

4-1

SJC Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
30/08/2021	SLA invoice 28240		220.00	4-2	220.00 DR
14/12/2021	SLA invoice 300003		220.00	4-3	440.00 DR
03/06/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		2,530.00	4-4	2,970.00 DR
			2,970.00		2,970.00 DR

Total Debits: 2,970.00

Total Credits: 0.00



4-2

Stephen Ciorcalo
SJC SMSF Pty Ltd
PO Box 124
CHIRN PARK QLD 4215

Tax Invoice
028240

Ref: CIORSC1
26 August, 2021

Description	Amount
Fee for Professional Service rendered in relation to the following: <ul style="list-style-type: none"> • SJC SMSF Pty Ltd The following gives details of the work undertaken: <u>SJC SMSF Pty Ltd</u> Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.	200.00
Pd 30/8/21	
Please note that this invoice is now due.	
GST: \$ 20.00 *Credit card payments attract a surcharge	
Amount Due: \$ 220.00	

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

<input type="checkbox"/> (EFT) - Transfer to our account Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: CIORSC1 Invoice: 028240 26 August, 2021 Amount Due: \$ 220.00
<input type="checkbox"/> Credit Card (Please indicate type)		<input type="checkbox"/> Mastercard <input type="checkbox"/> Visa <input type="checkbox"/> Card CCV
Card Number:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Cardholder	Signature	Expiry/.....
<small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small>		



4-3

SJC Bare Property Pty Ltd
PO Box 124
CHIRN PARK QLD 4215

Tax Invoice
030003

Ref: CIORSC2
7 December, 2021

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> SJC Bare Property Pty Ltd <p>The following gives details of the work undertaken:</p> <p><u>SJC Bare Property Pty Ltd</u></p> <p>Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.</p> <p style="text-align: right; font-style: italic;">PA 14/12/21</p>	200.00
<p>Please note that this invoice is now due.</p> <p>*Credit card payments attract a surcharge</p>	<p>200.00</p> <p>GST: \$ 20.00</p> <p>Amount Due: \$ 220.00</p>

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

<input type="checkbox"/> (EFT) - Transfer to our account Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: CIORSC2 Invoice: 030003 7 December, 2021 Amount Due: \$ 220.00
<input type="checkbox"/> Credit Card (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder Signature		Expiry/.....
<small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small>		

SJC Superannuation Fund

Formation Costs

\$2,500.00 establishment costs

Year

2019	500.00	2,000.00
2020	500.00	1,500.00
2021	500.00	1,000.00
2022	500.00	500.00
2023	500.00	0.00

POSTED

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 2 April 2022

Recipient: SJC Super Fund

Address: C/- PO Box 806, Oxenford QLD 4210

Description of Services

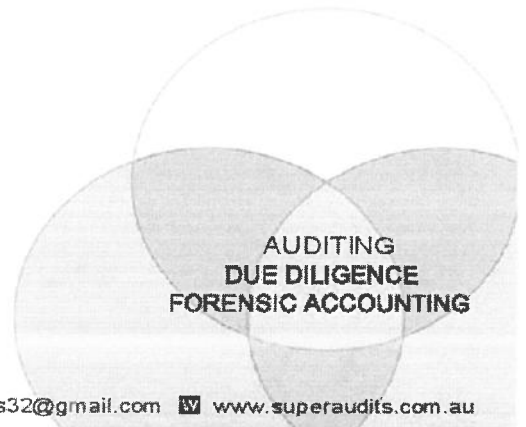
Statutory audit of the SJC Super Fund for the financial year ending 30 June 2021.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



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SJC Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
04/11/2021	ASIC fee paid		56.00	7-2	56.00 DR
14/01/2022	BPAY TO ASIC BP [BPAY TO ASIC BP - part of \$359] [BPAY TO ASIC BP - part of \$359]		276.00	7-4	332.00 DR
			332.00		332.00 DR

Total Debits: 332.00

Total Credits: 0.00

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ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

SJC SMSF PTY. LTD.
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L
PO BOX 806 OXENFORD QLD 4210

INVOICE STATEMENT

Issue date 21 Aug 21

SJC SMSF PTY. LTD.

ACN 628 294 860
Account No. 22 628294860

Summary

Opening Balance	\$0.00
New Items	\$56.00
Payments & credits	\$0.00
TOTAL DUE	\$56.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 21 Oct 21	\$56.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
SJC SMSF PTY. LTD.

ACN 628 294 860 Account No: 22 628294860



22 628294860

TOTAL DUE	\$56.00
Immediately	\$0.00
By 21 Oct 21	\$56.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2296282948605



*814 129 0002296282948605 84



Company: SJC SMSF PTY. LTD. ACN 628 294 860

Company details

Date company registered 21-08-2018
Company next review date 21-08-2023
Company type Australian Proprietary Company
Company status Registered
Home unit company No
Superannuation trustee company Yes
Non profit company No

Registered office

UNIT 30 , 340 HOPE ISLAND ROAD , HELENSVALE QLD 4212

Principal place of business

UNIT 3 , 28 JOSEPHINE STREET , REDCLIFFE QLD 4020

Officeholders

CIORCALO, STEPHEN JOHN

Born 04-07-1965 at MELBOURNE VIC

UNIT 3 , 28 JOSEPHINE STREET , REDCLIFFE QLD 4020

Office(s) held: Director, appointed 21-08-2018
Secretary, appointed 21-08-2018

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	1	1.00	0.00

Members

CIORCALO , STEPHEN JOHN

UNIT 3 , 28 JOSEPHINE STREET , REDCLIFFE QLD 4020

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form Description	Status
25-10-2021	2EPP84085	484 CHANGE TO COMPANY DETAILS	Processed and imaged
25-10-2021	2EPP84084	484 CHANGE TO COMPANY DETAILS	Processed and imaged
03-09-2020	5EBU73840	484 CHANGE TO COMPANY DETAILS	Processed and imaged

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ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

SJC BARE PROPERTY PTY LTD
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L
PO BOX 806 OXFENFORD QLD 4210

INVOICE STATEMENT

Issue date 09 Nov 21

SJC BARE PROPERTY PTY LTD

ACN 629 916 187

Account No. 22 629916187

Summary

Opening Balance	\$0.00
New items	\$276.00
Payments & credits	\$0.00
TOTAL DUE	\$276.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 09 Jan 22	\$276.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

SJC BARE PROPERTY PTY LTD

ACN 629 916 187

Account No: 22 629916187



22 629916187

TOTAL DUE	\$276.00
Immediately	\$0.00
By 09 Jan 22	\$276.00

Payment options are listed on the back of this payment slip



Billers Code: 17301
Ref: 2296299161879



*814 129 0002296299161879 35

Transaction details:

page 2 of 2

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	Transactions for this period	ASIC reference	\$ Amount
2021-11-09	Annual Review - Pty Co	3X8504216480B A	\$276.00
	Outstanding transactions		
2021-11-09	Annual Review - Pty Co	3X8504216480B A	\$276.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 2991 6187 935

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Bill Code: 17301
Ref: 2296299161879

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

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ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

SJC BARE PROPERTY PTY LTD
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L
PO BOX 806 OXENFORD QLD 4210

INVOICE STATEMENT

Issue date 12 Jan 22

SJC BARE PROPERTY PTY LTD

ACN 629 916 187

Account No. 22 629916187

Summary

Opening Balance	\$276.00
New items	\$83.00
Payments & credits	\$0.00
TOTAL DUE	\$359.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately \$359.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

SJC BARE PROPERTY PTY LTD

ACN 629 916 187

Account No: 22 629916187



22 629916187

TOTAL DUE \$359.00

Immediately \$359.00

Payment options are listed on the back of this payment slip



Billor Code: 17301
Ref: 2296299161879



*614 129 0002296299161879 35

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Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-01-12	Late Payment Fee 1	3X8504216480B A	\$83.00
	Outstanding transactions		
2021-11-09	Annual Review - Pty Co	3X8504216480B A	\$276.00
2022-01-12	Late Payment Fee 1	3X8504216480B A	\$83.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 2991 6187 935

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Bill Code: 17301
Ref: 2296299161879

Telephone & Internet Banking – BPAY*
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Company: SJC BARE PROPERTY PTY LTD ACN 629 916 187

Company details

Date company registered 09-11-2018
 Company next review date 09-11-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company No
 Non profit company No

Registered office

C/- SIMMONS LIVINGSTONE & ASSOCIATES, UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

Principal place of business

UNIT 3 , 28 JOSEPHINE STREET , REDCLIFFE QLD 4020

Officeholders

CIORCALO, STEPHEN JOHN

Born 04-07-1965 at MELBOURNE VIC

UNIT 3 , 28 JOSEPHINE STREET , REDCLIFFE QLD 4020

Office(s) held: Director, appointed 09-11-2018
 Secretary, appointed 09-11-2018

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	1	1.00	0.00

Members

CIORCALO , STEPHEN JOHN

UNIT 3 , 28 JOSEPHINE STREET , REDCLIFFE QLD 4020

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form Description	Status
25-10-2021	2EPP84082	484 CHANGE TO COMPANY DETAILS	Processed and imaged
25-10-2021	2EPP84083	484 CHANGE TO COMPANY DETAILS	Processed and imaged
03-09-2020	5EBU73839	484 CHANGE TO COMPANY DETAILS	Processed and imaged

SJC Superannuation Fund
Summary of Quantity Surveyor Report
24/24 The Corso, North Lakes Q 4509

- Plant & Equipment

Brand new Property

Year	Claim	Closing WDV	Total Cost
		23933	
2019	3501	20432	
2020	5141	15291	
2021	3692	11599	
2022	2696	8903	
2023	2368	6535	
2024	1860	4675	
2025	1565	3110	
2026	1167	1943	
2027	730	1213	
2028	456	757	
2029	286	471	
2030	180	291	
2031	114	177	
2032	70	107	
2033	43	64	
2034	25	39	
2035	16	23	
2036	9	14	
2037	7	7	
2038	4	3	
2039	2	1	
2040	1	0	

POSTED

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BMT Tax Depreciation
QUANTITY SURVEYORS

Diminishing value method summary

Date	Effective life	Pooled plant	Division 40	Division 43	Total
2-Feb-19 to 30-Jun-19	1,953	1,548	3,501	2,669	6,170
1-Jul-19 to 30-Jun-20	2,625	2,516	5,141	6,566	11,707
1-Jul-20 to 30-Jun-21	2,120	1,572	3,692	6,568	10,260
1-Jul-21 to 30-Jun-22	1,713	983	2,696	6,568	9,264
1-Jul-22 to 30-Jun-23	1,030	1,338	2,368	6,568	8,936
1-Jul-23 to 30-Jun-24	676	1,184	1,860	6,568	8,428
1-Jul-24 to 30-Jun-25	217	1,348	1,565	6,568	8,133
1-Jul-25 to 30-Jun-26	0	1,167	1,167	6,568	7,735
1-Jul-26 to 30-Jun-27	0	730	730	6,568	7,298
1-Jul-27 to 30-Jun-28	0	456	456	6,568	7,024
1-Jul-28 to 30-Jun-29	0	286	286	6,568	6,854
1-Jul-29 to 30-Jun-30	0	180	180	6,568	6,748
1-Jul-30 to 30-Jun-31	0	114	114	6,568	6,682
1-Jul-31 to 30-Jun-32	0	70	70	6,568	6,638
1-Jul-32 to 30-Jun-33	0	43	43	6,568	6,611
1-Jul-33 to 30-Jun-34	0	25	25	6,568	6,593
1-Jul-34 to 30-Jun-35	0	16	16	6,568	6,584
1-Jul-35 to 30-Jun-36	0	9	9	6,568	6,577
1-Jul-36 to 30-Jun-37	0	7	7	6,568	6,575
1-Jul-37 to 30-Jun-38	0	4	4	6,568	6,572
1-Jul-38 to 30-Jun-39	0	2	2	6,568	6,570
1-Jul-39 to 30-Jun-40	0	1	1	6,568	6,569
1-Jul-40 to 30-Jun-41	0	0	0	6,568	6,568
1-Jul-41 to 30-Jun-42	0	0	0	6,568	6,568
1-Jul-42 to 30-Jun-43	0	0	0	6,568	6,568
1-Jul-43 to 30-Jun-44	0	0	0	6,568	6,568
1-Jul-44 to 30-Jun-45	0	0	0	6,568	6,568
1-Jul-45 to 30-Jun-46	0	0	0	6,568	6,568
1-Jul-46 to 30-Jun-47	0	0	0	6,568	6,568
1-Jul-47 to 30-Jun-48	0	0	0	6,568	6,568
1-Jul-48 to 30-Jun-49	0	0	0	6,568	6,568
1-Jul-49 to 30-Jun-50	0	0	0	6,568	6,568
1-Jul-50 to 30-Jun-51	0	0	0	6,568	6,568
1-Jul-51 to 30-Jun-52	0	0	0	6,568	6,568
1-Jul-52 to 30-Jun-53	0	0	0	6,568	6,568
1-Jul-53 to 30-Jun-54	0	0	0	6,568	6,568
1-Jul-54 to 30-Jun-55	0	0	0	6,568	6,568
1-Jul-55 to 30-Jun-56	0	0	0	6,568	6,568
1-Jul-56 to 30-Jun-57	0	0	0	6,568	6,568
1-Jul-57 to 30-Jun-58	0	0	0	6,568	6,568
1-Jul-58 to 30-Jun-59	0	0	0	3,902	3,902
Total	10,334	13,599	23,933	262,721	286,654

The contents of this page are subject to and must be read in conjunction with the disclaimer on page 7

POSTED
POSTED

Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022



Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Method	Rate	Depreciation			
				Disposals/ Decrease	Additions/ Increase				Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value	
Plant and Equipment (at written down value) - Unitised												
Security Doors												
	15/07/2019	2,964.50	2,411.45			2,411.45	Diminishing Value	10.00 %	241.15	241.15	2,170.30	
		2,964.50	2,411.45			2,411.45			241.15	241.15	2,170.30	
		2,964.50	2,411.45			2,411.45			241.15	241.15	2,170.30	

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

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TAL

28th September 2022

S J C S M S F Pty Ltd Atf S J C Super Fund
33/469 Pine Ridge Road
RUNAWAY BAY QLD 4216

Dear Trustee

**2022 Annual Statement Insurance through Superannuation
Policy number: 1861647**

We're pleased to provide an update about your policy for the year ended 30 June 2022.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

Important

Please note that this statement outlines details of your insurance through superannuation only.

Are your contact details up to date?

The email address we have on file for you is steve_c1965@hotmail.com. If your email or any other contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Tom James Graham by phone on 07 5561 8800 or by email to lauren@simmonsivingstone.com.au. You can also get in touch with us directly by phone on 1300 209 088, or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service
P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

9.2

TAL**Superannuation****Annual Statement****1 July 2021 to 30 June 2022**

Life Insured	: Stephen John Ciorcalo	Commencement date	: 18/10/2020
Policy number	: 1861647		
Adviser	: Tom James Graham		
Adviser number	: 52995		
Policy Owner	: S J C S M S F Pty Ltd Atf S J C Super Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2022

Stephen John Ciorcalo's Benefits	\$
Total and Permanent Disablement Sum Insured	162067.50

Summary

	\$
Withdrawal Value as at 01/07/2021	0.00
Total Premiums and Rollovers	1199.11
Total Insurance Premiums	(1199.11)
Withdrawal Value as at 30/06/2022	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
 GPO Box 5380, Sydney NSW 2001
 Level 16, 363 George Street
 Sydney NSW 2000

Customer Service
 P 1300 209 088
 F 1300 351 133
 E customerservice@tal.com.au

W tal.com.au

POSTED

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Superannuation

Annual Statement

Life Insured : Stephen John Giorcalo

Policy number : 1861647

Transaction listing

Date	Transaction	Amount \$
18/10/2021	Premium	1199.11
18/10/2021	Insurance Premium	(1199.11)

Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2022 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

Assets of the fund

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

Additional explanation of policy fees and costs

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

Withdrawal value

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

Complaints

If you have an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Mail: Internal Dispute Resolution, GPO BOX 5380, Sydney NSW 2001
Email: IDRcomplaints@tal.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call within Australia)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

Your privacy

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Contacting TAL

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au. You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

2 September 2021



Private & Confidential
 S J C S M S F Pty Ltd Atf S J C Super Fund
 33/469 Pine Ridge Road
 RUNAWAY BAY QLD 4216

Anniversary notice for Accelerated Protection
Policy Number: 1861647

Dear Trustee,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **18 October 2021**.

Policy Summary

Life Insured: Stephen John Ciorcalo

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
TPD Insurance Plan	Stepped	✓	\$162,067	\$1,199.11

New total yearly premium is \$1,199.11*
 *Includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health, lifestyle and product choices, to set your initial premium. Each year we recalculate your premiums based on premium type (such as Stepped or Level) and whether Inflation Protection applies (which increases your Benefit Amount with inflation). This affects how your premium may rise. Finally, we look at any fees or discounts that may need to be applied.

More information about Stepped & Level premiums and Inflation Protection can be found in the Glossary at the end of this letter and the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.

Does Inflation Protection continue to meet your needs?

Inflation Protection automatically increases your Benefit Amount annually to keep in-line with inflation (also referred to as Consumer Price Index in the Product Disclosure Statement) and by doing so, your premium increases. Talk to your adviser to discuss if Inflation Protection continues to meet your needs or refer to the Policy Schedule, Policy Document and Product Disclosure Statement to understand further information about your policy.

What you need to do?

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.

- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, birth of child, a change in your income or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

Because you have chosen to pay via direct debit from your Bank account, **your premium will be debited from your account on 18th of October**. If the payment date falls on a weekend, your payment will be debited the following working day.

How to manage your policy

- If you wish to change your payment method or direct debit details for your insurance premiums, please contact us or complete the enclosed payment advice form.
- If you don't want your Benefit Amount to increase with inflation, simply notify us within 14 days of the date of this letter.
- If you would like to review anything else regarding your policy, simply contact TAL or your financial adviser using the contact details below.

What you need to know about your policy

As part of our commitment to the Life Insurance Life Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, if cover is cancelled, the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms, even if your new policy is with TAL.

If you wish to make a claim, please contact us on the details below to obtain a claims pack. This will explain the information we need to assess the claim. You can also refer to the Product Disclosure Statement and your Policy Document for information on what may be required in the event of a claim.

If you would like to change the terms of your policy or if you are having trouble meeting your premium payments, we may be able to offer you options to assist. Please speak to your financial adviser or call us on the number below to discuss the options that might be available to you.

Do you need help?

<p>For any assistance, clarification or concerns, please contact TAL's Customer Service team:</p> <p>Phone: 1300 209 088 Email: customerservice@tal.com.au</p>	<p>For advice on your cover and financial strategy, please contact your financial adviser:</p> <p>Tom Graham Phone: (07) 5561 8800 Email: lauren@simmonsivingstone.com.au</p>
<p>You can manage your cover anywhere, anytime with myTAL. Just log in at www.tal.com.au and register using your email address.</p> <p>TAL regularly introduces improvements to Accelerated Protection to provide the best protection we can offer to you, your family or your business. The upgrade booklet outlines what improvements have been introduced to Accelerated Protection over time that may now apply to your policy.</p> <p>To obtain a copy of your Product Disclosure Statement, Policy Document and Upgrade Booklet you can log onto myTAL via tal.com.au or contact us.</p>	

Privacy

TAL Privacy Policy is available on our website at www.tal.com.au/Privacy-Policy or is available free of charge on request.

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Thank you for entrusting TAL with your life insurance.

Yours sincerely

TAL

TAL Customer Service

9-9

Glossary

To understand more about pricing, refer to the original PDS issued to you.

Agreed Value

If you have chosen 'Agreed Value' and we have received complete and accurate financial evidence to establish the Benefit Amount, then we will pay the Benefit Amount shown in the last Policy Schedule.

If you have chosen 'Agreed Value' and we haven't received complete and accurate financial evidence to establish the Benefit Amount (including any subsequent application for increases), in the event of a claim you will be required to provide complete and accurate financial evidence to support the Benefit Amount. The financial evidence provided must be to our satisfaction.

Any Occupation TPD

If you choose "Any Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work *in any* jobs suited to your education, training or experience.

Benefit Amount

Benefit or Benefit Amount means the monthly amount or lump sum amount, as shown on your Policy Schedule, that we will pay you upon receipt of and acceptance by us, of a valid claim for the respective Plan on your Policy. For Income Protection (Standard and Premier), the amount we pay you is determined by the option you have chosen (Agreed Value or Indemnity) plus increases under Inflation Protection and less any Income Protection Adjustments if applicable.

Cover

Cover or Covered refers to the circumstances in which a Benefit Amount is payable in accordance with your Policy. The Cover your Policy provides is shown in your Policy Schedule.

Indemnity

If you have chosen 'Indemnity' as specified in your Policy Schedule, your monthly Earnings will be used to determine the Benefit Amount payable. In some circumstances, the full Benefit Amount may not be payable and may be reduced to reflect your income prior to claim. For example, if your income has reduced or the Benefit Amount has increased due to Inflation Protection but your income has not increased to the same extent, the amount payable to you may be reduced to reflect your actual income. Refer to your Policy Schedule, Policy Document or financial adviser for more information.

Inflation Protection

If you selected Inflation Protection, we will increase the Benefit Amount to keep up with inflation as per the terms stated in your Policy Document. If this applies to your policy, we will increase your Benefit Amount at each policy anniversary and a new premium will be calculated to reflect the increased Benefit Amount using your current Age and Premium Type (i.e. Stepped or Level Premium).

You can choose to decline this increase at each policy anniversary or remove Inflation Protection for future policy anniversaries.

Level Premium

If you choose Level Premiums, the premium is based on your age at the Plan start date. The below are some factors to help you understand what can cause your Level Premiums to increase:

- your Benefit Amount increases (including as a result of Inflation Protection);
- you include a new Plan or benefit option;
- we review our costs and pricing;
- if we increase the premium rate across all policyholders;
- If you choose 'Level to 65' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 65.
- If you choose 'Level to 70' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 70.
- If a Policy discount no longer applies or Government duties or charges increase.

Guaranteed level premium – Life insurance only

Level premium rates for Life insurance are guaranteed not to increase until the Policy anniversary date before your:

- 65th birthday, where Level premium to age 65 is selected; or
- 70th birthday, where Level premium to age 70 is selected,

Except if there is any increase in tax, duty or charge introduced by government. This does not apply to Critical Illness, Child's Critical Illness, TPD or Income Protection insurance or Business Expense.

Own Occupation TPD

If you choose "Own Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in your current occupation.

Plan

Plan means how your policy has been designed, and refers to insurance benefits and options under Life insurance, Critical Illness insurance, Child's Critical Illness insurance, TPD insurance and Income Protection insurance. Your original Policy Schedule outlined the Plans applicable to your policy at the time. Your anniversary notice outlines the Plan at each policy anniversary.

Premium

This is the amount you must pay to maintain your policy. This also includes Fees, Government duties and charges and discounts if applicable. Premium payments can be made monthly, quarterly, half-yearly or yearly.

Premium Type

Your premium type is the way your premiums are calculated as you age. These can be either Level or Stepped premiums, to suit your financial strategy.

Stepped Premium

If you choose Stepped premiums, the premium is calculated based on your total Benefit Amount (with or without inflation) and your age as at each policy anniversary. The premium will generally increase at each policy anniversary.

TPD when ADL is shown in your Policy Schedule (change at age 65):

From the Policy anniversary prior to your 65th birthday, the Own Occupation or Any Occupation definition no longer applies. The definition for your TPD benefit will change to Activities of Daily Living which means the Life Insured:

- is totally and permanently unable to perform at least two activities of daily living (for example, bathing, dressing, toileting, mobility, feeding) without the physical assistance of another person; or
- suffers loss of use of limbs (permanent); or
- suffers loss of sight in one eye and use of a single limb (permanent); or
- suffers blindness (permanent); or
- suffers significant cognitive impairment.

9-11

TAL

Certificate of Currency

TAL Life Limited ABN 70 050 109 450 AFSL Number 237848

Policy Number	1861647
Status	Inforce
Life Insured	STEPHEN CIORCALO
Address	33/469 PINE RIDGE ROAD RUNAWAY BAY QLD 4216

POLICY DETAILS

Product	Accelerated Protection
Policy Ownership	S J C S M S F PTY LTD ATF S J C SUPER FUND
Payment Frequency	Annual
Total Instalment Premium	\$1,199.11
Total Annual Premium	\$1,199.11
Next Bill Date	18/10/2022
Arrears Amount	

BENEFIT DETAILS

SUMMARY FOR STEPHEN CIORCALO

Sum Insured	Instalment Premium	Annual Premium	Annual Stamp Duty	Annual Policy Fee	Premium Type	CPI	Start Date	Expiry Date
TPD Insurance Plan								
Definition: Any Occupation								
\$162,068	\$1,199.11	\$1,199.11	\$99.00	\$0.00	Stepped	Y	18/10/2020	18/10/2029

Your policy may have other options connected to your benefits which are not listed in this document. For full details, please refer to your most recent policy schedule.

This document confirms that the above policy is current and paid until 18/10/2022, subject to all payments being cleared by your financial institution.

If you have any questions please call the Customer Service Centre on 1300 209 088, Monday to Friday, 8am - 7pm (AEST). Alternately, you can email customerservice@tal.com.au quoting Policy Number 1861647

Policy Summary

TAL Life Limited ABN 70 050 109 450 AFSL Number 237848

Policy Number	1861647
Status	Inforce
Adviser Name	Tom James Graham
Adviser Number	52995

POLICY DETAILS

Product	Accelerated Protection
Policy Ownership	S J C S M S F PTY LTD ATF S J C SUPER FUND
Payer	S J C S M S F PTY LTD ATF S J C SUPER FUND
Payment Frequency	Annual
Payment Method	Direct Debit
Payment Details	BSB: 182- 512 96XXXXXXXX
Total Instalment Premium	\$1,199.11
Total Annual Premium	\$1,199.11
Annual Policy Fee	\$0.00
Next Bill Date	18/10/2022
Arrears Amount	

APPLICANT DETAILS

STEPHEN CIORCALO

Date of Birth	04/07/1965	Gender	Male	Smoker Status	Non Smoker
Address	33/469 PINE RIDGE ROAD, RUNAWAY BAY QLD, 4216				
Telephone	0408 694 295				

BENEFIT DETAILS

SUMMARY FOR STEPHEN CIORCALO

Sum Insured	Instalment Premium	Annual Premium	Annual Stamp Duty	Annual Policy Fee	Premium Type	CPI	Start Date	Expiry Date
TPD Insurance Plan								
Definition: Any Occupation								
\$162,068	\$1,199.11	\$1,199.11	\$99.00	\$0.00	Stepped	Y	18/10/2020	18/10/2029

CONDITIONS

LAPSES

There are no lapsed benefits.

INVESTMENT DETAILS

There are no investment details.

9-13

10.1

STATEMENT
48

Rate notice




Customer Service Centres
Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address
PO Box 159
Caboolture Qld 4510

Customer Service
Ph: 1300 522 192

ABN: 92 967 232 136
www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au


06299-036
SJC Bare Property Pty Ltd
C/- H&h Residential Properties
30 Stark Drive
NARANGBA QLD 4504

Property number	681125
Total Payable	\$477.20
Period of rating	1 July - 30 September 2021
Date of issue	14 July 2021
Due date for payment	18 August 2021

Property Details
Unit 24 24 The Corso NORTH LAKES QLD 4509
Lot 24 SP 297798
Rateable Valuation \$38,377

Council Rates & Charges	
General Rate - Category U5N (minimum)	327.75
Regional Infrastructure and Environment Charge	22.50
Special Charge - Nth Lakes Enhanced Serv	7.50
Garbage Charge - Domestic	62.00
State Government Charges	
Emergency Management Levy - Group 2A	57.45
TOTAL PAYABLE	\$477.20

End of Quarter Processing Deadlines
Please note that due to processing deadlines, payments made after 28 June 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year.

BPAY: Use your Phone or Internet banking PHONE: Call 07 3480 6349 ONLINE: Go to www.moretonbay.qld.gov.au/pay AUSTRALIA POST: Pay over the counter at any post office MAIL: Send your payment to PO Box 159, Caboolture, Qld 4510 IN PERSON: Pay at any Customer Service Centre DIRECT DEBIT: Go to www.moretonbay.qld.gov.au/rates/directdebit	INTEREST: Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period. PENSIONERS: Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form. PAYMENT PLAN: Please do not hesitate to contact us if you are having difficulty paying your rates on time. RATING CATEGORY STATEMENT: To access your current rating category statement visit: www.moretonbay.qld.gov.au/ratescalculation
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PAYMENT REMITTANCE SLIP



*2471 500681125006811251



Billers Code: 339457
Ref: 50 0681 1250 0681 1251

Location: Unit 24 24 The Corso NORTH LAKES QLD 4509
Customer Ref: 50 0681 1250 0681 1251

Property number	681125
Total Payable	\$477.20
Period of rating	1 July - 30 September 2021
Date of issue	14 July 2021
Due date for payment	18 August 2021

4078375-SEIA-175711-ASA005-06299



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STATEMENT # 53

Rate notice



Customer Service Centres
Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address
PO Box 159
Caboolture Qld 4510

Customer Service
Ph: 1300 522 192

ABN: 92 967 232 136
www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au



02400-036
SJC Bare Property Pty Ltd
C/- H&h Residential Properties
30 Stark Drive
NARANGBA QLD 4504

Property number
681125

Total Payable
\$477.20

Period of rating
1 October - 31 December 2021

Date of issue
7 October 2021

Due date for payment
24 November 2021

Property Details
Unit 24 24 The Corso NORTH LAKES QLD 4509
Lot 24 SP 297798
Rateable Valuation \$38,377

Council Rates & Charges

General Rate - Category U5N (minimum)	327.75
Regional Infrastructure and Environment Charge	22.50
Special Charge - Nth Lakes Enhanced Serv	7.50
Garbage Charge - Domestic	62.00
State Government Charges	
Emergency Management Levy - Group 2A	57.45
TOTAL PAYABLE	\$477.20

End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 29 September 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

4080946-SEM-176485-ASA005-07400

Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year.

BPAY: Use your Phone or Internet banking PHONE: Call 07 3480 6349 ONLINE: Go to www.moretonbay.qld.gov.au/pay AUSTRALIA POST: Pay over the counter at any post office MAIL: Send your payment to PO Box 159, Caboolture, Qld 4510 IN PERSON: Pay at any Customer Service Centre DIRECT DEBIT: Go to www.moretonbay.qld.gov.au/rates/directdebit	INTEREST: Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period. PENSIONERS: Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form. PAYMENT PLAN: Please do not hesitate to contact us if you are having difficulty paying your rates on time. RATING CATEGORY STATEMENT: To access your current rating category statement visit: www.moretonbay.qld.gov.au/ratescalculation
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PAYMENT REMITTANCE SLIP



*2471 500681125006811251



Billers Code: 339457
Ref: 50 0681 1250 0681 1251

Location: Unit 24 24 The Corso NORTH LAKES QLD 4509
Customer Ref: 50 0681 1250 0681 1251

Property number
681125
Total Payable
\$477.20
Period of rating
1 October - 31 December 2021
Date of issue
7 October 2021
Due date for payment
24 November 2021

10.3

Rate notice

STATEMENT
58

Moreton Bay
Regional Council

Customer Service Centres
Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address
PO Box 159
Caboolture Qld 4510

Customer Service
Ph: 1300 522 192

ABN: 92 967 232 136
www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au



03435-036

SJC Bare Property Pty Ltd
C/- H&h Residential Properties
30 Stark Drive
NARANGBA QLD 4504

Property Details

Unit 24 24 The Corso NORTH LAKES QLD 4509
Lot 24 SP 297798
Rateable Valuation \$38,377

Council Rates & Charges

General Rate - Category U5N (minimum)	327.75
Regional Infrastructure and Environment Charge	22.50
Special Charge - Nth Lakes Enhanced Serv	7.50
Garbage Charge - Domestic	62.00
State Government Charges	
Emergency Management Levy - Group 2A	57.45
TOTAL PAYABLE	\$477.20

Property number

681125

Total Payable

\$477.20

Period of rating

1 January - 31 March 2022

Date of issue

10 January 2022

Due date for payment

16 February 2022

End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 31 December 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year.

BPAY: Use your Phone or Internet banking

PHONE: Call 07 3480 6349

ONLINE: Go to www.moretonbay.qld.gov.au/pay

AUSTRALIA POST: Pay over the counter at any post office

MAIL: Send your payment to PO Box 159, Caboolture, Qld 4510

IN PERSON: Pay at any Customer Service Centre

DIRECT DEBIT: Go to www.moretonbay.qld.gov.au/rates/directdebit

INTEREST: Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.

PENSIONERS: Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

PAYMENT PLAN: Please do not hesitate to contact us if you are having difficulty paying your rates on time.

RATING CATEGORY STATEMENT: To access your current rating category statement visit: www.moretonbay.qld.gov.au/ratescalculation

PAYMENT REMITTANCE SLIP



*2471 500681125006811251



Billor Code: 339457
Ref: 50 0681 1250 0681 1251

Location: Unit 24 24 The Corso NORTH LAKES QLD 4509
Customer Ref: 50 0681 1250 0681 1251

Property number

681125

Total Payable

\$477.20

Period of rating

1 January - 31 March 2022

Date of issue

10 January 2022

Due date for payment

16 February 2022

4080848-SEM-177243-ASA005-03435



10.4

STATEMENT #65

Rate notice

Moreton Bay
Regional Council

Customer Service Centres
Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address
PO Box 159
Caboolture Qld 4510

Customer Service
Ph: 1300 522 192

ABN: 92 967 232 136
www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au



04035 036

SJC Bare Property Pty Ltd
C/- H&h Residential Properties
30 Stark Drive
NARANGBA QLD 4504

Property Details

Unit 24 24 The Corso NORTH LAKES QLD 4509
Lot 24 SP 297798
Rateable Valuation \$38,377

Property number

681125

Total Payable

\$477.20

Period of rating

1 April - 30 June 2022

Date of issue

6 April 2022

Due date for payment

6 June 2022

Council Rates & Charges

General Rate - Category U5N (minimum)	327.75
Regional Infrastructure and Environment Charge	22.50
Special Charge - Nth Lakes Enhanced Serv	7.50
Garbage Charge - Domestic	62.00
State Government Charges	
Emergency Management Levy - Group 2A	57.45
TOTAL PAYABLE	\$477.20

End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 30 March 2022 may not have been processed before the printing of this notice and may appear as an overdue balance.

Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year

BPAY: Use your Phone or Internet banking

PHONE: Call 07 3480 6349

ONLINE: Go to www.moretonbay.qld.gov.au/pay

AUSTRALIA POST: Pay over the counter at any post office

MAIL: Send your payment to PO Box 159, Caboolture Qld 4510

IN PERSON: Pay at any Customer Service Centre

DIRECT DEBIT: Go to www.moretonbay.qld.gov.au/rates/directdebit

INTEREST: Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.

PENSIONERS: Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

PAYMENT PLAN: Please do not hesitate to contact us if you are having difficulty paying your rates on time

RATING CATEGORY STATEMENT: To access your current rating category statement visit: www.moretonbay.qld.gov.au/ratescalculation

PAYMENT REMITTANCE SLIP



*2471 500681125006811251



Billor Code: 339457
Ref: 50 0681 1250 0681 1251

Location: Unit 24 24 The Corso NORTH LAKES QLD 4509
Customer Ref: 50 0681 1250 0681 1251

Property number

681125

Total Payable

\$477.20

Period of rating

1 April - 30 June 2022

Date of issue

6 April 2022

Due date for payment

6 June 2022

4030850-SEM-177704-ASA005-04035





STATEMENT
62

11-1



1800 355 559 | 08 6381 7100
insurance@sgua.com.au
claims@sgua.com.au

Renewal Invitation

H & H Residential Properties
30 Stark Drive
Narangba QLD 4504

Date of Issue 03 April 2022 03:15
Policy Number 197720
Invoice Number Q-237690
Effective Premium Period 15 May 2022 to 15 May 2023
Amount \$355.00

Landlord Protection Value Plus

Dear Steve Ciorcalo,
Thank you for choosing SGUA Landlord Protection Value Plus.

Please find enclosed your Certificate of Insurance and a copy of our Product Disclosure Statement (PDS). These documents form part of your contract of insurance with us and should be read carefully to understand what your policy covers including the conditions, limits and exclusions that apply.

Your Certificate of Insurance is a record of the information you provided to us during your application. Please review this information and the Duty of Disclosure carefully. If any details shown are incorrect or there is other information that you need to tell us, please contact our offices.

To ensure you're covered by SGUA, please pay the total amount by the due date.

Take care,
Your SGUA Team

Page 1 of 6

Insured Name
Steve Ciorcalo
Risk Address
24 The Corso North Lakes QLD 4509

Policy Type
Landlord Protection Value Plus

Base Premium	\$291.50
Administration Fees	\$5.00
GST	\$29.65
Stamp Duty	\$28.85
Total Amount	\$355.00

Payment Options

-  **Internet:** Visit sgua.com.au/pay-bill Enter your name, Policy Number & amount. Surcharges apply.
-  **Phone:** We accept credit card payment over the phone, call 1800 355 559. We accept VISA or Mastercard. Surcharges apply.
-  **By Mail:** Send this payment slip with your cheque made payable to; St George Underwriting Agency and sent to: PO Box 5663 Perth St Georges Terrace WA 6831
-  **Direct Deposit:** ANZ Banking Limited, BSB: 016-008 Account: 3957-09881 (Quote Reference Number)
-  **Direct Debit:** Call 1800 355 559 | 08 6381. Additional fees apply

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.

Total Amount Payable	\$355.00
Due Date	22 May 2022
Reference Number	Q-237690

Ukawa Pty Ltd Trading as St George Underwriting Agency
ABN 59 009 357 582



1300 Smoke Alarms Pty Ltd
PO Box 846
Fortitude Valley QLD 4006
ABN 73 147 616 108

CUSTOMER SERVICE
1300 766 532
REMITTANCE ADVICE
accounts@1300smokealarms.com.au



TAX INVOICE

Steve Ciorcalo
H & H Residential Properties
30 Stark Drive
Narangba QLD, 4504

Invoice No. 552430
Invoice Date 30 Aug 2021
Due Date 29 Sep 2021
Amount Due \$ 139.00

Address: 24/24 The Corso, North Lakes 4509

Qty	Service	Amount
1	Annual Smoke Alarm Bundle Service (Smoke Alarm + Safety Switch + Corded Blind Service)	\$ 139.00

EFT PAYMENT

Name: 1300 Smoke Alarms Pty Ltd
BSB: 064 163
Account: 1036 1388
Reference: 552430
Remittance: accounts@1300smokealarms.com.au

Total (incl. GST) \$ 139.00
GST \$ 12.64
Paid To Date \$ 0.00
Balance \$ 139.00

COMPLIANCE REPORT - 552430

Address: 24/24 The Corso, North Lakes 4509
Service: Annual Smoke Alarm Bundle Service (Smoke Alarm + Safety Switch + Corded Blind Service) (Annual Service)
Date: 30 Aug 2021 Time: 09:31
Subscription Expiry: 24 Sep 2021
Technician: Mitchell Diggles via Auto Tech

2022 COMPLIANT

Smoke alarms meet Qld 2022 legislation requirements

Position	Location	Power	Type	Battery*	Expiry	New Expiry	Action	Reason		
RFC	Lvl 1 Bedroom 1	240 Volt	PhotoElectric	Yes	No Exp	2027	Serviced Alarm		✓	
RFC	Lvl 1 Bedroom 2	240 Volt	PhotoElectric	Yes	No Exp	2027	Serviced Alarm		✓	
RFC	Lvl 1 Stairs - Top	240 Volt	PhotoElectric	Yes	No Exp	2027	Serviced Alarm		✓	
RFC	Lvl G Stairs - Bottom	240 Volt	PhotoElectric	Yes	No Exp	2027	Serviced Alarm		✓	
Corded Windows		Inspected	Retrofits	Status	Details					
Compliance Inspection		All	0	Compliant	This property passes the ACCC Minimum Standards					✓
Safety Switch/RCD		Test	Status	Details					Qty	
Compliance Test		Earth Leakage Test	Compliant	Reading 30mA.					7	✓

*Terms and Conditions: This report certifies compliance or non compliance at the time of our inspection only with all relevant Federal and State Legislative requirements for the services listed above. 1300 Smoke Alarms, its employees and its directors will not be held responsible if any items have been tampered with, removed or damaged by the tenant/agent or any other party after our inspection. Failure to pay this invoice within 30 days of issue will render the property non-compliant and all liability will transfer to the owner and/or the managing agent. Overdue invoices may result in referring to a Credit Agency once a reasonable reminder notice has been served upon.
Insurance Policy No: SMK106001466. Elect Licence No: 84612. www.1300smokealarms.com.au/qld-terms.

RFC = Required for Compliance | NRFC = Not required for Compliance | *Battery charge min 80%

STATEMENT
48

13-1

Body Corporate for

VIDA CTS 51788

Mail Address
PO Box 1191
Mooloolaba Qld 4557

Telephone (07) 5458 4500
Fax (07) 5444 5595

Level 1
35 Dalton Drive
Maroochydore, Qld 4558

TAX INVOICE
ABN 86 502 775 996

Body Corporate and Community Management Act 1997

NOTICE OF CONTRIBUTIONS

SJC Bare Property Pty Ltd
30 Stark Drive
NARANGBA Q 4504

Date of Notice	21 June 2021		
A/c No	24		
Lot No	24	Unit Number	24
Contrib Ent.	94		
Interest Ent.	96		

Body Corporate for						
VIDA CTS 51788						
Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Administrative Fund	01/08/21 to 31/10/21	01/08/21	426.76	0.00		426.76
Sinking Fund	01/08/21 to 31/10/21	01/08/21	122.20	0.00		122.20
Insurance Fund	01/08/21 to 31/10/21	01/08/21	87.36	0.00		87.36
Totals	(Levies include GST)		636.32	0.00		\$636.32
GST component on levies of \$578.47 is \$57.85						
If paying by DEFT Direct Debit, ensure payment covers amount due. Please make your cheque payable to The body corporate for, VIDA CTS 51788 Please visit www.deft.com.au for any fees that may be applied when making payments via credit cards.						

IMPORTANT NOTICE

If Levies are NOT received by the due date, any discounts will be lost and penalty interest incurred where applicable. The following arrears procedures will then apply:-

- * 1st Notice - (payment not received within 10 days of Levy Notice Due Date) - cost to owner \$27.50
- * 2nd Notice - (payment not received within 24 days of Levy Notice Due Date) - cost to owner \$38.50
- * Final Notice - (payment not received within 40 days of Levy Notice Due Date) - cost to owner \$80.50. If not paid within 7 days of the final notice being sent the matter may be referred to a debt collection agency at a cost to the owner in excess of \$99.00.



DEFT
PAYMENT SYSTEMS

Mr Mark Baumann

DEFT Reference Number: 305344368 1000 0000 248



Pay over the Internet from your **Credit Card or
*pre-registered bank a/c at www.deft.com.au.
** A surcharge may apply to credit card transactions



Biller Code: 96503
Ref: 305344368 1000 0000 248

Account	BODY CORPORATE FOR VIDA CTS 51788 ABN 86 502 775 996
Lot No.	24
Owner	SJC BARE PROPERTY PTY LTD



By phone from your **Credit Card or *pre-
registered bank account.
Call 1300 301 090 Int +612 8232 7395



Contact your participating financial institution to make this payment
from your cheque or savings account.

All cheques must be made payable to:
Body Corporate For VIDA CTS 51788
ABN 86 502 775 996

*Payments by phone or internet from your cheque or savings account require
registration. Please complete a Customer Initiated Direct Debit registration
form available at www.deft.com.au or call 1800 672 162

POST In person, pay by cash, cheque or EFTPOS at
billpay any Post Office in Australia.

Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Pay by mailing this payment slip with your cheque to:
DEFT Payment Systems
GPO Box 141
Brisbane Qld 4001



*442 305344368 10000000248

TOTAL AMOUNT DUE
DUE DATE 01/08/21

\$636.32

+30534436810000000248< 000063632<4+

STATEMENT # 52.

~~13-2~~
13-2

Body Corporate for

VIDA CTS 51788

Mail Address
PO Box 1191
Mooloolaba Qld 4557

Telephone (07) 5458 4500
Fax (07) 5444 5595

Level 1
35 Dalton Drive
Maroochydore, Qld 4558

TAX INVOICE
ABN 86 502 775 996

Body Corporate and Community Management Act 1997

NOTICE OF CONTRIBUTIONS

SJC Bare Property Pty Ltd
30 Stark Drive
NARANGBA Q 4504

Date of Notice	21 September 2021		
A/c No	24		
Lot No	24	Unit Number	24
Contrib Ent.	94		
Interest Ent.	96		

Body Corporate for						
VIDA CTS 51788						
Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Administrative Fund	01/11/21 to 31/01/22	01/11/21	425.82	0.00		425.82
Sinking Fund	01/11/21 to 31/01/22	01/11/21	122.20	0.00		122.20
Insurance Fund	01/11/21 to 31/01/22	01/11/21	86.40	0.00		86.40
Totals	(Levies include GST)		634.42	0.00		\$634.42
GST component on levies of \$576.75 is \$57.67						
If paying by DEFT Direct Debit, ensure payment covers amount due. Please make your cheque payable to The body corporate for, VIDA CTS 51788 Please visit www.deft.com.au for any fees that may be applied when making payments via credit cards.						

IMPORTANT NOTICE

If Levies are NOT received by the due date, any discounts will be lost and penalty interest incurred where applicable. The following arrears procedures will then apply:-

- * 1st Notice - (payment not received within 10 days of Levy Notice Due Date) - cost to owner \$27.50
- * 2nd Notice - (payment not received within 24 days of Levy Notice Due Date) - cost to owner \$38.50
- * Final Notice - (payment not received within 40 days of Levy Notice Due Date) - cost to owner \$60.50. If not paid within 7 days of the final notice being sent the matter may be referred to a debt collection agency at a cost to the owner in excess of \$99.00.



DEFT

PAYMENT SYSTEMS

Mr Mark Baumann

DEFT Reference Number: 305344368 1000 0000 248



Pay over the Internet from your **Credit Card or
*pre-registered bank a/c at www.deft.com.au.
** A surcharge may apply to credit card transactions



Biller Code: 96503
Ref: 305344368 1000 0000 248

Account	BODY CORPORATE FOR VIDA CTS 51788 ABN 86 502 775 996
Lot No.	24
Owner	SJC BARE PROPERTY PTY LTD



By phone from your **Credit Card or *pre-
registered bank account.
Call 1300 301 090 Int +612 8232 7395

Contact your participating financial institution to make this payment
from your cheque or savings account.

All cheques must be made payable to:
Body Corporate For VIDA CTS 51788
ABN 86 502 775 996

*Payments by phone or internet from your cheque or savings account require
registration. Please complete a Customer Initiated Direct Debit registration
form available at www.deft.com.au or call 1800 672 162



Pay by mailing this payment slip with your cheque to:
DEFT Payment Systems
GPO Box 141
Brisbane Qld 4001

POST In person, pay by cash, cheque or EFTPOS at
billpay any Post Office in Australia.
Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

TOTAL AMOUNT DUE
DUE DATE 01/11/21

\$634.42



*442 305344368 10000000248

+30534436810000000248< 000063442<4+



STATEMENT
58

13-3

PO Box 9195, Pacific Paradise QLD 4564
P: 07 5450 5300
E: admin@ssbcm.com.au
W: www.sunstatestrata.com.au
ABN: 16 071 897 900 • SCA(QLD) Member

Body Corporate and Community Management Act 1997
NOTICE OF CONTRIBUTIONS

TAX INVOICE
ABN 86 502 775 996

SJC Bare Property Pty Ltd
30 Stark Drive
NARANGBA Q 4504

Date of Notice	15 December 2021		
A/c No	24		
Lot No	24	Unit Number	24
Contrib Ent.	94		
Interest Ent.	96		

Body Corporate for						
VIDA CTS 51788						
Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Administrative Fund	01/02/22 to 30/04/22	01/02/22	513.90	0.00		513.90
Sinking Fund	01/02/22 to 30/04/22	01/02/22	140.44	0.00		140.44
Insurance Fund	01/02/22 to 30/04/22	01/02/22	89.62	0.00		89.62
Totals	(Levies include GST)		743.96	0.00		\$743.96
GST component on levies of \$676.32 is \$67.64						

Please see payment details below

Teller stamp and initials	<p>*PLEASE NOTE* If paying your levies at the Post Office a processing fee of \$2.75 will be charged.</p> <p>Levies not received by the due date will incur a fee of \$77 for a final notice.</p>	<p>Amount Paid \$</p> <p>Date Paid / /</p>
---------------------------	--	--



SUNSTATE STRATA PTY LTD

DEFT Reference Number: 275336899 1000 0000 248

Pay over the Internet from your **Credit Card or
*pre-registered bank a/c at www.deft.com.au.
** A surcharge may apply to credit card transactions

By phone from your **Credit Card or *pre-
registered bank account.
Call 1300 301 090 Int +612 8232 7395

iBPAY Biller Code: 96503
Ref: 275336899 1000 0000 248

Account	Vida CTS 51788
Lot No.	24
Owner	SJC BARE PROPERTY PTY LTD

Contact your participating financial institution to make this payment from your cheque or savings account.

*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at www.deft.com.au or call 1800 672 162

iPOST In person, pay by cash, cheque or EFTPOS at any Post Office in Australia.

Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Pay by mailing this payment slip with your cheque to:
DEFT Payment Systems
GPO Box 141
Brisbane Qld 4001

All cheques must be made payable to:
Vida CTS 51788



*442 275336899 1000000248

TOTAL AMOUNT DUE
DUE DATE 01/02/22

\$743.96

+275336899 1000000248<

000074396< 4+



STATEMENT
63

13-4

PO Box 9195, Pacific Paradise QLD 4564
P: 07 5450 5300
E: admin@sunstatestrata.com.au
W: www.sunstatestrata.com.au
ABN: 16 071 897 900 • SCA (QLD) Member

Body Corporate and Community Management Act 1997
NOTICE OF CONTRIBUTIONS

TAX INVOICE
ABN 86 502 775 996

SJC Bare Property Pty Ltd
30 Stark Drive
NARANGBA Q 4504

Date of Notice	21 March 2022		
A/c No	24		
Lot No	24	Unit Number	24
Contrib Ent.	94		
Interest Ent.	96		

Body Corporate for						
VIDA CTS 51788						
Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Administrative Fund	01/05/22 to 31/07/22	01/05/22	513.90	0.00		513.90
Sinking Fund	01/05/22 to 31/07/22	01/05/22	140.44	0.00		140.44
Insurance Fund	01/05/22 to 31/07/22	01/05/22	89.62	0.00		89.62
Totals	(Levies include GST)		743.96	0.00		\$743.96
GST component on levies of \$676.32 is \$67.64						

Please see payment details below

Teller stamp and initials	<p>*PLEASE NOTE* If paying your levies at the Post Office a processing fee of \$2.75 will be charged.</p> <p>Levies not received by the due date will incur a fee of \$77 for a final notice.</p>	<p>Amount Paid \$</p> <p>Date Paid / /</p>
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SUNSTATE STRATA PTY LTD

DEFT Reference Number: 275336899 1000 0000 248

Pay over the Internet from your **Credit Card or
*pre-registered bank a/c at www.deft.com.au.
** A surcharge may apply to credit card transactions



Billor Code: 96503
Ref: 275336899 1000 0000 248

Account	Vida CTS 51788
Lot No.	24
Owner	SJC BARE PROPERTY PTY LTD

By phone from your **Credit Card or *pre-
registered bank account.
Call 1300 301 090

Contact your participating financial institution to make this payment
from your cheque or savings account.

All cheques must be made payable to:
Vida CTS 51788

*Payments by phone or internet from your cheque or savings account require
registration. Please complete a Customer Initiated Direct Debit registration
form available at www.deft.com.au or call 1300 301 090



Pay by mailing this payment slip with your cheque to:
DEFT
GPO Box 141
Brisbane Qld 4001

Post Billpay Pay in-store at Australia Post by cheque
or EFTPOS



*496 275336899 10000000248

TOTAL AMOUNT DUE
DUE DATE 01/05/22

\$743.96

+275336899 10000000248<

000074396< 4+

14-1



Unitywater

Serving you today,
investing in tomorrow.

STATEMENT
51



Sjc Bare Property Pty Ltd
Unit 13/469 Pine Ridge Rd
RUNAWAY BAY QLD 4216

WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number 99913298
Payment reference 0999 1329 88
Property Unit 24/24 The Corso, NORTH LAKES, QLD

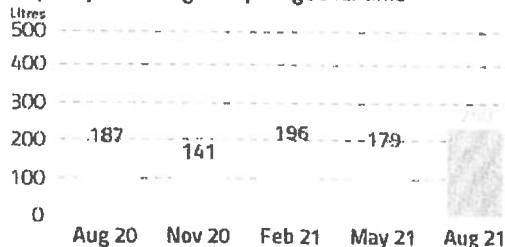
Bill number 7122021874
Billing period 18 May 2021
84 days to 9 Aug 2021
Issue date 27 Aug 2021
Approximate date of next meter reading 9 Nov 2021

Your account activity

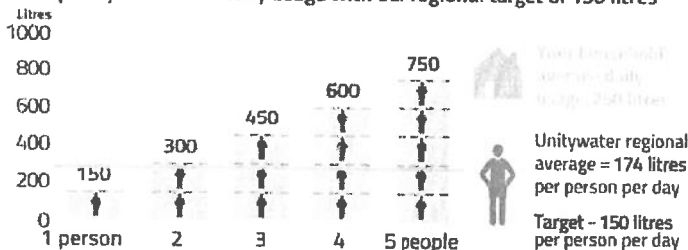
Your last bill \$329.41	-	Payments/ adjustments \$329.41	=	Balance \$0.00	+	New charges \$317.99	=	Total due \$317.99
								Due date 27 Sep 2021

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



211855_128UW02_Email_890-001961/005902

Locking in prices to keep bills low

See how far your money goes

Read the information with your bill to find out more about your 2021-22 pricing

Easy ways to pay For other payment options - see over



BPAY®
Billers Code: 130393
Ref: 0999 1329 88

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Find out more at bpay.com.au

* Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at unitywater.com/smoothpay



14-2

STATEMENT
57



Sjc Bare Property Pty Ltd
Unit 13/469 Pine Ridge Rd
RUNAWAY BAY QLD 4216

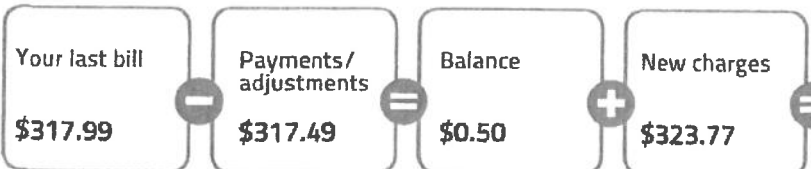
WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number	99913298
Payment reference	0999 1329 88
Property	Unit 24/24 The Corso, NORTH LAKES, QLD

Bill number	7122421376
Billing period	10 Aug 2021 91 days to 8 Nov 2021
Issue date	9 Dec 2021
Approximate date of next meter reading	10 Feb 2022

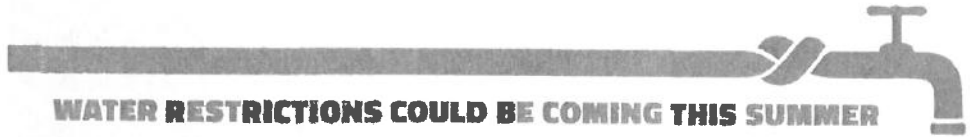
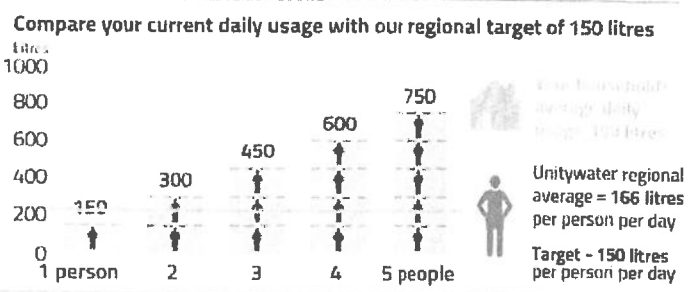
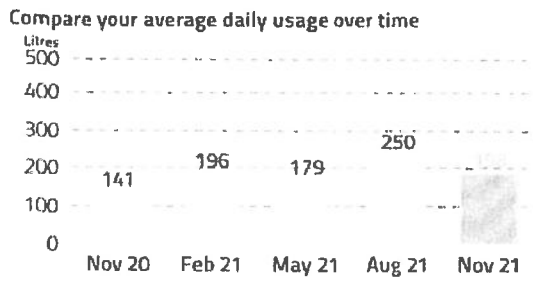
Your account activity



Overdue	\$0.49
Total due*	\$324.27
New charges due	11 Jan 2022

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

* Includes overdue amount



WATER RESTRICTIONS COULD BE COMING THIS SUMMER

As dam levels drop, we need more Local Water Legends to help save water - act now.

Find out more at unitywater.com/restrictions



Easy ways to pay For other payment options - see over

BPAY*
 Biller Code: 130393
 Ref: 0999 1329 88
 Contact your bank or financial Institution to pay from your cheque, savings, debit, credit card or transaction account.
 Find out more at bpay.com.au
 * Registered to BPAY Pty Ltd ABN 69 079 137 518

Direct Debit
 Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay
 Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.
 Find out more at unitywater.com/smoothpay

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STATEMENT #62



Sjc Bare Property Pty Ltd
Unit 13/469 Pine Ridge Rd
RUNAWAY BAY QLD 4216

WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number	99913298
Payment reference	0999 1329 88
Property	Unit 24/24 The Corso, NORTH LAKES, QLD

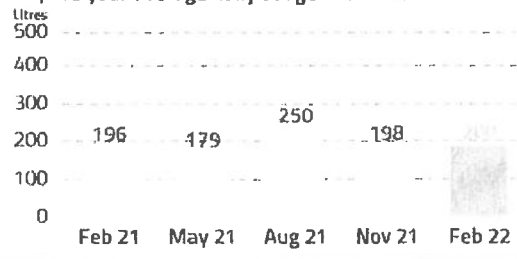
Bill number	7122661623
Billing period	09 Nov 2021 to 16 Feb 2022
Issue date	21 Feb 2022
Approximate date of next meter reading	13 May 2022

Your account activity

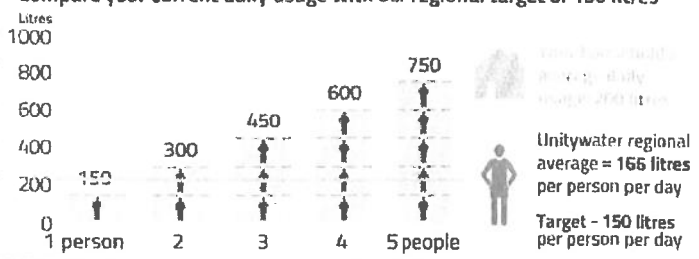
Your last bill \$324.27	-	Payments/ adjustments \$324.27	=	Balance \$0.00	+	New charges \$356.77	=	Total due \$356.77
								Due date 23 Mar 2022

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



We're crystal clear about our sustainability goals.

We're joining other water utilities worldwide in the Race to Zero, a global movement to reduce carbon emissions to zero.

Find out more

unitywater.com/sustainability

Easy ways to pay For other payment options - see over

BPAY
 Biller Code: 130393
 Ref: 0999 1329 88
 Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
 Find out more at bpay.com.au
 Registered to BPAY Pty Ltd ABN 69 079 137 518

Direct Debit
 Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay
 Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.
 Find out more at unitywater.com/smoothpay

211855_1281UW02_Email_1024004537090991/1

144

STATEMENT #66



Sjc Bare Property Pty Ltd
Unit 13/468 Pine Ridge Rd
RUNAWAY BAY QLD 4216

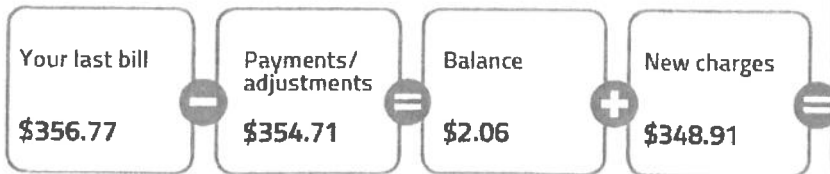
WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number 99913298
Payment reference 0999 1329 88
Property Unit 24/24 The Corso, NORTH LAKES, QLD

Bill number 7123059659
Billing period 17 Feb 2022
92 days to 19 May 2022
Issue date 3 Jun 2022
Approximate date of next meter reading 8 Aug 2022

Your account activity

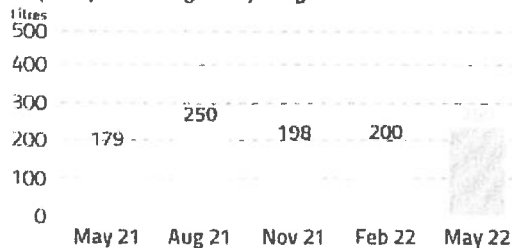


Overdue **\$2.04**
Total due* **\$350.97**
New charges due **4 Jul 2022**

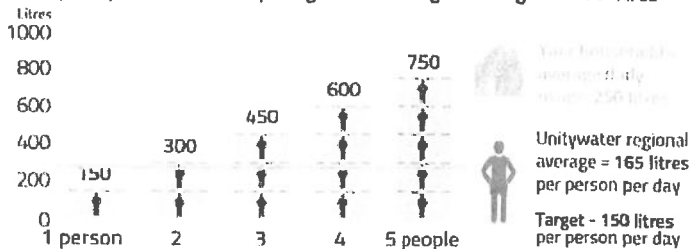
8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

* Includes overdue amount

Compare your average daily usage over time



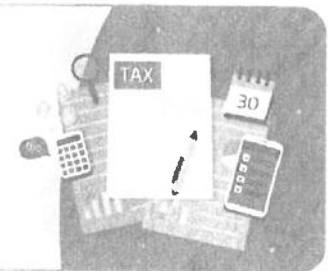
Compare your current daily usage with our regional target of 150 litres



Streamline tax time online

Easy access to your bills for business or investment properties online, 24/7.

Log in or register for My Account myaccount.unitywater.com



Easy ways to pay For other payment options - see over

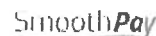


BPAY
Billers Code: 130393
Ref: 0999 1329 88

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
Find out more at bpay.com.au
* Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.



Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.
Find out more at unitywater.com/smoothpay

SJC Super Fund

Borrowing Costs

01/02/2019

\$2,760

Year

2019	\$230	2530
2020	552	1978
2021	552	1426
2022	552	874
2023	552	322
2024	\$322	0

POSTED

1601



MACQUARIE

Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



036 420060

SJC SMSF PTY LTD
U 3 28 JOSEPHINE ST
REDCLIFFE QLD 4020

1 Shelley Street
Sydney, NSW 2000

account balance **\$115,990.92**

as at 31 Dec 21

account name SJC SMSF PTY LTD ATF
SJC SUPER FUND
account no. 966503088

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			111,513.77
01.07.21	Direct debit Origin MMS 47485283-400045895	1,438.14		110,075.63
15.07.21	Deposit H&H Residential RENT - The Corso		443.76	110,519.39
28.07.21	Deposit SuperChoice P/L PC06C016-6080161		1,266.46	111,785.85
02.08.21	Deposit H&H Residential RENT - The Corso		672.90	112,458.75
02.08.21	Direct debit Origin MMS 47794410-400045895	1,438.14		111,020.61
16.08.21	Deposit H&H Residential RENT - The Corso		807.08	111,827.69
01.09.21	Direct debit Origin MMS 48120202-400045895	1,438.14		110,389.55
16.09.21	Deposit H&H Residential RENT - The Corso		1,480.66	111,870.21
01.10.21	Deposit H&H Residential RENT - The Corso		279.75	112,149.96
01.10.21	Direct debit Origin MMS 48444687-400045895	1,438.14		110,711.82
15.10.21	Deposit H&H Residential RENT - The Corso		172.66	110,884.48

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 966503088

deposits using BPay
From another bank



Biller code: 667022
Ref: 966 503 088

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name SJC SMSF PTY LTD ATF
 SJC SUPER FUND
 account no. 966503088

	transaction	description	debits	credits	balance
18.10.21	Direct debit	TAL Life Limited 1861647-B7271717	1,199.11		109,685.37
21.10.21	Deposit	SuperChoice P/L PC06C016-6106935		1,400.58	111,085.95
21.10.21	Deposit	SuperChoice P/L PC06C019-6106978		1,455.38	112,541.33
21.10.21	Deposit	SuperChoice P/L PC06C018-6106966		1,512.18	114,053.51
01.11.21	Deposit	H&H Residential RENT - The Corso		581.91	114,635.42
01.11.21	Direct debit	Origin MMS 48767579-400045895	1,438.14		113,197.28
15.11.21	Deposit	H&H Residential RENT - The Corso		419.47	113,616.75
01.12.21	Deposit	H&H Residential RENT - The Corso		400.79	114,017.54
01.12.21	Direct debit	Origin MMS 49120896-400045895	1,438.14		112,579.40
10.12.21	Deposit	SuperChoice P/L PC06C019-6122228		1,479.28	114,058.68
15.12.21	Deposit	H&H Residential RENT - The Corso		1,932.24	115,990.92
		CLOSING BALANCE AS AT 31 DEC 21	9,827.95	14,305.10	115,990.92

* Stepped interest rates for the period 1 July to 31 December: balances \$0.00 to \$4,999.99 earned 0.00%
 balances \$5,000.00 and above earned 0.00% pa (184 days)

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name SJC SMSF PTY LTD ATF
SJC SUPER FUND
account no. 966503088

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
GRAHAM THOMAS J SLG FINANCIAL SERVICES PTY LTD	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

Authority descriptions

Enquiry authority - you authorise the third party to have access to information about your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.



Macquarie Cash Management Account

enquiries 1800 806 310

account name SJC SMSF PTY LTD ATF
SJC SUPER FUND
account no. 966503088

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- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

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- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



SJC SMSF PTY LTD
U 3 28 JOSEPHINE ST
REDCLIFFE QLD 4020

1 Shelley Street
Sydney, NSW 2000

account balance **\$110,999.37**
as at 30 Jun 22

account name SJC SMSF PTY LTD ATF
SJC SUPER FUND
account no. 966503088

transaction	description	debits	credits	balance
31.12.21	OPENING BALANCE			115,990.92
04.01.22	Direct debit Origin MMS 49567276-400045895	1,438.14		114,552.78
14.01.22	BPAY BPAY TO ASIC	359.00		114,193.78
17.01.22	Deposit H&H Residential RENT - The Corso		649.87	114,843.65
27.01.22	Deposit SuperChoice P/L PC06C019-6132922		601.58	115,445.23
01.02.22	Direct debit Origin MMS 49957381-400045895	1,438.14		114,007.09
03.02.22	Deposit QUICKSUPER QUICKSPR3137006388		625.00	114,632.09
03.02.22	Deposit QUICKSUPER QUICKSPR3137006391		711.54	115,343.63
01.03.22	Deposit H&H Residential RENT - The Corso		4,057.40	119,401.03
01.03.22	Direct debit Origin MMS 50367851-400045895	1,438.14		117,962.89
03.03.22	Deposit QUICKSUPER QUICKSPR3156932154		625.00	118,587.89
01.04.22	Direct debit Origin MMS 50808854-400045895	1,438.14		117,149.75

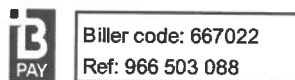
how to make a transaction

online
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by phone
Call 133 275 to make a phone transaction

transfers from another bank account
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deposits using BPay
From another bank



continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name SJC SMSF PTY LTD ATF
SJC SUPER FUND
account no. 966503088

	transaction	description	debits	credits	balance
05.04.22	Deposit	QUICKSUPER QUICKSPR3179566878		625.00	117,774.75
14.04.22	Deposit	H&H Residential RENT - The Corso		173.31	117,948.06
02.05.22	Deposit	H&H Residential RENT - The Corso		469.41	118,417.47
02.05.22	Direct debit	Origin MMS 51242078-400045895	1,438.14		116,979.33
03.05.22	Deposit	QUICKSUPER QUICKSPR3198095551		798.40	117,777.73
16.05.22	BPAY	BPAY TO TAX OFFICE PAYMENTS	4,928.47		112,849.26
31.05.22	Deposit	QUICKSUPER QUICKSPR3218173732		850.00	113,699.26
01.06.22	Deposit	H&H Residential RENT - The Corso		1,537.79	115,237.05
01.06.22	Direct debit	Origin MMS 51735849-400045895	1,438.14		113,798.91
03.06.22	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	2,860.00		110,938.91
30.06.22	Interest	MACQUARIE CMA INTEREST PAID*		10.64	110,949.55
30.06.22	Deposit	H&H Residential RENT - The Corso		49.82	110,999.37
		CLOSING BALANCE AS AT 30 JUN 22	16,776.31	11,784.76	110,999.37

* Stepped interest rates for the period 1 January to 16 June: balances \$0.00 to \$4,999.99 earned 0.00%
balances \$5,000.00 and above earned 0.00% pa (167 days); 17 June to 30 June: balances \$0.00 to \$4,999.99
earned 0.25% balances \$5,000.00 and above earned 0.25% pa (14 days)

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name SJC SMSF PTY LTD ATF
SJC SUPER FUND
account no. 966503088

Please note the following financial services companies and/or financial advisers have authority on your account.

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annual interest summary 2021/2022

INTEREST PAID	10.64
TOTAL INCOME PAID	10.64



Macquarie Cash Management Account

enquiries 1800 806 310

account name SJC SMSF PTY LTD ATF
SJC SUPER FUND
account no. 966503088

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- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

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Protect your account

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- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

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- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

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17-1

H&H Residential Properties Pty Ltd
 30 Stark Drive, Narangba QLD 4504
 ABN: 23 528 507 756
 melinda@hhrp.com.au
 hhrp.com.au
 0410 634 584

Monday, 27 March 2023

SJC Bare Property Pty Ltd
 3/28 Josephine Street,
 Redcliffe, QLD 4020

Dear Steve,

RE: SALES APPRAISAL – 24/24 THE CORSO, NORTH LAKES QLD 4509

Thank you for giving me the opportunity to advise you on the market price of your property.

Please understand that the nature of the real estate market varies from month to month, and it is recommended that if you make your decision to sell at some later date, a re-appraisal would be needed to adjust our existing assessment, to a price expectation of that time. I am happy to offer you this service free of charge anytime you may require.

H&H Residential Properties would be proud to be selected to represent you in the sale of your property and guarantee you an enthusiastic and flexible marketing campaign, personally designed to offer the optimum selling price on your property.

It is an estimation of this agent that the subject property will sell in the range of;

\$580,000 to \$620,000

Median \$600k

This figure is given as an estimation of the projected sale price of the subject property and is not a valuation. Please see the attached CMA Report for comparable properties.

If I can be of service to you in meeting your future real estate needs, do not hesitate to contact me, if you are happy with my services, I hope that you will recommend me to your friends.

Kind Regards,

Melinda Horne

Melinda Horne
 Director

H&H Residential Properties

Disclaimer

This opinion of market worth has been prepared solely for the information of the client and not for any third party. Although every care has been taken in arriving at the figure, we stress that it is for information only and not to be taken as a valuation.

600 000
 - 8903 P+E
 - 2170-32

 588685.55 //



0540090-81-0000001-0000001

Mr S J Ciorcalo
3/28 Josephine Street
Redcliffe QLD 4020

Account Number	400045895
Account Name/s	Sjc Smsf Pty. Ltd. Ior & Aff Sjc Super Fund

Statement Period	
Issued Date	3 Jan 2022
Start Date	1 Jul 2021
End Date	31 Dec 2021

Statement Details	
Statement Number	1-00006
Page Number	1 of 3
Account Status	Active

Past statement over limit and overdue details	
Your past due/over limit amount:	\$0.00
The above amount is due and payable immediately.	

Current statement payment due details	
Your current payment due amount:	\$0.00
Current payment due date:	4 Jan 2022

Loan Account Limit:	\$240,759.74	Available Redraw:	\$100.47	Current Interest Rate:	5.59% p.a.
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Date	Transaction Particulars	Debits	Credits	Balance
01 JUL	BALANCE BROUGHT FORWARD			242,512.54 DR
01 JUL	Direct Debit Payment Direct Debit Payment		1,438.14	241,074.40 DR
01 JUL	Regular Interest Charge Original amount of \$1,114.23 received an offset benefit of \$0.00.	1,114.22		242,188.62 DR
01 AUG	Regular Interest Charge Original amount of \$1,149.83 received an offset benefit of \$0.00.	1,149.83		243,338.45 DR
02 AUG	Direct Debit Payment Direct Debit Payment		1,438.14	241,900.31 DR
01 SEP	Direct Debit Payment Direct Debit Payment		1,438.14	240,462.17 DR

Payments to this account may be made at any time.
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400045895

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

0540090/81/0000001/0000001



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Statement Period		Statement Details	
Issued Date	3 Jan 2022	Statement Number	1-00006
Start Date	1 Jul 2021	Page Number	2 of 3
End Date	31 Dec 2021	Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
BALANCE BROUGHT FORWARD				240,462.17 DR
01 SEP	Regular Interest Charge Original amount of \$1,148.68 received an offset benefit of \$0.00.	1,148.68		241,610.85 DR
01 OCT	Direct Debit Payment Direct Debit Payment		1,438.14	240,172.71 DR
01 OCT	Regular Interest Charge Original amount of \$1,110.08 received an offset benefit of \$0.00.	1,110.08		241,282.79 DR
01 NOV	Direct Debit Payment Direct Debit Payment		1,438.14	239,844.65 DR
01 NOV	Regular Interest Charge Original amount of \$1,145.53 received an offset benefit of \$0.00.	1,145.53		240,990.18 DR
01 DEC	Direct Debit Payment Direct Debit Payment		1,438.14	239,552.04 DR
01 DEC	Regular Interest Charge Original amount of \$1,107.23 received an offset benefit of \$0.00.	1,107.23		240,659.27 DR
TOTALS AT END OF PERIOD		6,775.57	8,628.84	240,659.27 DR

Please note that the fees associated with your loan accounts have been amended, effective from 1st April 2022, please refer to the Schedule of Fees table that is attached.

Payments to this account may be made at any time. Your Loan Account Number for direct credit payments is:	BSB & Account number: 012-666 400045895
--	---

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

Mortgage Ezy Pty Ltd
 ABN 56606554321 Australian Credit Licence Number 494807
 Address: 7/42 Bundall Road BUNDALL QLD 4217. Locked Bag 7640 GCMC 9726

0549081/0000001/0000002

Statement Period		Statement Details	
Issued Date	3 Jan 2022	Statement Number	1-00006
Start Date	1 Jul 2021	Page Number	3 of 3
End Date	31 Dec 2021	Account Status	Active

Supplementary Schedule of Fees

Effective 1st April 2022

Loan Account Variation Fee	Payable upon completion each time you request us to split, switch or convert a loan account or sub-account and we agree to the variation	\$250.00
Loan Facility Variation Fee	Payable upon completion each time you request, and we agree to change the loan facility including a principle increase, security variation, or similar.	\$450.00 plus Third Party Costs#
Fixed Rate Fee[^]	Payable upon settlement if we agree to fix an interest rate on a loan account.	\$495.00 per request
Annual Facility Fee	Payable annually in advance on each anniversary of the settlement date.	\$395.00 per annum
Settlement Cancellation Fee	Payable after cancellation if you cancel a settlement for any reason. Not charged on Postponements.	\$300.00
Break Costs (Fixed Loans)	Payable on the discharge of a fixed rate loan.	Unascertainable
Construction Administration Fee	Payable for the draw downs and management of your loan through the construction process.	\$1,500.00 plus Third Party Costs#
Manual Redraw Fee	Payable if you request, and we approve a redraw and the request is made other than electronically.	\$25.00
Ad Hoc Statement Fee	Payable per statement cycle if you request, and we provide an ad hoc statement.	\$15.00
Insurance Renewal Fee	Payable if you do not provide evidence of a current building insurance policy and we renew or take out building insurance on your behalf.	\$200.00 per renewal plus our out-of-pocket expenses which will include the costs of the insurance premium which is unascertainable.
Dishonour Fee	Payable to cover our administrative costs when there is a dishonoured payment. You must also pay any third party costs we incur.	\$20.00 per dishonour, plus Third Party Costs#
Arrears Administration Fee	Payable on the day after your account has been in arrears for 10 days and on the same day each month thereafter until all arrears has been repaid.	\$150.00 per month
Discharge Administration Fee	Payable per discharge of mortgage if we are required to discharge your mortgage or any related security.	\$1,500.00 plus Third Party Costs#
[^] Subject to approval and availability. Fees apply. # Third Party Costs; cost/s incurred by services provider/s external to Origin Mortgage Management Services and will vary depending on the nature of the service and request. These cost/s are passed on directly to the applicant/s. Supplementary Schedule of fees are to be considered with the schedule of fees outlined in your loan contract.		

05490/81/00000001/00000003

18.4



Mr Stephen John Ciorcalo
3/28 Josephine Street
Redcliffe ,QLD,4020,Australia

Your Statement

Account Name/s:	SJC SMSF Pty. Ltd. IOR & ATF SJC Super Fund
BSB 012-666	Account Number 400045895
Product Name	Mortgage Ezy - SMSF Loan
Account Status	Active
Statement Period	01 Jan 2022 to 30 Jun 2022
Current Interest Rate	6.34 % p.a.
Enquiries	1300 835 399

Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$240,659.27 DR		\$7,113.30		\$8,628.84		\$239,143.73 DR
		Loan Account Limit				\$239,244.50
		Available redraw				\$100.77
		Interest charged this statement period				\$6,718.30
		Offset benefit for this statement period				\$0.00
		Interest charged this financial year				✓ \$13,493.87
		Offset benefit for this financial year				\$0.00

Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$1,477.71	Monthly	1 of every month



Your Statement: Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



Making Repayments: Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



Internet Access: MORTGAGE EZY provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit www.mezy.com.au

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Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jan 2022	Balance brought forward			\$240,659.27 DR
01 Jan 2022	Interest Original amount of \$1,142.57 received an offset benefit of \$0.00.	\$1,142.57		\$241,801.84 DR
04 Jan 2022	Direct Debit Direct Debit Payment. Receipt # 25707350705		\$1,438.14	\$240,363.70 DR
01 Feb 2022	Direct Debit Direct Debit Payment. Receipt # 25707350705		\$1,438.14	\$238,925.56 DR
01 Feb 2022	Annual Fee	\$395.00		\$239,320.56 DR
01 Feb 2022	Interest Original amount of \$1,141.82 received an offset benefit of \$0.00.	\$1,141.82		\$240,462.38 DR
01 Mar 2022	Direct Debit Direct Debit Payment. Receipt # 25707350705		\$1,438.14	\$239,024.24 DR
01 Mar 2022	Interest Original amount of \$1,031.15 received an offset benefit of \$0.00.	\$1,031.15		\$240,055.39 DR
01 Apr 2022	Direct Debit Direct Debit Payment. Receipt # 25707350705		\$1,438.14	\$238,617.25 DR
01 Apr 2022	Interest Original amount of \$1,139.70 received an offset benefit of \$0.00.	\$1,139.70		\$239,756.95 DR
01 May 2022	Interest Original amount of \$1,101.56 received an offset benefit of \$0.00.	\$1,101.56		\$240,858.51 DR
02 May 2022	Direct Debit Direct Debit Payment. Receipt # 25707350705		\$1,438.14	\$239,420.37 DR
09 May 2022	Interest rate adjusted from 5.590% to 5.840% effective from 17/05/2022			\$239,420.37 DR
01 Jun 2022	Direct Debit Direct Debit Payment. Receipt # 25707350705		\$1,438.14	\$237,982.23 DR
01 Jun 2022	Interest Original amount of \$1,161.50 received an offset benefit of \$0.00.	\$1,161.50		\$239,143.73 DR
09 Jun 2022	Interest rate adjusted from 5.840% to 6.340% effective from 17/06/2022			\$239,143.73 DR
TOTALS AT END OF PERIOD		\$7,113.30	\$8,628.84	\$239,143.73 DR

Overdue Payment Summary

Total Amount Payable including Arrears	\$1,477.71	Payment Due Date	01 Jul 2022
Scheduled Payment Amount			\$1,477.71
Arrears Amount Due			\$0.00
The Arrears Amount is due and payable immediately.			
Total			\$1,477.71

18-6

Dear Customer,

We have introduced a new 'look and feel' to our customer statements and new functionality; this includes a Loan Summary plus 'at a glance' & helpful information on the first page.

The Interest Charged (net after offset benefit) for both this Financial Year and for this Statement Period are now displayed on each statement.

The Interest Offset benefit for this Financial Year and for this Statement Period will also be displayed on each statement.

To further improve your customer experience with us, more changes will be made to improve our statements moving forward.

MORTGAGE EZY

ACN 606 554 321 Australian Credit Licence Number 494807

Address: 7/42 BUNDALL ROAD BUNDALL QLD 4217 Telephone: 1300 835 398 Email: clientcare@mezy.com.au

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services



19-1

Activity statement 004

Tax type summary

Income tax year 2022
Period 01 July 2021 - 30 June 2022
Type Pay as you go Instalments
Balance \$1,311.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29/07/2022	28/07/2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,311.00		\$1,311.00 DR

POSTED



19-2

Activity statement 004

Date generated	13 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from 13 February 2021 to 13 February 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Nov 2022	24 Nov 2022	General interest charge			\$0.00
24 Nov 2022	23 Nov 2022	Payment received		\$1,337.00	\$0.00
1 Nov 2022	1 Nov 2022	General interest charge			\$1,337.00 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$1,337.00		\$1,337.00 DR
1 Aug 2022	1 Aug 2022	General interest charge			\$0.00
1 Aug 2022	29 Jul 2022	Payment received		\$1,311.00	\$0.00
29 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,311.00		\$1,311.00 DR



Income tax 002

Date generated	13 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

3 results found - from 13 February 2021 to 13 February 2023 sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 May 2022	16 May 2022	Payment received		\$4,928.47	\$0.00
5 Apr 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$4,928.47		\$4,928.47 DR
18 May 2021	17 May 2021	Payment received		\$208.22	\$0.00