCE

15 June 2021



052/33/

Mrs DEBORAH BAILEY
285 GREAT EASTERN HWY
MIDLAND WA 6056

Dear Mrs BAILEY,

YOUR PAYMENT SUMMARY

Thanks for getting in touch to request a summary of your payments between 01/07/2019 and 30/06/2020 for your landlord insurance. You'll find this information on the next page.

If you have any questions about your payments, or your insurance in general, please just let us know.

We're here to help. Call us on 13 16 14.

Kind Regards,

Customer Service Team

YOUR POLICY NUMBER IS

ANZ P HLL 5783296

INSURED

Mrs DEBORAH ANNE BAILEY

PAYMENT SUMMARY

Start date 01/07/2019

End date 30/06/2020

More details overleaf

QUESTIONS OR CHANGES?



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



anzinsurance@qbe.com



PO Box 213,
Parramatta, NSW,
2124

ANZ Landlord Insurance is underwritten by QBE Insurance (Australia) Limited (QBE) ABN 78 003 191 035 (AFSL 239545). ANZ Landlord Insurance is distributed by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 (AFSL 234527). This product is not a deposit or other liability of ANZ or its related group of companies and none of them stands behind or guarantees QBE or the product.

This is not a tax invoice, but a summary of payments you have made. If you need more information for tax purposes, please refer to your Policy Schedule and Tax Invoice.

18/02/2020	\$166.48	\$21.96	\$24.16	\$53.14	\$265.74
Total	\$166.48	\$21.96	\$24.16	\$53.14	\$265.74

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YOUR PROPERTY DETAILS

Insured address

UNIT 2 142 MORRISON RD, MIDLAND, WA, 6056

Occupancy

I own the home but rent it out to tenants

Building type	Wall construction	Year built
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Unit	Double brick	2002
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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
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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 5783296
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	Base premium	\$297.64
	instalment	Total savings	\$66.97
		Professional fees services	\$176.67
		gst	\$15.07
		stamp Duty	\$25.37
		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.

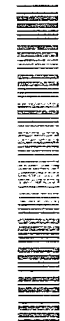
This document sets out the information we hold about you, your property and your policy. Please note that some of the questions we have asked in previous interactions with you have changed. As we have assumed your response is unchanged, please review our questions and your answers carefully and let us 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?

Yes

Claim

Year

Month

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



