

# Julien Superannuation Fund Deductions Notice Letter



Julien Super Fund Pty Ltd as trustee for Julien Superannuation Fund acknowledges that

**Ian William Haggerty**

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$17363.96

for contributions paid in the year ended 30 June 2023. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

A handwritten signature in black ink that reads "Ian Haggerty".

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Ian William Haggerty

Date: 30/06/2023

**\*\* IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY \*\***

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2022 to 30 June 2023 is: \$ \_\_\_\_\_

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Ian William Haggerty

Date: 30/06/2023

# Notice of intent to claim or vary a deduction for personal super contributions

## Section A: Your details

### 1 Tax file number (TFN)

789304356

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title: MR

Family name

HAGGERTY

First given name

IAN

Other given names

WILLIAM

### 3 Date of birth

26/09/1958

### 4 Current postal address

40 CORALCOAST DRIVE

Suburb/town/locality

TALLAI

State/territory

QLD

(Australia only)

Postcode

4213

(Australia only)

Country if outside of Australia

### 5 Daytime phone number (include area code)

## Section B: Super fund's details

### 6 Fund name

JULIEN SUPERANNUATION FUND

### 7 Fund Australian business number (ABN)

97898803710

### 8 Member account number

HAGIAN00001A

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice? No  Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.  
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

### INTENTION TO CLAIM A TAX DEDUCTION

**!** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
  - before the end of the income year following the year in which the contribution was made.
- I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**➤** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

**Declaration**

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

! Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

**VARIATION OF PREVIOUS VALID NOTICE OF INTENT**

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.

- I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, **or**
- the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged. **or**

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

> Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.



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# Julien Superannuation Fund

## General Ledger

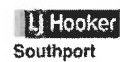


As at 30 June 2023

| Transaction Date                 | Description   | Units | Debit | Credit       | Balance \$      |
|----------------------------------|---------------|-------|-------|--------------|-----------------|
| <b>Interest Received (25000)</b> |               |       |       |              |                 |
| <u>WBC ***5570 (655570)</u>      |               |       |       |              |                 |
| 29/07/2022                       | INTEREST PAID |       |       | 0.15         | 0.15 CR         |
| 31/08/2022                       | INTEREST PAID |       |       | 1.17         | 1.32 CR         |
| 30/09/2022                       | INTEREST PAID |       |       | 1.72         | 3.04 CR         |
| 31/10/2022                       | INTEREST PAID |       |       | 1.60         | 4.64 CR         |
| 30/11/2022                       | INTEREST PAID |       |       | 2.31         | 6.95 CR         |
| 30/12/2022                       | INTEREST PAID |       |       | 2.47         | 9.42 CR         |
| 31/01/2023                       | INTEREST PAID |       |       | 2.33         | 11.75 CR        |
| 28/02/2023                       | INTEREST PAID |       |       | 2.17         | 13.92 CR        |
| 31/03/2023                       | INTEREST PAID |       |       | 1.58         | 15.50 CR        |
| 28/04/2023                       | INTEREST PAID |       |       | 2.03         | 17.53 CR        |
| 31/05/2023                       | INTEREST PAID |       |       | 1.21         | 18.74 CR        |
| 30/06/2023                       | INTEREST PAID |       |       | 0.70         | 19.44 CR        |
|                                  |               |       |       | <b>19.44</b> | <b>19.44 CR</b> |
| <u>WBC ***5589 (655589)</u>      |               |       |       |              |                 |
| 29/07/2022                       | Interest Paid |       |       | 0.27         | 0.27 CR         |
| 31/08/2022                       | Interest Paid |       |       | 0.73         | 1.00 CR         |
| 30/09/2022                       | Interest Paid |       |       | 0.75         | 1.75 CR         |
| 31/10/2022                       | Interest Paid |       |       | 1.60         | 3.35 CR         |
| 30/11/2022                       | Interest Paid |       |       | 2.04         | 5.39 CR         |
| 30/12/2022                       | Interest Paid |       |       | 2.26         | 7.65 CR         |
| 31/01/2023                       | Interest Paid |       |       | 1.50         | 9.15 CR         |
| 28/02/2023                       | Interest Paid |       |       | 2.68         | 11.83 CR        |
| 31/03/2023                       | Interest Paid |       |       | 0.54         | 12.37 CR        |
| 28/04/2023                       | Interest      |       |       | 0.70         | 13.07 CR        |
| 31/05/2023                       | INTEREST PAID |       |       | 2.82         | 15.89 CR        |
| 30/06/2023                       | INTEREST PAID |       |       | 4.45         | 20.34 CR        |
|                                  |               |       |       | <b>20.34</b> | <b>20.34 CR</b> |
| <b>Total Debits:</b>             | <b>0.00</b>   |       |       |              |                 |
| <b>Total Credits:</b>            | <b>39.78</b>  |       |       |              |                 |



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Ian & Julie Haggerty  
7 Waterfall Way,  
TALLAI QLD 4213

|                  |                       |
|------------------|-----------------------|
| Property Address | 3152 Riverleigh Drive |
|                  | HOPE ISLAND, QLD 4209 |
| Statement From   | 01/06/2022            |
| Statement To     | 30/06/2022            |
| Statement Number | 17                    |

Tash Bercich                      Rent: \$1200.00/weekly                      Ownership: Ian & Julie Haggerty

**PROPERTY SUMMARY**

|                 |                |                         |                         |                       |                 |
|-----------------|----------------|-------------------------|-------------------------|-----------------------|-----------------|
| Opening Balance | Incoming Funds | Outgoing Expenses       | Fees (Inc GST)          | Landlord Disbursement | Closing Balance |
| \$ 95.65        | \$ 6234.90     | \$ 415.26 (GST \$29.06) | \$ 462.00 (GST \$42.00) | \$ 5453.29            | \$ 0.00         |

| Date            | Details   | Debit     | Credit    | Balance   |
|-----------------|---|-----------|-----------|-----------|
| Opening Balance |   |           |           | \$95.65   |
| 02/06/22        | Rent 31/05/2022 to 06/06/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1295.65 |
| 02/06/22        | ManagementFee 31/05/2022 to 06/06/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209 (To: LJHSouthport-LJ Hooker Southport Management Fees))                 | \$92.40   |           | \$1203.25 |
| 02/06/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$95.65   |
| 09/06/22        | Rent 07/06/2022 to 13/06/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1295.65 |
| 09/06/22        | Invoice No:945220, 3152 Riverleigh - water usage 06/10/21 to 20/01/22 from LJHSPT (Leon Goldenhuys)   |           | \$234.90  | \$1530.55 |
| 09/06/22        | ManagementFee 07/06/2022 to 13/06/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1438.15 |
| 09/06/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$330.55  |
| 10/06/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$234.90  |           | \$95.65   |
| 16/06/22        | Rent 14/06/2022 to 20/06/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1295.65 |
| 16/06/22        | ManagementFee 14/06/2022 to 20/06/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1203.25 |
| 16/06/22        | 3152 Riverleigh - water usage 05-01-22 to 04-04-22 Invoice no(#195889) : 02100052   | \$95.65   |           | \$1107.60 |
| 16/06/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 23/06/22        | Rent 21/06/2022 to 27/06/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 23/06/22        | 5 Picnic - refund paid to riverleigh in error, Invoice no(#209912) : LL005  | \$319.61  |           | \$880.39  |
| 23/06/22        | ManagementFee 21/06/2022 to 27/06/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$787.99  |
| 23/06/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$787.99  |           | \$0.00    |
| 30/06/22        | Rent 28/06/2022 to 04/07/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 30/06/22        | ManagementFee 28/06/2022 to 04/07/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 30/06/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| Closing Balance |   |           |           | \$0.00    |

2022 FY. \$1107.60

Please note cleared fund dates are used for all transactions.

## Pending Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

## Outstanding Tenant Invoices

| Invoice  | Due        | Amount  |
|--|------------|---------|
| 3152 Riverleigh - water usage 15-03-22 TO 04-04-22 | 18/09/2022 | \$30.45 |

## Future Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

## Manual Withhold

| Description | Expiry | Amount |
|-------------|--------|--------|
|-------------|--------|--------|

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Ian & Julie Haggerty  
7 Waterfall Way,  
TALLAI QLD 4213

|                  |                       |
|------------------|-----------------------|
| Property Address | 3152 Riverleigh Drive |
|                  | HOPE ISLAND, QLD 4209 |
| Statement From   | 01/07/2022            |
| Statement To     | 31/07/2022            |
| Statement Number | 18                    |

Tash Bercich

Rent: \$1200.00/weekly

Ownership: Ian &amp; Julie Haggerty

### PROPERTY SUMMARY

| Opening Balance | Incoming Funds | Outgoing Expenses | Fees (Inc GST)          | Landlord Disbursement | Closing Balance |
|-----------------|----------------|-------------------|-------------------------|-----------------------|-----------------|
| \$ 0.00         | \$ 4800.00     | \$ 233.39         | \$ 369.60 (GST \$33.60) | \$ 4197.01            | \$ 0.00         |

| Date            | Details   | Debit     | Credit    | Balance   |
|-----------------|---|-----------|-----------|-----------|
| Opening Balance |   |           |           | \$0.00    |
| 07/07/22        | Rent 05/07/2022 to 11/07/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 08/07/22        | ManagementFee 05/07/2022 to 11/07/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 08/07/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 14/07/22        | Rent 12/07/2022 to 18/07/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 14/07/22        | ManagementFee 12/07/2022 to 18/07/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 14/07/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$874.21  |           | \$233.39  |
| 21/07/22        | Rent 19/07/2022 to 25/07/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1433.39 |
| 21/07/22        | ManagementFee 19/07/2022 to 25/07/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1340.99 |
| 21/07/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$233.39  |
| 28/07/22        | Rent 26/07/2022 to 01/08/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1433.39 |
| 28/07/22        | ManagementFee 26/07/2022 to 01/08/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1340.99 |
| 28/07/22        | 3152 Riverleigh - Water rates invoice - 01-04-22 to 30-06-22 Invoice no(#224397) : 821744714  | \$233.39  |           | \$1107.60 |
| 28/07/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| Closing Balance |   |           |           | \$0.00    |

Please note cleared fund dates are used for all transactions.

### Pending Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

### Outstanding Tenant Invoices

| Invoice  | Due        | Amount  |
|--|------------|---------|
| 3152 Riverleigh - water usage 15-03-22 TO 04-04-22 | 18/09/2022 | \$30.45 |

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| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

|                 |  |  |
|-----------------|--|--|
| Future Invoices |  |  |
|-----------------|--|--|

Manual Withhold

| Description | Expiry | Amount |
|-------------|--------|--------|
|-------------|--------|--------|

Ian & Julie Haggerty  
 7 Waterfall Way,  
 TALLAI QLD 4213

|                  |                       |
|------------------|-----------------------|
| Property Address | 3152 Riverleigh Drive |
|                  | HOPE ISLAND, QLD 4209 |
| Statement From   | 01/08/2022            |
| Statement To     | 31/08/2022            |
| Statement Number | 19                    |

Tash Bercich

Rent: \$1200.00/weekly

Ownership: Ian & Julie Haggerty

**PROPERTY SUMMARY**

|                 |                |                   |                         |                       |                 |
|-----------------|----------------|-------------------|-------------------------|-----------------------|-----------------|
| Opening Balance | Incoming Funds | Outgoing Expenses | Fees (Inc GST)          | Landlord Disbursement | Closing Balance |
| \$ 0.00         | \$ 4800.00     | \$ 840.00         | \$ 369.60 (GST \$33.60) | \$ 2355.10            | \$ 1235.30      |

| Date            | Details   | Debit     | Credit    | Balance   |
|-----------------|---|-----------|-----------|-----------|
| Opening Balance |   |           |           | \$0.00    |
| 04/08/22        | Rent 02/08/2022 to 08/08/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 04/08/22        | ManagementFee 02/08/2022 to 08/08/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 04/08/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 11/08/22        | Rent 09/08/2022 to 15/08/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 11/08/22        | ManagementFee 09/08/2022 to 15/08/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 11/08/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 18/08/22        | Rent 16/08/2022 to 22/08/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 18/08/22        | ManagementFee 16/08/2022 to 22/08/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 25/08/22        | Rent 23/08/2022 to 29/08/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$2307.60 |
| 25/08/22        | ManagementFee 23/08/2022 to 29/08/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$2215.20 |
| 25/08/22        | 3152 Riverleigh Drive - 3152 Riverleigh - Toilet Flush Issue - DCM Plumbing & Drainage - 38475, JOB#1550162   | \$840.00  |           | \$1375.20 |
| 25/08/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$139.90  |           | \$1235.30 |
| Closing Balance |   |           |           | \$1235.30 |

Please note cleared fund dates are used for all transactions.

**Pending Invoices**

| Invoice   | Due        | Amount     |
|---|------------|------------|
| 3152 Riverleigh - CATV to 31/05/23 Cleansing Charge to 31/05/23 | 30/09/2022 | \$1,278.97 |
| 3152 Riverleigh - water usage 04-04-22 to 04-07-22              | 30/09/2022 | \$147.80   |

**Outstanding Tenant Invoices**

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

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Future Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Manual Withhold

| Description | Expiry | Amount |
|-------------|--------|--------|
|-------------|--------|--------|



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Ian & Julie Haggerty  
7 Waterfall Way,  
TALLAI QLD 4213

|                  |                       |
|------------------|-----------------------|
| Property Address | 3152 Riverleigh Drive |
|                  | HOPE ISLAND, QLD 4209 |
| Statement From   | 01/09/2022            |
| Statement To     | 30/09/2022            |
| Statement Number | 20                    |

Tash Bercich

Rent: \$1200.00/weekly

Ownership: Ian & Julie Haggerty

**PROPERTY SUMMARY**

| Opening Balance | Incoming Funds | Outgoing Expenses         | Fees (Inc GST)          | Landlord Disbursement | Closing Balance |
|-----------------|----------------|---------------------------|-------------------------|-----------------------|-----------------|
| \$ 1235.30      | \$ 6243.45     | \$ 1574.57 (GST \$129.71) | \$ 462.00 (GST \$42.00) | \$ 5442.18            | \$ 0.00         |

| Date            | Details   | Debit     | Credit    | Balance   |
|-----------------|---|-----------|-----------|-----------|
| Opening Balance |   |           |           | \$1235.30 |
| 01/09/22        | Rent 30/08/2022 to 05/09/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$2435.30 |
| 01/09/22        | ManagementFee 30/08/2022 to 05/09/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$2342.90 |
| 01/09/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$916.13  |           | \$1426.77 |
| 08/09/22        | Rent 06/09/2022 to 12/09/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$2626.77 |
| 08/09/22        | ManagementFee 06/09/2022 to 12/09/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$2534.37 |
| 08/09/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$1426.77 |
| 12/09/22        | Invoice paid, #1073278 , 3152 Riverleigh - water usage 04/04/22 to 04/07/22 (Federico Gastaldi; Corrado Aramu)  |           | \$243.45  | \$1670.22 |
| 12/09/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$95.85   |           | \$1574.57 |
| 15/09/22        | Rent 13/09/2022 to 19/09/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$2774.57 |
| 15/09/22        | ManagementFee 13/09/2022 to 19/09/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$2682.17 |
| 15/09/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$1574.57 |
| 16/09/22        | 3152 Riverleigh - water usage 04-04-22 to 04-07-22 Invoice no(#209792) : 02100052-1   | \$147.80  |           | \$1426.77 |
| 16/09/22        | 3152 Riverleigh - CATV to 31/05/23 Cleansing Charge to 31/05/23 Invoice no(#255612) : 104105-catclean (A)   | \$1278.97 |           | \$147.80  |
| 16/09/22        | 3152 Riverleigh - water usage 04/04/22 to 04/07/22 Invoice no(#264909) : 104105   | \$147.80  |           | \$0.00    |
| 23/09/22        | Rent 20/09/2022 to 26/09/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 23/09/22        | ManagementFee 20/09/2022 to 26/09/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 23/09/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 29/09/22        | Rent 27/09/2022 to 03/10/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 29/09/22        | ManagementFee 27/09/2022 to 03/10/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 29/09/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| Closing Balance |   |           |           | \$0.00    |

Please note cleared fund dates are used for all transactions.

2-9

Pending Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Outstanding Tenant Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Future Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Manual Withhold

| Description | Expiry | Amount |
|-------------|--------|--------|
|-------------|--------|--------|

2-10



Ian & Julie Haggerty  
7 Waterfall Way,  
TALLAI QLD 4213

|                  |                       |
|------------------|-----------------------|
| Property Address | 3152 Riverleigh Drive |
|                  | HOPE ISLAND, QLD 4209 |
| Statement From   | 01/10/2022            |
| Statement To     | 31/10/2022            |
| Statement Number | 21                    |

Tash Bercich

Rent: \$1200.00/weekly

Ownership: Ian & Julie Haggerty

**PROPERTY SUMMARY**

| Opening Balance | Incoming Funds | Outgoing Expenses | Fees (Inc GST)          | Landlord Disbursement | Closing Balance |
|-----------------|----------------|-------------------|-------------------------|-----------------------|-----------------|
| \$ 0.00         | \$ 4800.00     | \$ 243.09         | \$ 369.60 (GST \$33.60) | \$ 4187.31            | \$ 0.00         |

| Date            | Details   | Debit     | Credit    | Balance   |
|-----------------|---|-----------|-----------|-----------|
| Opening Balance |   |           |           | \$0.00    |
| 06/10/22        | Rent 04/10/2022 to 10/10/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 06/10/22        | ManagementFee 04/10/2022 to 10/10/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 06/10/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 13/10/22        | Rent 11/10/2022 to 17/10/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 13/10/22        | ManagementFee 11/10/2022 to 17/10/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 13/10/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$864.51  |           | \$243.09  |
| 20/10/22        | Rent 18/10/2022 to 24/10/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1443.09 |
| 20/10/22        | ManagementFee 18/10/2022 to 24/10/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1350.69 |
| 20/10/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$243.09  |
| 27/10/22        | Rent 25/10/2022 to 31/10/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1443.09 |
| 27/10/22        | ManagementFee 25/10/2022 to 31/10/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1350.69 |
| 27/10/22        | 3152 Riverleigh - water rates 01/07/22 to 30/09/22 Invoice no(#183289) : 821744714-1  | \$243.09  |           | \$1107.60 |
| 27/10/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| Closing Balance |   |           |           | \$0.00    |

Please note cleared fund dates are used for all transactions.

**Pending Invoices**

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

**Outstanding Tenant Invoices**

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

2-11

Future Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Manual Withhold

| Description | Expiry | Amount |
|-------------|--------|--------|
|-------------|--------|--------|

2.12



Ian & Julie Haggerty  
7 Waterfall Way,  
TALLAI QLD 4213

|                  |                       |
|------------------|-----------------------|
| Property Address | 3152 Riverleigh Drive |
|                  | HOPE ISLAND, QLD 4209 |
| Statement From   | 01/11/2022            |
| Statement To     | 30/11/2022            |
| Statement Number | 22                    |

Tash Bercich

Rent: \$1200.00/weekly

Ownership: Ian &amp; Julie Haggerty

### PROPERTY SUMMARY

| Opening Balance | Incoming Funds | Outgoing Expenses | Fees (Inc GST)          | Landlord Disbursement | Closing Balance |
|-----------------|----------------|-------------------|-------------------------|-----------------------|-----------------|
| \$ 0.00         | \$ 4800.00     | \$ 0.00           | \$ 369.60 (GST \$33.60) | \$ 4430.40            | \$ 0.00         |

| Date            | Details   | Debit     | Credit    | Balance   |
|-----------------|---|-----------|-----------|-----------|
| Opening Balance |   |           |           | \$0.00    |
| 03/11/22        | Rent 01/11/2022 to 07/11/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 03/11/22        | ManagementFee 01/11/2022 to 07/11/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 03/11/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$874.21  |           | \$233.39  |
| 10/11/22        | Rent 08/11/2022 to 14/11/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1433.39 |
| 10/11/22        | ManagementFee 08/11/2022 to 14/11/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1340.99 |
| 10/11/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$233.39  |
| 14/11/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$233.39  |           | \$0.00    |
| 17/11/22        | Rent 15/11/2022 to 21/11/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 17/11/22        | ManagementFee 15/11/2022 to 21/11/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 17/11/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 24/11/22        | Rent 22/11/2022 to 28/11/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 24/11/22        | ManagementFee 22/11/2022 to 28/11/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 24/11/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| Closing Balance |   |           |           | \$0.00    |

Please note cleared fund dates are used for all transactions.

### Pending Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

### Outstanding Tenant Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

2.13

Future Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Manual Withhold

| Description | Expiry | Amount |
|-------------|--------|--------|
|-------------|--------|--------|

2.14

Ian & Julie Haggerty  
7 Waterfall Way,  
TALLAI QLD 4213

|                  |                       |
|------------------|-----------------------|
| Property Address | 3152 Riverleigh Drive |
|                  | HOPE ISLAND, QLD 4209 |
| Statement From   | 01/12/2022            |
| Statement To     | 31/12/2022            |
| Statement Number | 23                    |

Tash Bercich

Rent: \$1200.00/weekly

Ownership: Ian &amp; Julie Haggerty

### PROPERTY SUMMARY

| Opening Balance | Incoming Funds | Outgoing Expenses      | Fees (Inc GST)          | Landlord Disbursement | Closing Balance |
|-----------------|----------------|------------------------|-------------------------|-----------------------|-----------------|
| \$ 0.00         | \$ 6000.00     | \$ 146.45 (GST \$1.59) | \$ 462.00 (GST \$42.00) | \$ 5391.55            | \$ 0.00         |

| Date            | Details   | Debit     | Credit    | Balance   |
|-----------------|---|-----------|-----------|-----------|
| Opening Balance |   |           |           | \$0.00    |
| 01/12/22        | Rent 29/11/2022 to 05/12/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 01/12/22        | ManagementFee 29/11/2022 to 05/12/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 01/12/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 08/12/22        | Rent 06/12/2022 to 12/12/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 08/12/22        | ManagementFee 06/12/2022 to 12/12/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 08/12/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 15/12/22        | Rent 13/12/2022 to 19/12/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 15/12/22        | ManagementFee 13/12/2022 to 19/12/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 15/12/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 22/12/22        | Rent 20/12/2022 to 26/12/2022 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 22/12/22        | ManagementFee 20/12/2022 to 26/12/2022 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 22/12/22        | water usage 04-07-2022-09-10-2022 Invoice no(#332853) : 02100052  | \$17.45   |           | \$1090.15 |
| 22/12/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1090.15 |           | \$0.00    |
| 30/12/22        | Rent 27/12/2022 to 02/01/2023 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 30/12/22        | 3152 Riverleigh Drive - Smoke Alarm Service Contract - National Compliance Services - 212686, JOB#1632355   | \$129.00  |           | \$1071.00 |
| 30/12/22        | ManagementFee 27/12/2022 to 02/01/2023 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$978.60  |
| 30/12/22        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$978.60  |           | \$0.00    |
| Closing Balance |   |           |           | \$0.00    |

Please note cleared fund dates are used for all transactions.

### Pending Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

2.15

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Outstanding Tenant Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

|                               |            |          |
|-------------------------------|------------|----------|
| water usage 04/07/22-09/10/22 | 19/01/2023 | \$313.05 |
|-------------------------------|------------|----------|

Future Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Manual Withhold

| Description | Expiry | Amount |
|-------------|--------|--------|
|-------------|--------|--------|



2.16



Ian & Julie Haggerty  
7 Waterfall Way,  
TALLAI QLD 4213

|                  |                       |
|------------------|-----------------------|
| Property Address | 3152 Riverleigh Drive |
|                  | HOPE ISLAND, QLD 4209 |
| Statement From   | 01/01/2023            |
| Statement To     | 31/01/2023            |
| Statement Number | 24                    |

Tash Bercich

Rent: \$1200.00/weekly

Ownership: Ian &amp; Julie Haggerty

### PROPERTY SUMMARY

| Opening Balance | Incoming Funds | Outgoing Expenses      | Fees (Inc GST)          | Landlord Disbursement | Closing Balance |
|-----------------|----------------|------------------------|-------------------------|-----------------------|-----------------|
| \$ 0.00         | \$ 5113.05     | \$ 243.09 (GST \$22.1) | \$ 369.60 (GST \$33.60) | \$ 4500.36            | \$ 0.00         |

| Date            | Details   | Debit     | Credit    | Balance   |
|-----------------|---|-----------|-----------|-----------|
| Opening Balance |   |           |           | \$0.00    |
| 05/01/23        | Rent 03/01/2023 to 09/01/2023 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 05/01/23        | ManagementFee 03/01/2023 to 09/01/2023 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 05/01/23        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 09/01/23        | Invoice paid, #1123150, water usage 04/07/22-09/10/22 (Federico Gastaldi; Corrado Aramu)  |           | \$313.05  | \$313.05  |
| 09/01/23        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$313.05  |           | \$0.00    |
| 12/01/23        | Rent 10/01/2023 to 16/01/2023 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 12/01/23        | ManagementFee 10/01/2023 to 16/01/2023 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 12/01/23        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$864.51  |           | \$243.09  |
| 19/01/23        | Rent 17/01/2023 to 23/01/2023 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1443.09 |
| 19/01/23        | ManagementFee 17/01/2023 to 23/01/2023 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1350.69 |
| 19/01/23        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$243.09  |
| 26/01/23        | water rates notice 01/10/22-31/12/22 Invoice no(#343565) : 821744714  | \$243.09  |           | \$0.00    |
| 27/01/23        | Rent 24/01/2023 to 30/01/2023 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 27/01/23        | ManagementFee 24/01/2023 to 30/01/2023 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 27/01/23        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| Closing Balance |   |           |           | \$0.00    |

Please note cleared fund dates are used for all transactions.

### Pending Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

### Outstanding Tenant Invoices

2-17

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Future Invoices

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Manual Withhold

| Description | Expiry | Amount |
|-------------|--------|--------|
|-------------|--------|--------|

2-18



Ian & Julie Haggerty  
7 Waterfall Way,  
TALLAI QLD 4213

|                  |                       |
|------------------|-----------------------|
| Property Address | 3152 Riverleigh Drive |
|                  | HOPE ISLAND, QLD 4209 |
| Statement From   | 01/02/2023            |
| Statement To     | 28/02/2023            |
| Statement Number | 25                    |

Tash Bercich

Rent: \$1200.00/weekly

Ownership: Ian & Julie Haggerty

**PROPERTY SUMMARY**

| Opening Balance | Incoming Funds | Outgoing Expenses | Fees (Inc GST)          | Landlord Disbursement | Closing Balance |
|-----------------|----------------|-------------------|-------------------------|-----------------------|-----------------|
| \$ 0.00         | \$ 4800.00     | \$ 0.00           | \$ 369.60 (GST \$33.60) | \$ 4430.40            | \$ 0.00         |

| Date            | Details   | Debit     | Credit    | Balance   |
|-----------------|---|-----------|-----------|-----------|
| Opening Balance |   |           |           | \$0.00    |
| 02/02/23        | Rent 31/01/2023 to 06/02/2023 from direct debit (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 02/02/23        | ManagementFee 31/01/2023 to 06/02/2023 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 02/02/23        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 06/02/23        | Rent paid from 07/02/2023 to 13/02/2023 (3152 Riverleigh Drive) (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 06/02/23        | ManagementFee 07/02/2023 to 13/02/2023 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 06/02/23        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 16/02/23        | Rent paid from 14/02/2023 to 20/02/2023 (3152 Riverleigh Drive) (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 16/02/23        | ManagementFee 14/02/2023 to 20/02/2023 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 16/02/23        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| 27/02/23        | Rent paid from 21/02/2023 to 27/02/2023 (3152 Riverleigh Drive) (Federico Gastaldi; Corrado Aramu)  |           | \$1200.00 | \$1200.00 |
| 27/02/23        | ManagementFee 21/02/2023 to 27/02/2023 (3152 Riverleigh Drive, HOPE ISLAND, QLD, 4209) To: LJHSouthport-LJ Hooker Southport Management Fees Inc GST of \$8.40 | \$92.40   |           | \$1107.60 |
| 27/02/23        | Payment to Owner (Ian & Julie Haggerty) (to account ending 5570)  | \$1107.60 |           | \$0.00    |
| Closing Balance |   |           |           | \$0.00    |

Please note cleared fund dates are used for all transactions.

**Pending Invoices**

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

**Outstanding Tenant Invoices**

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

**Future Invoices**

2.19

| Invoice | Due | Amount |
|---------|-----|--------|
|---------|-----|--------|

Manual Withhold

| Description | Expiry | Amount |
|-------------|--------|--------|
|-------------|--------|--------|

1.20



McLat Pty Ltd TA LJ Hooker

Southport

2308/5 Lawson St  
Southport QLD 4215  
(w) 07 5591 5222  
southport.ljhooker.com.au  
lreed.southport@ljhooker.com.au  
ABN: 49 633 913 729  
Licence: 433207

Ian & Julie Haggerty  
7 Waterfall Way  
Tallai QLD 4213

**Tax Invoice**

Account OWN00056  
Statement #1  
15 Mar 2023

|                     |                   |
|---------------------|-------------------|
| Money In            | \$3,600.00        |
| Money Out           | \$1,822.16        |
| <b>You Received</b> | <b>\$1,777.84</b> |

**Details for Account OWN00056**

Balance brought forward Money Out Money In \$0.00

**3152 Riverleigh Drive, Hope Island QLD 4212**

Rented for \$1,230.00 per week

Federico Gastaldi & Corrado Aramu paid to 20/03/2023

Rent paid to 6/03/2023 (previously paid to 27/02/2023) \$1,200.00

Rent paid to 13/03/2023 (previously paid to 6/03/2023) \$1,200.00

Rent paid to 13/03/2023 with part payment of \$1,200.00 (previously paid to 13/03/2023) , rent increased to \$1,230.00 on 17/03/2023 \$1,200.00

Water Usage - Water Rates Gold Coast City Council \* \$313.60

Smoke Alarms - National Compliance Services \* \$105.00

3152 Riverleigh - levy 01/03/23 to 31/05/23 - Riverleigh Gardens CTP 104105 - Levy \* \$1,124.99

Management Fee \* \$277.20

**Total** **\$1,820.79** **\$3,600.00**

**Account Transactions**

Admin & Technology Fee \* \$1.37

Withdrawal by EFT to owner Ian & Julie Haggerty \$1,777.84

[EFT Transfer to: Ian & Julie Haggerty, (034216) - \*\*\*570]

Balance remaining \$0.00

2.21

**GST Summary**

|                                |          |
|--------------------------------|----------|
| Total Tax on attached expenses | \$140.33 |
| Total Tax on agency fees       | \$25.32  |

(\* includes Tax)

2.22



McLat Pty Ltd TA LJ Hooker

Southport

2308/5 Lawson St  
Southport QLD 4215  
(w) 07 5591 5222  
southport.ljhooker.com.au  
lreed.southport@ljhooker.com.au  
ABN: 49 633 913 729  
Licence: 433207

Ian & Julie Haggerty  
7 Waterfall Way  
Tallai QLD 4213

**Tax Invoice**  
Account OWN00056  
Statement #2  
3 Apr 2023

|                     |                   |
|---------------------|-------------------|
| Money In            | \$2,790.75        |
| Money Out           | \$192.09          |
| <b>You Received</b> | <b>\$2,598.66</b> |

**Details for Account OWN00056**

|   | Money Out       | Money In          |
|---|-----------------|-------------------|
| Balance brought forward   |                 | \$0.00            |
| <b>3152 Riverleigh Drive, Hope Island QLD 4212</b>  |                 |                   |
| Rented for \$1,230.00 per week  |                 |                   |
| Federico Gastaldi & Corrado Aramu paid to 3/04/2023   |                 |                   |
| Rent paid to 20/03/2023 with part payment of \$1,212.85 (previously paid to 13/03/2023 + \$1,200.00) , rent increased to \$1,230.00 on 17/03/2023 |                 | \$1,230.00        |
| Rent paid to 27/03/2023 with part payment of \$1,212.85 (previously paid to 20/03/2023 + \$1,212.85)  |                 | \$1,230.00        |
| Rent paid to 3/04/2023 (previously paid to 27/03/2023 + \$1,212.85)   |                 | \$17.15           |
| Water Usage 20/12/22-14/02/23 *   |                 | \$313.60          |
| Management Fee *  | \$190.72        |                   |
| <b>Total</b>  | <b>\$190.72</b> | <b>\$2,790.75</b> |

**Account Transactions**

|   |            |               |
|---|------------|---------------|
| Admin & Technology Fee *  | \$1.37     |               |
| Withdrawal by EFT to owner Ian & Julie Haggerty<br>[EFT Transfer to: Ian & Julie Haggerty, (034216) - ***570] | \$2,598.66 |               |
| <b>Balance remaining</b>  |            | <b>\$0.00</b> |

**GST Summary**

Total Tax on income \$28.51

2.23

**GST Summary**

Total Tax on agency fees

\$17.46

(\* includes Tax)



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McLat Pty Ltd TA LJ Hooker

Southport

2308/5 Lawson St  
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Licence: 433207

Ian & Julie Haggerty  
7 Waterfall Way  
Tallai QLD 4213

**Tax Invoice**  
Account OWN00056  
Statement #3  
14 Apr 2023

|                     |                   |
|---------------------|-------------------|
| Money In            | \$2,460.00        |
| Money Out           | \$454.79          |
| <b>You Received</b> | <b>\$2,005.21</b> |

**Details for Account OWN00056**

|  | Money Out       | Money In          |
|--|-----------------|-------------------|
| Balance brought forward                                    |                 | \$0.00            |
| <b>3152 Riverleigh Drive, Hope Island QLD 4212</b>         |                 |                   |
| Rented for \$1,230.00 per week                             |                 |                   |
| Federico Gastaldi & Corrado Aramu paid to 17/04/2023       |                 |                   |
| Rent paid to 10/04/2023 (previously paid to 3/04/2023)     |                 | \$1,230.00        |
| Rent paid to 17/04/2023 (previously paid to 10/04/2023)    |                 | \$1,230.00        |
| 3152 Riverleigh - gardening - Mat's Mowing & Maintenance * | \$264.00        |                   |
| Management Fee *   | \$189.42        |                   |
| <b>Total</b>   | <b>\$453.42</b> | <b>\$2,460.00</b> |

**Account Transactions**

|   |            |               |
|---|------------|---------------|
| Admin & Technology Fee *  | \$1.37     |               |
| Withdrawal by EFT to owner Ian & Julie Haggerty<br>[EFT Transfer to: Ian & Julie Haggerty, (034216) - ***570] | \$2,005.21 |               |
| <b>Balance remaining</b>  |            | <b>\$0.00</b> |

**GST Summary**

|                                |         |
|--------------------------------|---------|
| Total Tax on attached expenses | \$24.00 |
| Total Tax on agency fees       | \$17.34 |
| (* includes Tax)               |         |

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McLat Pty Ltd TA LJ Hooker

Southport

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Southport QLD 4215  
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Licence: 433207

Ian & Julie Haggerty  
7 Waterfall Way  
Tallai QLD 4213

**Tax Invoice**  
Account OWN00056  
Statement #4  
2 May 2023

|                     |                   |
|---------------------|-------------------|
| Money In            | \$2,460.00        |
| Money Out           | \$504.39          |
| <b>You Received</b> | <b>\$1,955.61</b> |

**Details for Account OWN00056**

|   | Money Out       | Money In          |
|---|-----------------|-------------------|
| Balance brought forward                                 |                 | \$0.00            |
| <b>3152 Riverleigh Drive, Hope Island QLD 4212</b>      |                 |                   |
| Rented for \$1,230.00 per week                          |                 |                   |
| Federico Gastaldi & Corrado Aramu paid to 1/05/2023     |                 |                   |
| Rent paid to 24/04/2023 (previously paid to 17/04/2023) |                 | \$1,230.00        |
| Rent paid to 1/05/2023 (previously paid to 24/04/2023)  |                 | \$1,230.00        |
| water usage - Riverleigh Gardens CTP 104105 - Levy *    | \$313.60        |                   |
| Management Fee *  | \$189.42        |                   |
| <b>Total</b>  | <b>\$503.02</b> | <b>\$2,460.00</b> |

**Account Transactions**

|   |            |               |
|---|------------|---------------|
| Admin & Technology Fee *  | \$1.37     |               |
| Withdrawal by EFT to owner Ian & Julie Haggerty<br>[EFT Transfer to: Ian & Julie Haggerty, (034216) - ***570] | \$1,955.61 |               |
| <b>Balance remaining</b>  |            | <b>\$0.00</b> |

**GST Summary**

|                                |         |
|--------------------------------|---------|
| Total Tax on attached expenses | \$28.51 |
| Total Tax on agency fees       | \$17.34 |
| (* includes Tax)               |         |

2-26



McLat Pty Ltd TA LJ Hooker

Southport

2308/5 Lawson St  
 Southport QLD 4215  
 (w) 07 5591 5222  
 southport.ljhooker.com.au  
 lreed.southport@ljhooker.com.au  
 ABN: 49 633 913 729  
 Licence: 433207

Ian & Julie Haggerty  
 7 Waterfall Way  
 Tallai QLD 4213

**Tax Invoice**

Account OWN00056  
 Statement #5  
 15 May 2023

|                     |                   |
|---------------------|-------------------|
| Money In            | \$2,460.00        |
| Money Out           | \$498.79          |
| <b>You Received</b> | <b>\$1,961.21</b> |

**Details for Account OWN00056**

|  | Money Out       | Money In          |
|--|-----------------|-------------------|
| Balance brought forward                                |                 | \$0.00            |
| <b>3152 Riverleigh Drive, Hope Island QLD 4212</b>     |                 |                   |
| Rented for \$1,230.00 per week                         |                 |                   |
| Federico Gastaldi & Corrado Aramu paid to 15/05/2023   |                 |                   |
| Rent paid to 8/05/2023 (previously paid to 1/05/2023)  |                 | \$1,230.00        |
| Rent paid to 15/05/2023 (previously paid to 8/05/2023) |                 | \$1,230.00        |
| Air Conditioning - Bay Air *                           | \$242.00        |                   |
| Debt Collection - Barclay MIS *                        | \$66.00         |                   |
| Management Fee *                                       | \$189.42        |                   |
| <b>Total</b>   | <b>\$497.42</b> | <b>\$2,460.00</b> |

**Account Transactions**

|   |            |               |
|---|------------|---------------|
| Admin & Technology Fee *  | \$1.37     |               |
| Withdrawal by EFT to owner Ian & Julie Haggerty<br>[EFT Transfer to: Ian & Julie Haggerty, (034216) - ***570] | \$1,961.21 |               |
| <b>Balance remaining</b>  |            | <b>\$0.00</b> |

**GST Summary**

|                                |         |
|--------------------------------|---------|
| Total Tax on attached expenses | \$28.00 |
| Total Tax on agency fees       | \$17.34 |

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**GST Summary**  
(\* includes Tax)

# TAX INVOICE

| DATE       | TAX INVOICE NO | DUE DATE   |
|------------|----------------|------------|
| 27-04-2023 | 4776624        | 01-06-2023 |

| TAX INVOICE TO  |
|---|
| The Owner c/-<br>LJ Hooker Southport<br>2308/5 Lawson Street<br>SOUTHPORT QLD, 4215 |

| DESCRIPTION   | QTY | RATE  | TAX AMOUNT | AMOUNT |
|---|-----|-------|------------|--------|
| Protect and Collect Subscription<br><br>From: 31-05-2023 To: 01-06-2024<br><br>PROPERTY: 3152 Riverleigh Drive HOPE<br>ISLAND QLD 4212<br>Property ID: n327895<br><br>If you are making a single payment please quote<br>your invoice number on your deposit slip. This<br>will enable us to allocate your funds both<br>speedily and efficiently.<br><br>Refer to Terms & Conditions on website for more<br>details. | 1   | 60.00 | 6.00       | 66.00  |

Barclay MIS Protect & Collect  
 Bankwest  
 BSB: 304-123  
 Account: 0622981

|   |
|---|
| Barclay MIS Protect and Collect<br>ABN: 79 096 963 692<br>PO Box 553<br>Wynnum QLD 4178 |
|---|

|                    |       |
|--------------------|-------|
| <b>SUB TOTAL:</b>  | 60.00 |
| <b>AMOUNT DUE:</b> | 66.00 |

*Allocated to # 42090.*

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McLat Pty Ltd TA LJ Hooker

Southport

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Southport QLD 4215  
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southport.ljhooker.com.au  
lreed.southport@ljhooker.com.au  
ABN: 49 633 913 729  
Licence: 433207

Ian & Julie Haggerty  
7 Waterfall Way  
Tallai QLD 4213

**Tax Invoice**

Account OWN00056  
Statement #6  
1 Jun 2023

|                     |                   |
|---------------------|-------------------|
| Money In            | \$3,690.00        |
| Money Out           | \$285.50          |
| <b>You Received</b> | <b>\$3,404.50</b> |

**Details for Account OWN00056**

|   | Money Out       | Money In          |
|---|-----------------|-------------------|
| Balance brought forward                                 |                 | \$0.00            |
| <b>3152 Riverleigh Drive, Hope Island QLD 4212</b>      |                 |                   |
| Rented for \$1,230.00 per week                          |                 |                   |
| Federico Gastaldi & Corrado Aramu paid to 5/06/2023     |                 |                   |
| Rent paid to 22/05/2023 (previously paid to 15/05/2023) |                 | \$1,230.00        |
| Rent paid to 29/05/2023 (previously paid to 22/05/2023) |                 | \$1,230.00        |
| Rent paid to 5/06/2023 (previously paid to 29/05/2023)  |                 | \$1,230.00        |
| Management Fee *  | \$284.13        |                   |
| <b>Total</b>  | <b>\$284.13</b> | <b>\$3,690.00</b> |

**Account Transactions**

|   |            |               |
|---|------------|---------------|
| Admin & Technology Fee *  | \$1.37     |               |
| Withdrawal by EFT to owner Ian & Julie Haggerty<br>[EFT Transfer to: Ian & Julie Haggerty, (034216) - ***570] | \$3,404.50 |               |
| <b>Balance remaining</b>  |            | <b>\$0.00</b> |

**GST Summary**

Total Tax on agency fees \$25.95  
(\* includes Tax)

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McLat Pty Ltd TA LJ Hooker

Southport

2308/5 Lawson St  
 Southport QLD 4215  
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 southport.ljhooker.com.au  
 lreed.southport@ljhooker.com.au  
 ABN: 49 633 913 729  
 Licence: 433207

Ian & Julie Haggerty  
 7 Waterfall Way  
 Tallai QLD 4213

**Tax Invoice**

Account OWN00056  
 Statement #7  
 15 Jun 2023

|                     |                   |
|---------------------|-------------------|
| Money In            | \$2,675.00        |
| Money Out           | \$1,522.25        |
| <b>You Received</b> | <b>\$1,152.75</b> |

**Details for Account OWN00056**

|   | Money Out         | Money In          |
|---|-------------------|-------------------|
| Balance brought forward   |                   | \$0.00            |
| <b>3152 Riverleigh Drive, Hope Island QLD 4212</b>  |                   |                   |
| <b>Rented for \$1,230.00 per week</b>   |                   |                   |
| <b>Federico Gastaldi &amp; Corrado Aramu paid to 19/06/2023</b>                             |                   |                   |
| Rent paid to 12/06/2023 (previously paid to 5/06/2023)                                      |                   | \$1,230.00        |
| Rent paid to 19/06/2023 (previously paid to 12/06/2023)                                     |                   | \$1,230.00        |
| water usage 23/01/23-24/04/23   |                   | \$215.00          |
| 3152 Riverleigh - levy 01/06/23 to 31/08/23 - Riverleigh Gardens CTP 104105 - Levy *        | \$1,116.46        |                   |
| 3152 Riverleigh - water usage 23/01/23 to 24/04/23 - Riverleigh Garden - Water - GTP 104105 | \$215.00          |                   |
| Management Fee *  | \$189.42          |                   |
| <b>Total</b>  | <b>\$1,520.88</b> | <b>\$2,675.00</b> |

**Account Transactions**

|   |            |               |
|---|------------|---------------|
| Admin & Technology Fee *  | \$1.37     |               |
| Withdrawal by EFT to owner Ian & Julie Haggerty<br>[EFT Transfer to: Ian & Julie Haggerty. (034216) - ***570] | \$1,152.75 |               |
| <b>Balance remaining</b>  |            | <b>\$0.00</b> |

**GST Summary**

Total Tax on attached expenses \$101.50

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**GST Summary**

Total Tax on agency fees

\$17.34

(\* includes Tax)



2.31



McLat Pty Ltd TA LJ Hooker

Southport

2308/5 Lawson St  
Southport QLD 4215  
(w) 07 5591 5222  
southport.ljhooker.com.au  
lreed.southport@ljhooker.com.au  
ABN: 49 633 913 729  
Licence: 433207

Ian & Julie Haggerty  
7 Waterfall Way  
Tallai QLD 4213

**Tax Invoice**

Account OWN00056  
Statement #8  
30 Jun 2023

|                     |                   |
|---------------------|-------------------|
| Money In            | \$2,460.00        |
| Money Out           | \$190.79          |
| <b>You Received</b> | <b>\$2,269.21</b> |

**Details for Account OWN00056**

|   | Money Out | Money In   |
|---|-----------|------------|
| Balance brought forward                                 |           | \$0.00     |
| <b>3152 Riverleigh Drive, Hope Island QLD 4212</b>      |           |            |
| Rented for \$1,230.00 per week                          |           |            |
| Federico Gastaldi & Corrado Aramu paid to 3/07/2023     |           |            |
| Rent paid to 26/06/2023 (previously paid to 19/06/2023) |           | \$1,230.00 |
| Rent paid to 3/07/2023 (previously paid to 26/06/2023)  |           | \$1,230.00 |
| Management Fee *  | \$189.42  |            |
| Total   | \$189.42  | \$2,460.00 |

**Account Transactions**

|   |            |        |
|---|------------|--------|
| Admin & Technology Fee *  | \$1.37     |        |
| Withdrawal by EFT to owner Ian & Julie Haggerty<br>[EFT Transfer to: Ian & Julie Haggerty, (034216) - ***570] | \$2,269.21 |        |
| Balance remaining   |            | \$0.00 |

**GST Summary**

Total Tax on agency fees \$17.34  
(\* includes Tax)

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# General tenancy agreement (Form 18a)

For Residential Tenancy Authority  
advice or information go to  
[www.rta.qld.gov.au](http://www.rta.qld.gov.au)

Residential Tenancies and Rooming Accommodation Act 2008

**1.1 Lessor**

Name/trading name **Ian & Julie Haggerty**

**Address**

C/- suite 2308/5 Lawson Street, Southport QLD **4215**

| 1.2 Phone  | Mobile     | Email                          |
|------------|------------|--------------------------------|
| 0755915222 | 0431204813 | pim2.southport@ljhooker.com.au |

**2.1 Tenant/s**

| Tenant 1 | Full name/s <b>Federico Gastaldi</b> |  |
|----------|--------------------------------------|--|
| Phone    | Mobile <b>0431737796</b>             | Email <b>federico.gastaldi@yahoo.it;</b> |

| Tenant 2 | Full name/s <b>Corrado Aramu</b> |  |
|----------|----------------------------------|--|
| Phone    | Mobile <b>0497754781</b>         | Email <b>corradoaramu55@gmail.com;</b> |

**2.2 Address for service (if different from address of the premises in item 5.1) Attach a separate list**

**3.1 Agent if applicable. See clause 43**

Full name/trading name **McLat Pty Ltd Trading as LJ Hooker Southport**

**Address**

suite 2308/5 Lawson Street  
Southport QLD **4215**

| 3.2 Phone  | Mobile     | Email                          |
|------------|------------|--------------------------------|
| 0755915222 | 0431204813 | pim2.southport@ljhooker.com.au |

**Notices may be given to**

**4.1 Lessor**

pim2.southport@ljhooker.com.au

**4.2 Tenant/s**

federico.gastaldi@yahoo.it; corradoaramu55@gmail.com;

**4.3 Agent**

pim2.southport@ljhooker.com.au

**5.1 Address of the rental premises**

3152 Riverleigh Drive  
HOPE ISLAND QLD **4209**

**5.2 Inclusions provided. For example, furniture or other household goods let with the premises. Attach list if necessary**

**PLEASE REFER TO THE ENTRY CONDITION REPORT**

**5.3 Details of current repair orders for the rental premises or inclusions**

**6.1 The term of the agreement is** **Fixed term agreement**

**6.2 Starting on** **17/03/2023**

**6.3 Ending on** **17/03/2024**

Fixed term agreements only.  
For continuation of tenancy agreement, see clause 6

2-33

**General tenancy agreement (Form 18a)**

Residential Tenancies and Rooming Accommodation Act 2008

7 Rent  per week See clause 8(1)

8 Rent must be paid on the  day of each   
Insert day. See clause 8(2) Insert week, fortnight or month

9 Method of rent payment

- a. **Direct Debit:**  
Payment is to be processed via OurProperty Payments through the OurTenant Portal/App
- b. **Credit/Debit card:**  
Payment is to be processed via OurProperty Payments through the OurTenant Portal/App
- c. **Wallet:**  
Payment is to be processed via OurProperty Payments.
- d. **Direct Debit Control:**  
Payment is to be processed via OurProperty Payments.
- e. **Post Office:**  
Payment is to be processed at an Australia Post office with a supplied barcode for each payment. Payment can be made by Cash or EFTPOS.

Note : Payment methods available and any associated charges are subject to change over the course of the lease.

10 Place of rent payment

11 Rental bond amount  See clause 13

12.1 The services supplied to the premises for which the tenant must pay See clause 16

- Electricity
- Gas
- Phone

12.2 Is the tenant to pay for water supplied to the premises See clause 17

Yes (Usage Only)

13 If the premises is not individually metered for a service under item 12.1, the apportionment of the cost of the service for which the tenant must pay

For example, insert the percentage of the total charge the tenant must pay. See clause 16(c)

| Electricity                       | Gas                               | Phone                             |
|-----------------------------------|-----------------------------------|-----------------------------------|
| <input type="text" value="100%"/> | <input type="text" value="100%"/> | <input type="text" value="100%"/> |

Any other service stated in item 12.1 See special terms (page 8)

14 How services must be paid for Insert for each how the tenant must pay. See clause 16(d)

Electricity

Gas

Phone

Any other service stated in item 12.1 See special terms (page 8)

15 Number of persons allowed to reside at the premises  See clause 23

16.1 Are there any body corporate by-laws applicable to the occupation of the premises by a tenant? See clause 22

16.2 Has the tenant been given a copy of the relevant by-laws See clause 22

**General tenancy agreement (Form 18a)**

*Residential Tenancies and Rooming Accommodation Act 2008*

**17 The types and number of pets that may be kept (See clauses 33A to 33D)**

|      |  |        |  |
|------|--|--------|--|
| Type |  | Number |  |
|------|--|--------|--|

**18.1 Name and telephone number of the lessor's nominated repairer for each of the following repairs**

|                    |                     |       |              |
|--------------------|---------------------|-------|--------------|
| Electrical Repairs | SMG Electrical      | Phone | 0409 876 084 |
| Plumbing Repairs   | DCM Plumbing        | Phone | 0410 198 543 |
| Other repairs      | LJ Hooker Southport | Phone | 0405 185 497 |

**18.2 Are the nominated repairers the tenant's first point of contact for notifying the need for emergency repairs?**

See clause 31(4)

Yes

No - please provide lessor contact details below

|      |  |       |  |
|------|--|-------|--|
| Name |  | Phone |  |
|------|--|-------|--|

**Part 2 Standard Terms**

**Division 1 Preliminary**

**1 Interpretation**

In this agreement -

- (a) a reference to *the premises* includes a reference to any inclusions for the premises stated in this agreement for item 5.2; and
- (b) a reference to a numbered section is a reference to the section in the Act with that number; and
- (c) a reference to a numbered item is a reference to the item with that number in part 1; and
- (d) a reference to a numbered clause is a reference to the clause of this agreement with that number.

**2 Terms of a general tenancy agreement**

- (1) This part states, under the *Residential Tenancies and Rooming Accommodation Act 2008 ( the Act)*, section 55, the standard terms of a general tenancy agreement.
  - (2) The Act also imposes duties on, and gives entitlements to, the lessor and tenant that are taken to be included as terms of this agreement.
  - (3) The lessor and tenant may agree on other terms of this agreement ( *special terms*).
  - (4) A duty or entitlement under the Act overrides a standard term or special term if the term is inconsistent with the duty or entitlement.
  - (5) A standard term overrides a special term if they are inconsistent.
- Note - Some breaches of this agreement may also be an offence under the Act, for example, if -*

- the lessor or the lessor's agent enters the premises in contravention of the rules of entry under sections 192 to 199; or
- the tenant does not sign and return the condition report to the lessor or the lessor's agent under section 65.

**3 More than 1 lessor or tenant**

- (1) This clause applies if more than 1 person is named in this agreement for item 1 or 2.
- (2) Each lessor named in this agreement for item 1 must perform all of the lessor's obligations under this agreement.
- (3) Each tenant named in this agreement for item 2 -
  - (a) holds their interest in the tenancy as a tenant in common unless a special term states the tenants are joint tenants; and
  - (b) must perform all the tenant's obligations under this agreement.

**Division 2 Period of tenancy**

**4 Start of tenancy**

- (1) The tenancy starts on the day stated in this agreement for item 6.2.
- (2) However, if no day is stated or if the stated day is before the signing of this agreement, the tenancy starts when the tenant is or was given a right to occupy the premises.

**5 Entry condition report - s 65**

- (1) The lessor must prepare, in the approved form, sign and give the tenant 1 copy of a condition report for the premises.

**General tenancy agreement (Form 18a)***Residential Tenancies and Rooming Accommodation Act 2008*

- (2) The copy must be given to the tenant on or before the day the tenant occupies the premises under this agreement.
- (3) The tenant must mark the copy of the report to show any parts the tenant disagrees with, and sign and return the copy to the lessor not later than 7 days after the later of the following days -
- (a) the day the tenant is entitled to occupy the premises;
  - (b) the day the tenant is given the copy of the condition report.

*Note* - A well completed condition report can be very important to help the parties if there is a dispute about the condition of the premises when the tenancy started. For more information about condition reports, see the information statement.

(4) After the copy of the condition report is returned to the lessor by the tenant, the lessor must copy the condition report and return it to the tenant within 14 days.

(5) However, the lessor does not have to prepare a condition report for the premises if -

- (a) his agreement has the effect of continuing the tenant's right to occupy the premises under an earlier residential tenancy agreement; and
- (b) in accordance with the Act, a condition report was prepared for the premises for the earlier residential tenancy agreement.

(6) If a condition report is not prepared for this agreement because subclause (5) applies, the condition report prepared for the earlier residential tenancy agreement is taken to be the condition report for this agreement.

**6 Continuation of fixed term agreement - s 70**

(1) This clause applies if -

- (a) this agreement is a fixed term agreement; and
- (b) none of the following notices are given, or agreements or applications made before the day the term ends (the *end day*) -
  - i. a notice to leave;
  - ii. a notice of intention to leave;
  - iii. an abandonment termination notice;
  - iv. a notice, agreement or application relating to the death of a sole tenant under section 277(7);
  - v. a written agreement between the lessor and tenant to end the agreement.

(2) This agreement, other than a term about this agreement's term, continues to apply after the end day on the basis that the tenant is holding over under a periodic agreement.

*Note* - For more information about the notices, see the information statement.

**7 Costs apply to early ending of fixed term agreement**

(1) This clause applies if -

- (a) this agreement is a fixed term agreement; and
- (b) the tenant terminates it before the term ends in a way not permitted under the Act.

(2) The tenant must pay the reasonable costs incurred by the lessor in reletting the premises.

*Note* - For when the tenant may terminate early under the Act, see clause 36 and the information statement. Under section 362, the lessor has a general duty to mitigate (avoid or reduce) the costs.

(3) This clause does not apply if, after experiencing domestic violence, the tenant ends this agreement or the tenant's interest in this agreement under chapter 5, part 1, division 3, subdivision 2A of the Act.

**Division 3 Rent****8 When, how and where rent must be paid- ss 83 and 85**

(1) The tenant must pay the rent stated in this agreement for item 7.

(2) The rent must be paid at the times stated in this agreement for item 8.

(3) The rent must be paid -

- (a) in the way stated in this agreement for item 9; or
- (b) in the way agreed after the signing of this agreement by -
  - i. the lessor or tenant giving the other party a notice proposing the way; and
  - ii. the other party agreeing to the proposal in writing; or

(c) if there is no way stated in this agreement for item 9 or no way agreed after the signing of this agreement - in an approved way under section 83(4).

*Note* - If the way rent is to be paid is another way agreed on by the lessor and tenant under section 83(4)(g), the lessor or the lessor's agent must comply with the obligations under section 84(2).

(4) The rent must be paid at the place stated in this agreement for item 10.

(5) However, if, after the signing of this agreement, the lessor gives a notice to the tenant stating a different place for payment and the place is reasonable, the rent must be paid at the place while the notice is in force.

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(6) If no place is stated in this agreement for item 10 and there is no notice stating a place, the rent must be paid at an appropriate place.

*Examples of an appropriate place -*

- the lessor's address for service
- the lessor's agent's office

**9 Rent in advance - s 87**

The lessor may require the tenant to pay rent in advance only if the payment is not more than -

- (a) for a periodic agreement - 2 weeks rent; or
- (b) for a fixed term agreement - 1 month rent.

*Note - Under section 87(2), the lessor or the lessor's agent must not require a payment of rent under this agreement in a period for which rent has already been paid.*

**10 Rent increases - ss 91 and 93**

- (1) If the lessor proposes to increase the rent, the lessor must give notice of the proposal to the tenant.
- (2) The notice must state the amount of the increased rent and the day from when it is payable.
- (3) The day stated must not be earlier than the later of the following -
  - (a) 2 months after the notice is given;
  - (b) 6 months after the day the existing rent became payable by the tenant.
- (4) Subject to an order of a tribunal, the increased rent is payable from the day stated in the notice, and this agreement is taken to be amended accordingly.
- (5) However, the increased rent is payable by the tenant only if -
  - (a) the rent is increased in compliance with this clause; and
  - (b) the increase in rent does not relate to -
    - (i) compliance of the premises or inclusions with the prescribed minimum housing standards; or
    - (ii) keeping a pet or working dog at the premises.
- (6) Also, if this agreement is a fixed term agreement, the rent may not be increased before the term ends unless -
  - (a) this agreement provides for the rent increase; and
  - (b) this agreement states the amount of the increase or how the amount of the increase is to be worked out; and
  - (c) the increase is made in compliance with the matters mentioned in paragraph (b).

**11 Application to tribunal about excessive increase - s 92**

- (1) If a notice of proposed rent increase is given and the tenant considers the increase is excessive, the tenant may apply to a tribunal for an order setting aside or reducing the increase.
- (2) However, the application must be made -
  - (a) within 30 days after the notice is received; and
  - (b) for a fixed term agreement - before the term ends.

**12 Rent decreases - s 94**

Under section 94, the rent may decrease in certain situations.

*Note - For details of the situations, see the information statement.*

**Division 4 Rental bond****13 Rental bond required - ss 111 and 116**

- (1) If a rental bond is stated in this agreement for item 11, the tenant must pay to the lessor or the lessor's agent the rental bond amount -
  - (a) if a special term requires the bond to be paid at a stated time - at the stated time; or
  - (b) if a special term requires the bond to be paid by instalments - by instalments; or
  - (c) otherwise - when the tenant signs this agreement.

*Note - There is a maximum bond that may be required. See section 146 and the information statement.*

(2) The lessor or the lessor's agent must, within 10 days of receiving the bond or a part of the bond, pay it to the authority and give the authority a notice, in the approved form, about the bond.

(3) The bond is intended to be available to financially protect the lessor if the tenant breaches this agreement.

*Example - The lessor may claim against the bond if the tenant does not leave the premises in the required condition at the end of the tenancy.*

*Note - For how to apply to the authority or a tribunal for the bond at the end of the tenancy, see the information statement and sections 125 to 141. Delay in applying may mean that payment is made on another application for payment.*

**14 Increase in bond - s 154**

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- (1) The tenant must increase the rental bond if -
  - (a) the rent increases and the lessor gives notice to the tenant to increase the bond; and
  - (b) the notice is given at least 11 months after -
    - i. this agreement started; or
    - ii. if the bond has been increased previously by a notice given under this clause - the day stated in the notice, or the last notice, for making the increase.
- (2) The notice must state the increased amount and the day by which the increase must be made.
- (3) For subclause (2), the day must be at least 1 month after the tenant is given the notice.

**Division 5 Outgoings**

**15 Outgoings - s 163**

- (1) The lessor must pay all charges, levies, premiums, rates or taxes for the premises, other than a service charge.  
*Examples -*  
body corporate levies, council general rates, sewerage charges, environment levies, land tax
- (2) This clause does not apply if -
  - (a) the lessor is the State; and
  - (b) rent is not payable under the agreement; and
  - (c) the tenant is an entity receiving financial or other assistance from the State to supply rented accommodation to persons.

**16 General service charges - ss 164 and 165**

- The tenant must pay a service charge, other than a water service charge, for a service supplied to the premises during the tenancy if -
- (a) the tenant enjoys or shares the benefit of the service; and
  - (b) the service is stated in this agreement for item 12.1; and
  - (c) either -
    - i. the premises are individually metered for the service; or
    - ii. this agreement states for item 13 how the tenant's apportionment of the cost of the service is to be worked out; and
  - (d) this agreement states for item 14 how the tenant must pay for the service.
- Note - Section 165(3) limits the amount the tenant must pay.*

**17 Water service charges - ss 164 and 166**

- (1) The tenant must pay an amount for the water consumption charges for the premises if -
  - (a) the tenant is enjoying or sharing the benefit of a water service to the premises; and
  - (b) the premises are individually metered for the supply of water or water is supplied to the premises by delivery by means of a vehicle; and
  - (c) this agreement states for item 12.2 that the tenant must pay for water supplied to the premises.

*Note - A water consumption charge does not include the amount of a water service charge that is a fixed charge for the water service.*
- (2) However, the tenant does not have to pay an amount -
  - (a) that is more than the amount of the water consumption charges payable to the relevant water supplier; or
  - (b) that is a fixed charge for the water service to the premises.
- (3) Also, the tenant does not have to pay an amount for a reasonable quantity of water supplied to the premises for a period if, during the period, the premises are not water efficient for section 166.  
*Note - For details about water efficiency, see the information statement.*
- (4) In deciding what is a reasonable quantity of water for subclause (3), regard must be had to the matters mentioned in section 169(4)(a) to (e).
- (5) The tenant must pay the amount of the charge to the lessor within 1 month of the lessor giving the tenant copies of relevant documents about the incurring of the amount.
- (6) In this clause -  
*water consumption charge*, for premises, means the variable part of a water service charge assessed on the volume of water supplied to the premises.  
*Note - If there is a dispute about how much water (or any other service charge) the tenant should pay, the lessor or the tenant may attempt to resolve the dispute by conciliation. See the information statement for details.*

**Division 6 Rights and obligations concerning the premises during tenancy**

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The lessor must ensure there is no legal impediment to occupation of the premises by the tenant as a residence for the term of the tenancy if, when entering into this agreement, the lessor knew about the impediment or ought reasonably to have known about it.

*Examples of possible legal impediments -*

- if there is a mortgage over the premises, the lessor might need to obtain approval from the mortgagee before the tenancy can start
- a certificate might be required under the *Building Act 1975* before the premises can lawfully be occupied
- the zoning of the land might prevent use of a building on the land as a residence

**19 Vacant possession and quiet enjoyment- ss 182 and 183**

(1) The lessor must ensure the tenant has vacant possession of the premises (other than a part of the premises that the tenant does not have a right to occupy exclusively) on the day the tenant is entitled to occupy the premises under this agreement.

*Editor's note -* Parts of the premises where the tenant does not have a right to occupy exclusively may be identified in a special term.

(2) The lessor must take reasonable steps to ensure the tenant has quiet enjoyment of the premises.

(3) The lessor or the lessor's agent must not interfere with the reasonable peace, comfort or privacy of the tenant in using the premises.

**20 Lessor's right to enter the premises - ss 192-199**

The lessor or the lessor's agent may enter the premises during the tenancy only if the obligations under sections 192 to 199 have been complied with.

*Note -* See the information statement for details.

**21 Tenant's use of premises - ss 10 and 184**

(1) The tenant may use the premises only as a place of residence or mainly as a place of residence or for another use allowed under a special term.

(2) The tenant must not -

- (a) use the premises for an illegal purpose; or
- (b) cause a nuisance by the use of the premises; or

*Examples of things that may constitute a nuisance -*

- using paints or chemicals on the premises that go onto or cause odours on adjoining land
- causing loud noises
- allowing large amounts of water to escape onto adjoining land

(c) interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant; or

(d) allow another person on the premises to interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant.

**22 Units and townhouses - s 69**

(1) The lessor must give the tenant a copy of any body corporate by-laws applicable to -

- (a) the occupation of the premises; or
- (b) any common area available for use by the tenant with the premises.

(2) The tenant must comply with the body corporate by-laws.

(3) Subclause (1) does not apply if -

(a) this agreement has the effect of continuing the tenant's right to occupy the premises under an earlier residential tenancy agreement; and

(b) the lessor gave the tenant a copy of the body corporate by-laws in relation to the earlier agreement

**23 Number of occupants allowed**

No more than the number of persons stated in this agreement for item 15 may reside at the premises.

**24 intentionally removed****Subdivision 2 Standard of premises****25 Lessor's obligations - s 185**



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- (1) At the start of the tenancy, the lessor must ensure -
  - (a) the premises are clean; and
  - (b) the premises are fit for the tenant to live in; and
  - (c) the premises are in good repair; and
  - (d) the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises.
 (e) the premises and inclusions otherwise comply with any prescribed minimum housing standards applying to the premises or inclusions
- (2) While the tenancy continues, the lessor must -
  - (a) maintain the premises in a way that the premises remain fit for the tenant to live in; and
  - (b) maintain the premises in good repair; and
  - (c) ensure the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises; and
  - (d) keep any common area included in the premises clean. *Note* - For details about the maintenance, see the information statement.
  - (e) ensure the premises and inclusions otherwise comply with any prescribed minimum housing standards applying to the premises or inclusions.
- (3) However, the lessor is not required to comply with subclause (1) (c) or (2)(a) for any non-standard items and the lessor is not responsible for their maintenance if -
  - (a) the lessor is the State; and
  - (b) the non-standard items are stated in this agreement and this agreement states the lessor is not responsible for their maintenance; and
  - (c) the non-standard items are not necessary and reasonable to make the premises a fit place in which to live; and
  - (d) the non-standard items are not a risk to health or safety; and
  - (e) for fixtures - the fixtures were not attached to the premises by the lessor.
- (4) In this clause -
  - non-standard items* means the fixtures attached to the premises and inclusions supplied with the premises stated in this agreement for item 5.2.
  - premises* include any common area available for use by the tenant with the premises.

**26 Tenant's obligations generally - s188(2), (3) and (5)**

- (1) The tenant must keep the premises clean, having regard to their condition at the start of the tenancy.
- (2) The tenant must not maliciously damage, or allow someone else to maliciously damage, the premises.
- (3) The tenant's obligations under this clause do not apply to the extent the obligations would have the effect of requiring the tenant to repair, or compensate the lessor for, damage to the premises or inclusions caused by an act of domestic violence experienced by the tenant.

**Subdivision 3 The dwelling**

**27 Fixtures or structural changes - ss 207-209**

- (1) The tenant may attach a fixture, or make a structural change, to the premises only if the lessor agrees to the fixture's attachment or the structural change.
  - Note* - Fixtures are generally items permanently attached to land or to a building that are intended to become part of the land or building. An attachment may include, for example, something glued, nailed or screwed to a wall.
- (2) The lessor's agreement must be written, describe the nature of the fixture or change and include any terms of the agreement.
  - Examples of terms* -
    - i. that the tenant may remove the fixture
    - ii. that the tenant must repair damage caused when removing the fixture
    - iii. that the lessor must pay for the fixture if the tenant can not remove it
- (3) If the lessor does agree, the tenant must comply with the terms of the lessor's agreement.
- (4) The lessor must not act unreasonably in failing to agree.
- (5) If the tenant attaches a fixture, or makes a structural change, to the premises without the lessor's agreement, the lessor may -
  - (a) take action for a breach of a term of this agreement; or
  - (b) waive the breach (that is, not take action for the breach) and treat the fixture or change as an improvement to the premises for the lessor's benefit (that is, treat it as belonging to the lessor, without having to pay the tenant for it).

**28 Supply of locks and keys - s 210**

- (1) The lessor must supply and maintain all locks necessary to ensure the premises are reasonably secure.

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- (2) The lessor must give the tenant, or if there is more than 1 tenant, 1 of the tenants, a key for each lock that -
  - (a) secures an entry to the premises; or
  - (b) secures a road or other place normally used to gain access to, or leave, the area or building in which the premises are situated; or
  - (c) is part of the premises.
- (3) If there is more than 1 tenant, the lessor must give the other tenants a key for the locks mentioned in subclause (2)(a) and (b).

**29 Changing locks - ss 211 and 212**

- (1) The lessor or tenant may change a lock at the premises only if -
  - (a) the other party to this agreement agrees to the change; or
  - (b) the lessor or tenant has a reasonable excuse for making the change; or
  - (c) the lessor or tenant believes the change is necessary because of an emergency; or
  - (d) the lock is changed to comply with an order of the tribunal.
- (2) However, the tenant may also change a lock at the premises if the tenant -
  - (a) believes the change is necessary to protect the tenant or another occupant of the premises from domestic violence; and
  - (b) engages a locksmith or other qualified tradesperson to change the lock.
- (3) The lessor or tenant must not act unreasonably in failing to agree to the change of a lock.
- (4) If the lessor or tenant changes a lock, the lessor or tenant must give the other party to this agreement a key for the changed lock, unless -
  - (a) the other party agrees to not being given the key; or
  - (b) a tribunal orders that the key not be given to the other party.
- (5) If the tenant changes a lock under subclause (2) and gives the lessor a key for the changed lock, the lessor must not give the key to any other person without the tenant's agreement or a reasonable excuse.
- (6) The right of the lessor or tenant to change a lock under this clause is subject to any of the following laws that apply to the premises -
  - (a) the Body Corporate and Community Management Act 1997;
  - (b) the Building Units and Group Titles Act 1980;
  - (c) a body corporate by-law.

**Subdivision 4 Damage and repairs**

**30 Meaning of emergency and routine repairs- ss 214 and 215**

- (1) *Emergency repairs* are works needed to repair any of the following -
  - (a) a burst water service or serious water service leak;
  - (b) a blocked or broken lavatory system;
  - (c) a serious roof leak;
  - (d) a gas leak;
  - (e) a dangerous electrical fault;
  - (f) flooding or serious flood damage;
  - (g) serious storm, fire or impact damage;
  - (h) a failure or breakdown of the gas, electricity or water supply to the premises;
  - (i) a failure or breakdown of an essential service or appliance on the premises for hot water, cooking or heating;
  - (j) a fault or damage that makes the premises unsafe or insecure;
  - (k) a fault or damage likely to injure a person, damage property or unduly inconvenience a resident of the premises;
  - (l) a serious fault in a staircase, lift or other common area of the premises that unduly inconveniences a resident in gaining access to, or using, the premises.
- (2) Also, *emergency repairs* are works needed for the premises or inclusions to comply with the prescribed minimum housing standards..
- (3) *Routine repairs* are repairs other than emergency repairs.

**31 Nominated repairer for emergency repairs - s 216**

- (1) The lessor's nominated repairer for emergency repairs of a particular type must be stated either -
  - (a) in this agreement for item 18; or
  - (b) in a written notice given by the lessor to the tenant.
- (2) Item 18 or the written notice must state -
  - (a) the name and telephone number of the nominated repairer; and
  - (b) whether or not the nominated repairer is the tenant's first point of contact for notifying of the need for emergency repairs.
- (3) The lessor must give written notice to the tenant of any change of the lessor's nominated repairer or the telephone

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number of the nominated repairer.

- (4) This clause does not apply if -
  - (a) the lessor has given the tenant a telephone number of the lessor; and
  - (b) under this agreement the lessor is to arrange for emergency repairs to be made to the premises or inclusions.

**32 Notice of damage - s 217**

- (1) If the tenant knows the premises have been damaged, the tenant must give notice as soon as practicable of the damage.
- (2) If the premises need routine repairs, the notice must be given to the lessor.
- (3) If the premises need emergency repairs, the notice must be given to -
  - (a) the nominated repairer for the repairs; or
  - (b) if there is no nominated repairer for the repairs or the repairer can not be contacted - the lessor.
- (4) This clause does not apply to the tenant for damage caused by an act of domestic violence experienced by the tenant.

**33 Emergency repairs arranged by tenant - ss 218 and 219**

- (1) The tenant may arrange for a suitably qualified person to make emergency repairs or apply to the tribunal under section 221 for orders about the repairs if -
  - (a) the tenant has been unable to notify the lessor or nominated repairer of the need for emergency repairs of the premises; or
  - (b) the repairs are not made within a reasonable time after notice is given.
- (2) The maximum amount that may be incurred for emergency repairs arranged to be made by the tenant is an amount equal to the amount payable under this agreement for 4 weeks rent.

**Subdivision 5 Pets**

**33A Keeping pets and other animals at premises - ss 184B and 184G**

- (1) The tenant may keep a pet or other animal at the premises only with the approval of the lessor.
- (2) However, the tenant may keep a working dog at the premises without the lessor's approval.
- (3) The tenant has the approval of the lessor to keep a pet at the premises if keeping the pet at the premises is consistent with item 17.

Notes -

1 If item 17 states 2 cats, the tenant is approved by the lessor to keep up to 2 cats at the premises.

2 For additional approvals to keep a pet or other animal at the premises see clause 33C.

- (4) An authorisation to keep the pet or working dog at the premises continues for the life of the pet or working dog and is not affected by any of the following matters -

- (a) the ending of this agreement, if the tenant continues occupying the premises under a new agreement;
- (b) a change in the lessor or lessor's agent;
- (c) for a working dog - the retirement of the dog from the service the dog provided as a working dog.

- (5) An authorisation to keep a pet, working dog or other animal at the premises may be restricted by a body corporate by-law or other law about keeping animals at the premises.

Examples -

1 The premises may be subject to a local law that limits the number or types of animals that may be kept at the premises

2 The premises may be subject to a body corporate by-law that requires the tenant to obtain approval from the body corporate before keeping a pet at the premises.

**33B Tenant responsible for pets and other animals - s 184C**

- (1) The tenant is responsible for all nuisance caused by a pet or other animal kept at the premises, including, for example, noise caused by the pet or other animal.
- (2) The tenant is responsible for repairing any damage to the premises or inclusions caused by the pet or other animal.
- (3) Damage to the premises or inclusions caused by the pet or other animal is not fair wear and tear.

**33C Request for approval to keep pet - ss 184D and 184E**

- (1) The tenant may, using the approved form, request the lessor's approval to keep a stated pet at the premises.
- (2) The lessor must respond to the tenant's request within 14 days after receiving the request.
- (3) The lessor's response to the request must be in writing and state -
  - (a) whether the lessor approves or refuses the tenant's request; and
  - (b) if the lessor approves the tenant's request subject to conditions - the conditions of the approval; and
 Note - See clause 33D for limitations on conditions of approval to keep a pet at the premises.
  - (c) if the lessor refuses the tenant's request -
    - (i) the grounds for the refusal; and
    - (ii) the reasons the lessor believes the grounds for the refusal apply to the request.
- (4) The lessor may refuse the request for approval to keep a pet at the premises only on 1 or more of the following

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grounds -

- (a) keeping the pet would exceed a reasonable number of animals being kept at the premises;
  - (b) the premises are unsuitable for keeping the pet because of a lack of appropriate fencing, open space or another thing necessary to humanely accommodate the pet;
  - (c) keeping the pet is likely to cause damage to the premises or inclusions that could not practicably be repaired for a cost that is less than the amount of the rental bond for the premises;
  - (d) keeping the pet would pose an unacceptable risk to the health and safety of a person, including, for example, because the pet is venomous;
  - (e) keeping the pet would contravene a law;
  - (f) keeping the pet would contravene a body corporate by-law applying to the premises;
  - (g) if the lessor proposed reasonable conditions for approval and the conditions comply with clause 33D - the tenant has not agreed to the conditions;
  - (h) the animal stated in the request is not a pet as defined in section 184A;
  - (i) another ground prescribed by a regulation under section 184E(1)(j).
- (5) The lessor is taken to approve the keeping of the pet at the premises if -
- (a) the lessor does not comply with subclause (2); or
  - (b) the lessor's response does not comply with subclause (3).

### 33D Conditions for approval to keep pet at premises - s 184F

- (1) The lessor's approval to keep a pet at the premises may be subject to conditions if the conditions -
- (a) relate only to keeping the pet at the premises; and
  - (b) are reasonable having regard to the type of pet and the nature of the premises; and
  - (c) are stated in the written approval given to the tenant in a way that is consistent with clause 33C(3).
- (2) Without limiting subclause (1)(b), the following conditions of the lessor's approval are taken to be reasonable -
- (a) if the pet is not a type of pet ordinarily kept inside - a condition requiring the pet to be kept outside at the premises;
  - (b) if the pet is capable of carrying parasites that could infest the premises - a condition requiring the premises to be professionally fumigated at the end of the tenancy;
  - (c) if the pet is allowed inside the premises - a condition requiring carpets in the premises to be professionally cleaned at the end of the tenancy.
- (3) A condition of the lessor's approval to keep a pet at the premises is void if the condition -
- (a) would have the effect of the lessor contravening section 171 or 172; or
  - (b) would, as a term of this agreement, be void under section 173; or
  - (c) would increase the rent or rental bond payable by the tenant; or
  - (d) would require any form of security from the tenant.
- (4) For subclause (2), the premises are professionally fumigated, and carpets are professionally cleaned, if the fumigation and cleaning are done to a standard ordinarily achieved by businesses selling those services.

### Division 7 Restrictions on transfer or subletting by tenant

#### 34 General - ss 238 and 240

- (1) Subject to clause 35, the tenant may transfer all or a part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing or if the transfer or subletting is made under a tribunal order.
- (2) The lessor must act reasonably in failing to agree to the transfer or subletting.
- (3) The lessor is taken to act unreasonably in failing to agree to the transfer or subletting if the lessor acts in a capricious or retaliatory way.
- (4) This clause does not apply to the tenant for damage caused by an act of domestic violence experienced by the tenant.

#### 35 State assisted lessors or employees of lessor - s 237

- (1) This clause applies if -
- (a) the lessor is the State; or
  - (b) the lessor is an entity receiving assistance from the State to supply rented accommodation; or
  - (c) the tenant's right to occupy the premises comes from the tenant's terms of employment.
- (2) The tenant may transfer the whole or part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing to the transfer or subletting.

### Division 8 When agreement ends

#### 36 Ending of agreement - s 277

- (1) This agreement ends only if -
- (a) the lessor and tenant agree, in a separate written document, to end this agreement; or
  - (b) the lessor gives a notice to leave premises to the tenant under section 326 and the tenant hands over vacant

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possession of the premises to the lessor on or before the handover day; or

(c) the tenant gives a notice of intention to leave premises to the lessor under section 327 and hands over vacant possession of the premises to the lessor on or before the handover day; or

(d) the tenant vacates, or is removed from, the premises after receiving a notice from a mortgagee or appointed person under section 317; or

(e) the tenant abandons the premises and the period for which the tenant paid rent has ended; or

(f) the tribunal makes an order terminating this agreement.

(2) Also, this agreement ends for a sole tenant if -

(a) the tenant gives the lessor a notice ending tenancy interest and hands over vacant possession of the premises; or

*Note - See chapter 5, part 1, division 3, subdivision 2A of the Act for the obligations of the lessor and tenant relating to a notice ending tenancy interest.*

(b) the tenant dies.

*Note - See section 324A for when this agreement ends if a sole tenant dies.***37 Condition premises must be left in - s 188(4) and (5)**

(1) At the end of the tenancy, the tenant must leave the premises, as far as possible, in the same condition they were in at the start of the tenancy, fair wear and tear excepted.

*Examples of what may be fair wear and tear -*

- i. wear that happens during normal use
- ii. changes that happen with ageing

(2) The tenant's obligation mentioned in subclause (1) does not apply to the extent the obligation would have the effect of requiring the tenant to repair, or compensate the lessor for, damage to the premises or inclusions caused by an act of domestic violence experienced by the tenant.

**38 Keys**

At the end of the tenancy, the tenant must return to the lessor all keys for the premises.

**39 Tenant's forwarding address - s 205(2)**

(1) When handing over possession of the premises, the tenant must, if the lessor or the lessor's agent asks the tenant in writing to state the tenant's new residential address, tell the lessor or the agent the tenant's new residential address.

(2) However, subclause (1) does not apply if -

(a) the tenant has a reasonable excuse for not telling the lessor or agent the new address; or

(b) after experiencing domestic violence, the tenant ended this agreement, or the tenant's interest in this agreement, un

**40 Exit condition report - s 66**

(1) As soon as practicable after this agreement ends, the tenant must prepare, in the approved form, and sign a condition report for the premises and give 1 copy of the report to the lessor or the lessor's agent.

*Example of what might be as soon as practicable - when the tenant returns the keys to the premises to the lessor or the lessor's agent**Note - For the approved form for the condition report, see the information statement. The report may be very important in deciding who is entitled to a refund of the rental bond if there is a dispute about the condition of the premises.*

(2) The lessor or the lessor's agent must, within 3 business days after receiving the copy of the report -

(a) sign the copy; and

(b) if the lessor or agent does not agree with the report - show the parts of the report the lessor or agent disagrees with by marking the copy in an appropriate way; and

(c) if the tenant has given a forwarding address to the lessor or agent - make a copy of the report and return it to the tenant at the address.

(3) The lessor or agent must keep a copy of the condition report signed by both parties for at least 1 year after this agreement ends.

**41 Goods or documents left behind on premises - ss 363 and 364**

(1) The tenant must take all of the tenant's belongings from the premises at the end of the tenancy.

(2) The lessor may not treat belongings left behind as the lessor's own property, but must deal with them under sections 363 and 364.

*Note - For details of the lessor's obligations under sections 363 and 364, see the information statement. They may include an obligation to store goods and may allow the lessor to sell goods and pay the net sale proceeds (after storage and selling costs) to the public trustee.*

**General tenancy agreement (Form 18a)**

Residential Tenancies and Rooming Accommodation Act 2008

**Division 9 Miscellaneous****42 Supply of goods and services - s 171**

- (1) The lessor or the lessor's agent must not require the tenant to buy goods or services from the lessor or a person nominated by the lessor or agent.
- (2) Subclause (1) does not apply to -
- (a) a requirement about a service charge; or
- Note* - See section 164 for what is a service charge.
- (b) a condition of an approval to keep a pet if the condition -
    - (i) requires the carpets to be cleaned, or the premises to be fumigated, at the end of the tenancy; and
    - (ii) complies with clause 33D; and
    - (iii) does not require the tenant to buy cleaning or fumigation services from a particular person or business.

**43 Lessor's agent**

- (1) The name and address for service of the lessor's agent is stated in this agreement for item 3.
- (2) Unless a special term provides otherwise, the agent may -
- (a) stand in the lessor's place in any application to a tribunal by the lessor or the tenant; or
  - (b) do any thing else the lessor may do, or is required to do, under this agreement.

**44 Notices**

- (1) A notice under this agreement must be written and, if there is an approved form for the notice, in the approved form.
- Note* - Download approved forms via the RTA website [rta.qld.gov.au](http://rta.qld.gov.au).
- (2) A notice from the tenant to the lessor may be given to the lessor's agent.
- (3) A notice may be given to a party to this agreement or the lessor's agent -
- (a) by giving it to the party or agent personally; or
  - (b) if an address for service for the party or agent is stated in this agreement for item 1, 2 or 3 - by leaving it at the address, sending it by prepaid post as a letter to the address; or
  - (c) if a facsimile number for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by facsimile - by sending it by facsimile to the facsimile number in accordance with the *Electronic Transactions (Queensland) Act 2001*; or
  - (d) if an email address for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by email - by sending it electronically to the email address in accordance with the *Electronic Transactions (Queensland) Act 2001*.
- (4) A party or the lessor's agent may withdraw his or her consent to notices being given to them by facsimile or email only by giving notice to each other party that notices are no longer to be given to the party or agent by facsimile or email.
- (5) If no address for service is stated in this agreement for item 2 for the tenant, the tenant's address for service is taken to be the address of the premises.
- (6) A party or the lessor's agent may change his or her address for service, facsimile number or email address only by giving notice to each other party of a new address for service, facsimile number or email address.
- (7) On the giving of a notice of a new address for service, facsimile number or email address for a party or the lessor's agent, the address for service, facsimile number or email address stated in the notice is taken to be the party's or agent's address for service, facsimile number or email address stated in this agreement for item 1, 2 or 3.
- (8) Unless the contrary is proved -
- (a) a notice left at an address for service is taken to have been received by the party to whom the address relates when the notice was left at the address; and
  - (b) a notice sent by post is taken to have been received by the person to whom it was addressed when it would have been delivered in the ordinary course of post; and
  - (c) a notice sent by facsimile is taken to have been received at the place where the facsimile was sent when the sender's facsimile machine produces a transmission report indicating all pages of the notice have been successfully sent; and
  - (d) a notice sent by email is taken to have been received by the recipient when the email enters the recipient's email server.

**Part 3 Special terms** Insert any special terms here and/or attach a separate list if required. See clause 2(3) to 2(5)

**Carpet Cleaning**

The tenant agrees to remove marks and stains on the carpet immediately before serious and permanent damage occurs, if necessary a professional carpet cleaner should be engaged. It is recommended to have the carpets professionally cleaned every 12 months. On vacating the tenant is to have the carpets professionally cleaned and receipt to be given to Agent on the day of vacating. Should the floor coverings not be in the same condition as was moving into the Property the tenant agrees to the agent organising cleaning at the tenant's expense. (given fair wear & tear) The tenant is to only use a

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**General tenancy agreement (Form 18a)**

*Residential Tenancies and Rooming Accommodation Act 2008*

professional contractor who will "dry clean" the carpets in this property.

**Hooks**

The tenant agrees that no nails, screws, hooks, blue tack, sticky tape or tacks are to be fixed to walls, wardrobes or ceilings without the written permission of the agent. It is our experience that when these are removed, paint and plaster damage occurs and the tenant will be held responsible.

**Notice to vacate premises**

The tenants hereby agree that they shall give two weeks prior notice in writing if they are vacating the property prior to lease expiry. The tenant agrees that if the premises are not cleaned to the Agent's satisfaction within a reasonable time, a professional cleaner will be engaged to clean where required and the cost will be deducted from the bond.

**Rent in advance**

The tenant/s must stay fortnightly (two weeks) in advance with rental payments at all times.

**Break of Tenancy Agreement**

The tenant acknowledges that if they decide that they wish to Break their Tenancy Agreement they will be required to pay a break of agreement fee consisting of one (1) weeks rent + GST, a \$55.00 administration fee and an advertising fee that will be charged as per the current market value. The tenant also agrees that they will continue paying rent and maintaining the property until a new tenant is found or the lease ends.

**Gardens / Lawns**

The tenants shall maintain the yard and gardens. Clippings are to be removed from the property and not put in gardens or on grass areas. Failure to maintain the lawns in a neat and tidy condition will result in a professional lawn maintenance company attending the property. The tenant agrees to pay for this cost. Lawns and gardens are to be mowed and weeded prior to vacating.

**Contact Numbers**

Within a week of taking up residency the tenants agree to give a contact phone number, home and work to our rental department (including silent numbers).

**Privacy Act**

The tenant agrees that our office has the authorisation to pass on contact details to maintenance contractors when needed. All repairs /maintenance to be reported in writing. The agent MUST be the first point of contact for ALL repairs, however if an incident occurs outside of business hours a tenant may call the relevant tradesperson listed on their lease agreement. If a tradesperson is called to attend the property and the incident is found to not be an emergency the tenant will be charged for the service call and any repairs carried out.

**Service Call Out Fees**

It is understood that the tenant is responsible for service calls to tradespeople if: A) Called without the knowledge of the Agent B) The problem is a result of tenant neglect or is deemed tenant responsibility

**Direct Debit Cancellation**

Upon vacating it is the tenant's responsibility to cancel their direct debit or automatic payment with Rentalrewards and ipayrent cards.

**Final Inspection Fee**

If at the end of the Tenancy after a final inspection is carried out, a second inspection is required after the tenants have had to go back and clean the property, a fee of \$30.00 will be charged.

**Dishonoured Payments**

If a rent payment is declined or dishonoured, a fee of \$30.00 will be charged.

**Parking of Cars**

Any vehicles at the premises must be registered and may only be parked in the designated areas, it is prohibited to park on the lawn area, body corporate common areas (if app.), nature strips or other lawn areas etc. Oil stains on driveways are your responsibility to clean and remove. Should your vehicle have an oil problem, we strongly recommend that you purchase a drip tray. No mechanical work or spray painting is to be carried out at the premises.

**Renewal**

At the expiry of this agreement, the landlord reserves the right to review the rental prior to a new agreement being entered

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**General tenancy agreement (Form 18a)**

*Residential Tenancies and Rooming Accommodation Act 2008*

into.

**Contents Insurance**

If the lessor has insurance cover, the tenant must not do or allow anything be done that would invalidate any insurance policy for the premises or increase the premium of the policy. If the tenant does accidental damage to the property and the lessor wishes to claim on his insurance policy - the lessor may ask the tenant to pay the excess on the policy. It is the tenants responsibility to insure their own property and possessions by way of personal contents insurance

**Light Globes**

Tenants are responsible to replace all blown light globes

**Subletting**

Tenants are NOT permitted to sub lease any part of the premises

**Smoking**

Tenants acknowledge that there is NO SMOKING inside the premises.

**QCAT - Email communications**

The tenant consents to all documentation relevant to the property being sent via electronic communication methods as provided on application for the property. All documentation includes but is not limited to, breach notices, notice to leave (arrears or vacant possession), entry notices and all QCAT (Queensland Civil and Administration Tribunal) applications and correspondence.

**Water usage**

**Water Usage:** If the property is individually metered and has all water efficiency devices in place, then the tenant agrees that they will pay the full water consumption usage. If the property is individually metered and does not have water efficiency devices in place, the owner will be responsible for the water consumption usage to the value of 13kl per three month period. The tenant agrees that they are responsible for water usage consumption usage in excess of 13kl per three month period. If the property is not individually metered, the tenant is not responsible for any water consumption usage. If the property is currently not individually metered, then immediately the property has had a separate meter installed, water usage consumption will be invoiced to you from the date of installation.

**Amended to Tenancy Agreement**

If there are any changes to the tenancy agreement, that is one or more persons are to be removed or included to the agreement, the tenant agrees to pay a fee of \$110.00 to amend the tenancy agreement.

**Portable Pools**

No portable pool is to be erected at the property - an immediate breach will issue if found.

The tenant/s must receive a copy of the information statement (Form 17a) and a copy of any applicable by-laws if copies have not previously been given to the tenant/s. Do not send to the RTA - give this form to the tenant/s, keep a copy for your records.



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**General tenancy agreement (Form 18a)**

*Residential Tenancies and Rooming Accommodation Act 2008*

**Addendum - Additional Items**

This Addendum - Additional Items page can be used to list information that does not fit in the fields provided in Part 1 Tenancy Details of the Standard RTA Form 18a.

**Address for service (if different from address of the premises in Item 5.1)**

[Empty address field]

**Name(s) of Person(s) authorised to reside on Premises**

Federico Gastaldi, Corrado Aramu

**Rent Increase See Clause 10 of the Standard Terms and Clause 10 of Addendum - Special Terms**

Rent Increase:



Applicable

| S.no. | Increased Rent | Increase on              | Payable week |
|-------|----------------|--------------------------|--------------|
| 1.    | \$1230.00      | 17/03/2023 (Lease Start) |              |

**Pool Safety Certificate Requirements (complete if there is a swimming pool and/or spa for use by the Tenant/s or on the Premises)**

**Key collection and return**

**Instructions for returning keys upon vacating:**

As the tenancy agreement and the notice of intension to leave expire at midnight, the keys are to be returned on the next business day by 9am otherwise rent is charged until the keys are returned. Office Hours - Monday to Friday 9:00am to 5:00pm and Sat

2.48

**General tenancy agreement (Form 18a)**

*Residential Tenancies and Rooming Accommodation Act 2008*

**Signature of tenant 1**

Name/trading name

Federico Gastaldi

Signature



Date

06/12/2022

**Signature of tenant 2**

Name/trading name

Corrado Aramu

Signature



Date

06/12/2022

**Signature of lessor/agent**

Name/trading name

McLat Pty Ltd Trading as LJ Hooker Southport

Signature



Date

07/12/2022

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**Crest Accountants**

ABN: 72877447100

PO Box 1960

Broadbeach

QLD 4218

T 07 5538 0999

www.crestadvisors.com.au

Julien Superannuation Fund  
40 Coralcoast Drive  
TALLAI QLD 4213  
AUSTRALIA

**Amount Due: \$3146.00**

**Invoice Date:** 25 Jan 2023

**Invoice Number:** 006811

**Client Code:** HAGGIS1

| Description  | Price    |
|--|----------|
| FOR PROFESSIONAL SERVICES  | 2,860.00 |
| Summarise Income and Expenses for the period 1st July 2021 to 30th June 2022.  |          |
| Reconcile Bank Account to 30th June 2022.  |          |
| Prepare journals and post to ledger.   |          |
| Prepare Profit and Loss Account for the period 1st July 2021 to 30th June 2022 and Balance Sheet as at 30th June 2022. |          |
| Preparation and Lodgement of Income Tax Return with accompanying schedules for the year ended 30th June 2022.          |          |
| Estimate of Tax Position.  |          |
| Preparation of Member Statements.  |          |
| Preparation of statutory minutes etc   |          |
| Payment of Audit Fee on funds behalf.  |          |
| Services generally re your affairs to date.  |          |

*Assume Audit fee SALY \$330  
ACL \$2816 } 3146*

DUE DATE FOR PAYMENT: 1/02/2023

**GST:** 286.00  
**Amount Due:** \$3146.00

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**Crest Accountants**

ABN: 72877447100  
PO Box 1960  
Broadbeach  
QLD 4218  
T 07 5538 0999  
www.crestadvisors.com.au

Julien Superannuation Fund  
40 Coralcoast Drive  
TALLAI QLD 4213  
AUSTRALIA

**Amount Due: \$3146.00**

**Invoice Date:** 25 Jan 2023      **Invoice Number:** 006811      **Client Code:** HAGGIS1

**How to Pay**



**Electronic Transfer**

Bank: National Australia Bank  
A/C Name: Crest Accountants  
BSB No: 084-917  
A/C No: 734478361



**Mail**

Crest Accountants  
PO Box 1960  
Broadbeach QLD 4218



**Credit Card**

Credit card payments may be subject to 1% surcharge  
To pay by Mastercard / Visa please complete the below remittance and return by email to crestmail@crestadvisors.com.au

**Quote Client Code:** HAGGIS1

**REMITTANCE ADVICE – PLEASE RETURN WITH YOUR PAYMENT**

Mastercard / Visa (circle)

Card No:

Expiry:

CCV No:

Name on Card:

Signature:

**Client Code:** HAGGIS1

**Invoice Number:** 006811

**Amount Due:** \$3146.00

**Amount Paid**

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# Julien Superannuation Fund General Ledger



As at 30 June 2023

| Transaction Date         | Description   | Units | Debit         | Credit | Balance \$       |
|--------------------------|---|-------|---------------|--------|------------------|
| <b>ASIC Fees (30800)</b> |   |       |               |        |                  |
| ASIC Fees (30800)        |   |       |               |        |                  |
| 19/12/2022               | WITHDRAWAL ONLINE 7365655 BPAY Haggerty A Asic Haggerty Inv |       | 290.00        | 4-2    | 290.00 DR        |
| 20/12/2022               | ASIC Julien Super Fund Pty Ltd                              |       | 59.00         | 4-3    | 349.00 DR        |
|                          |   |       | <b>349.00</b> |        | <b>349.00 DR</b> |

**Total Debits: 349.00**

**Total Credits: 0.00**



Company: HAGGERTY INVESTMENTS PTY LTD ACN 615 465 980

**Company details**

20-10-22  
\$290

Pmt due by  
20-12-22

Date company registered 20-10-2016  
Company next review date 20-10-2023  
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**

40 CORALCOAST DRIVE , TALLAI QLD 4213

**Officeholders**

HAGGERTY, IAN WILLIAM

Born 26-09-1958 at EDINBURGH UNITED KINGDOM

40 CORALCOAST DRIVE , TALLAI QLD 4213

Office(s) held: Director, appointed 20-10-2016  
Secretary, appointed 20-10-2016

HAGGERTY, JULIE

Born 06-09-1961 at ESSEX UNITED KINGDOM

40 CORALCOAST DRIVE , TALLAI QLD 4213

Office(s) held: Director, appointed 20-10-2016

**Company share structure**

| Share class | Share description | Number issued | Total amount paid | Total amount unpaid |
|-------------|-------------------|---------------|-------------------|---------------------|
| ORD         | ORDINARY          | 10            | 10.00             | 0.00                |

**Members**

HAGGERTY , JULIE

40 CORALCOAST DRIVE , TALLAI QLD 4213

| Share class | Total number held | Fully paid | Beneficially held |
|-------------|-------------------|------------|-------------------|
| ORD         | 5                 | Yes        | Yes               |

HAGGERTY , IAN WILLIAM

40 CORALCOAST DRIVE , TALLAI QLD 4213

| Share class | Total number held | Fully paid | Beneficially held |
|-------------|-------------------|------------|-------------------|
| ORD         | 5                 | Yes        | Yes               |

**Document history**

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

| Received   | Number    | Form | Description               | Status               |
|------------|-----------|------|---------------------------|----------------------|
| 05-07-2023 | 6EEZ93888 | 484  | CHANGE TO COMPANY DETAILS | Processed and imaged |
| 03-04-2023 | 3EXY59792 | 484  | CHANGE TO COMPANY DETAILS | Processed and imaged |
| 07-02-2022 | 5EFL48132 | 484  | CHANGE TO COMPANY DETAILS | Processed and imaged |

- Trustee of Riverleigh Bare trust  
- Trustee of River Cove Bare trust



Company: JULIEN SUPER FUND PTY LTD ACN 615 464 232

20-10-22

Pmt due by

20-12-22

\$ 59

**Company details**

Date company registered 20-10-2016  
 Company next review date 20-10-2023  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company Yes  
 Non profit company No

**Registered office**

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

**Principal place of business**

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 40 CORALCOAST DRIVE , TALLAI QLD 4213  
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 Secretary, appointed 20-10-2016

HAGGERTY, JULIE  
 Born 06-09-1961 at ESSEX UNITED KINGDOM  
 40 CORALCOAST DRIVE , TALLAI QLD 4213  
 Office(s) held: Director, appointed 20-10-2016

**Company share structure**

| Share class | Share description | Number issued | Total amount paid | Total amount unpaid |
|-------------|-------------------|---------------|-------------------|---------------------|
| ORD         | ORDINARY          | 10            | 10.00             | 0.00                |

**Members**

| Member Name           | Address                               | Share class | Total number held | Fully paid | Beneficially held |
|-----------------------|---------------------------------------|-------------|-------------------|------------|-------------------|
| HAGGERTY, JULIE       | 40 CORALCOAST DRIVE , TALLAI QLD 4213 | ORD         | 5                 | Yes        | Yes               |
| HAGGERTY, IAN WILLIAM | 40 CORALCOAST DRIVE , TALLAI QLD 4213 | ORD         | 5                 | Yes        | Yes               |

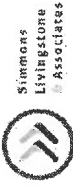
**Document history**

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

| Received   | Number    | Form | Description               | Status               |
|------------|-----------|------|---------------------------|----------------------|
| 05-07-2023 | 6EEZ93875 | 484  | CHANGE TO COMPANY DETAILS | Processed and imaged |
| 03-04-2023 | 3EXY59782 | 484  | CHANGE TO COMPANY DETAILS | Processed and imaged |
| 07-02-2022 | 5EFL48133 | 484  | CHANGE TO COMPANY DETAILS | Processed and imaged |

**Julien Superannuation Fund**  
**Depreciation Schedule**

For The Period 01 July 2022 - 30 June 2023



| Investment  | Purchase Date | Cost          | Opening Written Down Value | Adjustments         |                     |   | Depreciation      |         |                                      | Closing Written Down Value |                                  |
|---|---------------|---------------|----------------------------|---------------------|---------------------|---|-------------------|---------|--------------------------------------|----------------------------|----------------------------------|
|   |               |               |                            | Disposals/ Decrease | Additions/ Increase | Total Value For Depreciation <sup>1</sup> | Method            | Rate    | Calculated Depreciation <sup>2</sup> |                            | Posted Depreciation <sup>3</sup> |
| <b>Plant and Equipment (at written down value) - Unifised</b> |               |               |                            |                     |                     |   |                   |         |                                      |                            |                                  |
| Air conditioner   | 30/06/2022    | 580.25        | 191.14                     |                     | 191.14              | 191.14                                    | Diminishing Value | 20.00 % | 38.23                                | 38.23                      | 152.91                           |
|   |               | <b>580.25</b> | <b>191.14</b>              |                     | <b>191.14</b>       | <b>191.14</b>                             |                   |         | <b>38.23</b>                         | <b>38.23</b>               | <b>152.91</b>                    |
|   |               | <b>580.25</b> | <b>191.14</b>              |                     | <b>191.14</b>       | <b>191.14</b>                             |                   |         | <b>38.23</b>                         | <b>38.23</b>               | <b>152.91</b>                    |

<sup>1</sup> Amounts have been pro rated based on number of days in the year  
<sup>2</sup> Depreciation/Capital Works calculated as per depreciation method  
<sup>3</sup> Depreciation amounts posted to the ledger



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**OneCare  
2022/2023 INSURANCE PREMIUM SUMMARY**

Policy number  
**77545940**

Dear Policy Owner,

**Important information for your 2022/2023 tax return**

To help you prepare your income tax return for the year ending 30 June 2023, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

| Life Insured | Cover Type | Total Premium Paid | Portion of total premium paid for income benefit/s |
|--------------|------------|--------------------|--|
| Ian Haggerty | Life Cover | \$7,635.71         | -  |

**What does this mean for me?**

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

**We're here to help?**

If you have any questions or would like further information, please:

- Log into [My OnePath Life](#) to access your policy information
- Go to [onepath.com.au/EOFYFAQ](https://onepath.com.au/EOFYFAQ)
- Contact your financial adviser Luke Muir on 07 3118 1760.
- Call Customer Care on 133 667, weekdays 08:30am to 06:00pm (AEST)

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience  
Life & Investments

EC/AA-016551-2022

Zurich Australia Limited ABN 92 000 010 195 AFSL 232510

**POSTED**

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# Transaction History



| Process Date | Effective Date | Transaction Description     | Net Amount |
|--------------|----------------|-----------------------------|------------|
| 23/06/2023   | 25/06/2023     | Premium Allocation          | \$739.61   |
| 23/05/2023   | 23/05/2023     | Premium Allocation (Cheque) | \$689.61   |
| 24/04/2023   | 25/04/2023     | Premium Allocation          | \$689.61   |
| 24/03/2023   | 25/03/2023     | Premium Allocation          | \$689.61   |
| 24/02/2023   | 25/02/2023     | Premium Allocation          | \$689.61   |
| 24/01/2023   | 25/01/2023     | Premium Allocation          | \$689.61   |
| 23/12/2022   | 24/12/2022     | Premium Allocation          | \$689.61   |
| 24/11/2022   | 25/11/2022     | Premium Allocation          | \$689.61   |
| 24/10/2022   | 25/10/2022     | Premium Allocation          | \$689.61   |
| 23/09/2022   | 23/09/2022     | Premium Allocation          | \$689.61   |
| 13/09/2022   | 13/09/2022     | Premium Allocation          | \$689.61   |
| 30/08/2022   | 25/08/2022     | Direct Debit Dishonour      | \$-689.61  |
| 24/08/2022   | 25/08/2022     | Premium Allocation          | \$689.61   |
| 22/07/2022   | 23/07/2022     | Premium Allocation          | \$689.61   |

Report prepared for OneCare held through super 77545940 on: 07-09-2023 17:10:45

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## Certificate of Currency

Issue date: 02/11/2023

Adviser Services

Login: zurich.com.au/advisers

Telephone: 1800 222 066

Email: adviser.onepath@zurich.com.au

### Policy number 77545940 - OneCare held through super

**Policy owner(s) - JULIEN SUPERANNUATION FUND**

|                   |               |
|-------------------|---------------|
| Commencement date | 25/06/2018    |
| Pay method        | Direct Debit  |
| Premium frequency | Monthly       |
| Paid to date      | 25/11/2023    |
| Your adviser is   | Thomas Graham |

**Life insured - IAN HAGGERTY**

|               |            |
|---------------|------------|
| Date of birth | 26/09/1958 |
| Smoker status | Non-Smoker |

| Benefit type        | Start date | Expiry date | Amount insured         | Monthly premium |
|---------------------|------------|-------------|------------------------|-----------------|
| Life Cover          | 25/06/2021 | 25/06/2089  | \$905,520              | \$739.61        |
| <b>Policy Total</b> |            |             |                        |                 |
|                     |            |             | Premium for all covers | \$739.61        |
|                     |            |             | Total monthly premium  | \$739.61        |

**Important Information:**

This Certificate of Currency information is current as at 02/11/2023 and may be subject to change.

Please refer to your Policy Schedule and relevant Product Disclosure Statement (PDS) for the full terms and conditions which apply to your cover. If you require a copy of your PDS, visit onepath.com.au or contact Customer Care by calling 133 667 or e-mailing us at client.onepath@zurich.com.au.

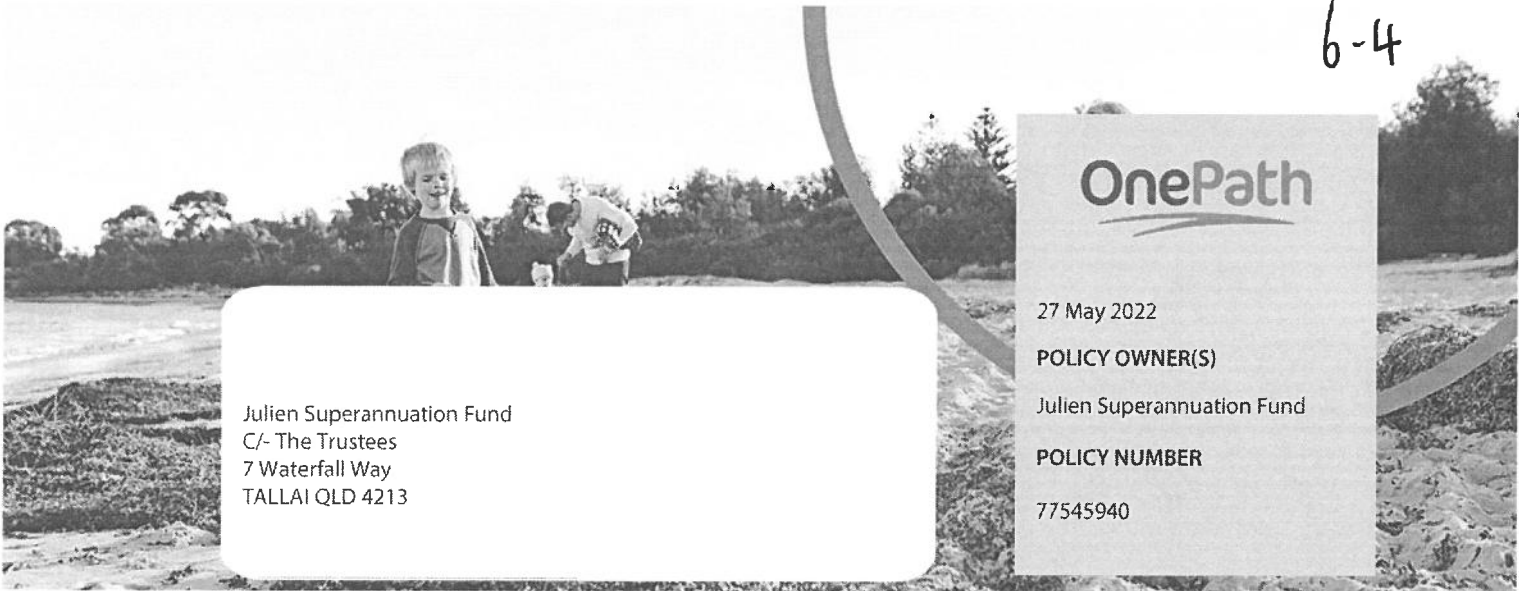
Total premium is inclusive of policy fee and stamp duty where applicable.

To the extent possible under law, we do not accept any liability to any person relying on this Certificate of Currency.

This communication has been prepared by Zurich Australia Limited trading as OnePath Life (OnePath) ABN 92 000 010 195, AFSL 232510 as the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

**POSTED**

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Julien Superannuation Fund  
 C/- The Trustees  
 7 Waterfall Way  
 TALLAI QLD 4213

**OnePath**

27 May 2022

**POLICY OWNER(S)**  
 Julien Superannuation Fund

**POLICY NUMBER**  
 77545940

## It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.


### WHAT'S CHANGED WITH YOUR PREMIUM

You have cover which has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

**Your cover is on a stepped premium, which means it's increased due to age.** There may be other changes that apply as well (see page 3).

### YOUR COVER SNAPSHOT

Here is a quick view of some of your cover. For a detailed look, please see the attached Policy Schedule.

|   |                                       |            |           |
|---|---------------------------------------|------------|-----------|
|  | <b>Ian</b><br>you are now insured for | Life Cover | \$840,000 |
|---|---------------------------------------|------------|-----------|

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

**Your monthly premium is \$689.61**

**This includes a monthly reduction of \$70.28**

**Payment method**  
Monthly Direct Debit

**We will automatically deduct \$689.61 from your nominated account on 25 June 2022.**

If you don't need to make changes, you don't need to do anything.

10 x 689-61  
 1 x 739-61  
 -----  
 8 7635-71

Call us: 133 667

Email us: [client@onepath@zurich.com.au](mailto:client@onepath@zurich.com.au)

Your Financial Adviser: Mr Luke Muir  
Phone: 07 3118 1760

# What you need to do next



## You're in control of your insurance cover






Your OnePath policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Turning indexation on or off

To learn more about reviewing your cover, visit [onepathclarity.com.au/go/review](https://onepathclarity.com.au/go/review)

## Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are **some** things that you might want to consider during your review:

-  Have you expanded your family?
-  Have you downsized or upgraded your home?
-  Has your income changed?
-  Has your mortgage increased or decreased?
-  Would you like to pay your premium through your super?

b-b

# Your premiums

## How your premium is calculated

There are many factors that can affect how your premium is calculated. These factors can change from policy to policy, but can include things like:

- ✓ The amount and type of cover
- ✓ Higher risk hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

Read more about how life insurance premiums are calculated at [onepathclarity.com.au/go/premiums](http://onepathclarity.com.au/go/premiums)

## Premium Reductions

Your premium amount includes reductions that we've applied to your policy. Reductions include things like **premium discounts**, as well as **certain factors** we use to calculate your premium. These factors reduce your overall premium because you have a lower insurance risk than someone whose circumstances are more risky.

Examples of discounts can include multiple cover and multiple life discounts, amongst others. Examples of factors that can reduce premiums can include large sums insured, smoker status and age factors, amongst others.

These discounts and factors generally operate in different ways:

- ✓ Some discounts stay in place for the life of the policy, unless you make a change that removes the reason for the discount
- ✓ Other discounts are for a limited time only, and automatically reduce every year until their time period ends
- ✓ Claims experience for a favourable risk factor can increase. This results in it no longer being favourable, which means we may need to change your premium. We can change how we rate risk factors by letting you know the effect of the change at least 30 days before it takes effect.

Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

## Stepped and level premiums

|   |  |
|---|--|
| <b>Your cover is on a stepped premium</b>   |  |
| The difference between stepped and level premiums can be a major factor in how your premium is calculated.  |  |
| <p><b>With stepped premiums</b>, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.</p> | <p><b>With level premiums</b>, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.</p> |

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

If you want to read more about stepped and level premiums, and why level premiums may go up, head to [onepathclarity.com.au/go/differentpremiums](http://onepathclarity.com.au/go/differentpremiums)

If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Mr Luke Muir on 07 3118 1760 or call us on 133 667 for help.

Call us: 133 667

Email us: [client.onepath@zurich.com.au](mailto:client.onepath@zurich.com.au)

Your Financial Adviser: Mr Luke Muir  
Phone: 07 3118 1760

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## Your premiums

### Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

**If you want to accept indexation on your cover, you don't need to do anything.**

**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.**

Please speak to your financial adviser Mr Luke Muir on 07 3118 1760, or call us on 133 667 to make any changes or ask any questions.

To learn what this might mean for you in the future, please read this guide [onepathclarity.com.au/go/indexation](http://onepathclarity.com.au/go/indexation)

| Cover        | With Indexation |                 | Without Indexation |                 |
|--------------|-----------------|-----------------|--------------------|-----------------|
|              | Amount Insured  | Monthly Premium | Amount Insured     | Monthly Premium |
| Ian Haggerty |                 |                 |                    |                 |
| Life Cover   | \$940,000       | \$689.61        | \$800,000          | \$656.77        |

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# Go further with OnePath

Being a OnePath customer means you get more than just the cover offered by your life insurance.



**Get the clarity you deserve**  
You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

Visit [onepathclarity.com.au](http://onepathclarity.com.au) for more information



**Earn Qantas Points on your premiums<sup>1</sup>**  
You are now earning 1 Qantas Point per dollar of premium paid with your Eligible OnePath Insurance Policy. To check your points balance, or to see ways that you can use your points, go to [qantas.com/youraccount](http://qantas.com/youraccount).



**Your communication options**  
You have elected to receive your important policy correspondence in the post.

You can change this preference over to email at anytime by calling us on 133 667, or by logging in to **My OnePath Life**, our 24/7 self-service portal.

We may still need to send you emails from time to time (general notifications or messages, for example), but your important policy documents will always be sent according to your preference.



**Get more value from your cover with OnePath Rewards**

When you receive access to My OnePath Life, you also receive access to OnePath Rewards, our health and wellbeing program that provides content and tools to help boost your overall health.<sup>2</sup> Plus, you can earn wellness points for discounts on everyday expenses such as groceries and fuel.

Log on to My OnePath Life to get healthy, and be rewarded.

Visit [onepath.com.au/myonepathlife](http://onepath.com.au/myonepathlife) for more information



**Control your policy anytime, anywhere**  
View and make changes to your policy quickly and easily by logging on to **My OnePath Life**, our 24/7 self-service portal. You can access and download your policy documents, including renewal notices and your Policy Schedule, as well as change your payment details, your personal details and your contact preferences.

Visit [onepath.com.au/myonepathlife](http://onepath.com.au/myonepathlife) to register for access or for more information

<sup>1</sup> You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to earn Qantas Points on eligible insurance policies. Eligible insurance policies are the policies listed in the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](http://onepath.com.au/qff-terms-conditions), as defined for 'Eligible OnePath Insurance Policy'. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at [qantas.com/onepathjoin](http://qantas.com/onepathjoin). This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [qantas.com/terms](http://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about these products or the information provided by OnePath Life in this communication.

<sup>2</sup> OnePath Rewards is owned and operated by Health Logix Pty Ltd ABN 79 112 238 990. OnePath Life does not collect, use, store or disclose any personal information about you (including any sensitive or health information) received via OnePath Rewards.

Call us: 133 667

Email us: [client.onepath@zurich.com.au](mailto:client.onepath@zurich.com.au)

Your Financial Adviser: Mr Luke Muir  
Phone: 07 3118 1760



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## Important things to remember

### Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

**Please consider if anything has happened to you, and call us at 1300 555 250** if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To learn more about the claims process and what it means for you and your beneficiaries, please visit [onepathclarity.com.au/go/claimsprocess](https://onepathclarity.com.au/go/claimsprocess)

### Have confidence in your cover

Your OneCare held through super policy is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

To find out more, visit [onepathclarity.com.au/go/advantage](https://onepathclarity.com.au/go/advantage)



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

**It's why we pay over 9 of every 10 claims<sup>3</sup> we get – because we're in the business of paying claims.**

Visit [onepathclarity.com.au](https://onepathclarity.com.au) to learn more about the claims process, read claims stories and see why some claims aren't paid.

<sup>3</sup> 2020 OnePath Claims, ASIC Claims Comparison 2021



Call us: 133 667



Email us: [client.onepath@zurich.com.au](mailto:client.onepath@zurich.com.au)



Your Financial Adviser: Mr Luke Muir  
Phone: 07 3118 1760



## Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Visit [www.onepathclarity.com.au/go/support](http://www.onepathclarity.com.au/go/support) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

If you are having difficulty in paying your premiums, or for anything else to do with your cover, please speak to your financial adviser Mr Luke Muir at 07 3118 1760 or call us on 133 667. We're here to support you.

## Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

### We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Mr Luke Muir on 07 3118 1760, or call us at 133 667. Thank you for your trust – we're here to protect you.

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience  
Life & Investments

#### Important information

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at [onepath.com.au](http://onepath.com.au) or by calling 133 667 before making any decisions.

PBRK-017316-2021



Call us: 133 667



Email us: [client.onepath@zurich.com.au](mailto:client.onepath@zurich.com.au)



Your Financial Adviser: Mr Luke Muir  
Phone: 07 3118 1760

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Call us: 133 667



Email us: [client.onepath@zurich.com.au](mailto:client.onepath@zurich.com.au)



Your Financial Adviser: Mr Luke Muir  
Phone: 07 3118 1760

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OnePath Life Limited

ABN 33 009 657 176  
AFSL 238341

onepath.com.au  
client.onepath@zurich.com.au



# Your OneCare held through super Policy Schedule

Thank you for choosing OnePath for your protection.

This Policy Schedule is an important document and, along with your Product Disclosure Statement, your Policy Terms and any other notices issued by us to you, should be stored in a secure place. Can't find your PDS, Policy Terms or any other important documents? Please call us on 133 667.

27 May 2022

**POLICY NUMBER**

77545940

**POLICY OWNER(S)**

Julien Superannuation Fund

**POLICY START DATE**

25 June 2018

**POLICY ANNIVERSARY DATE**

25 June

**FINANCIAL ADVISOR**

Mr Luke Muir  
07 3118 1760

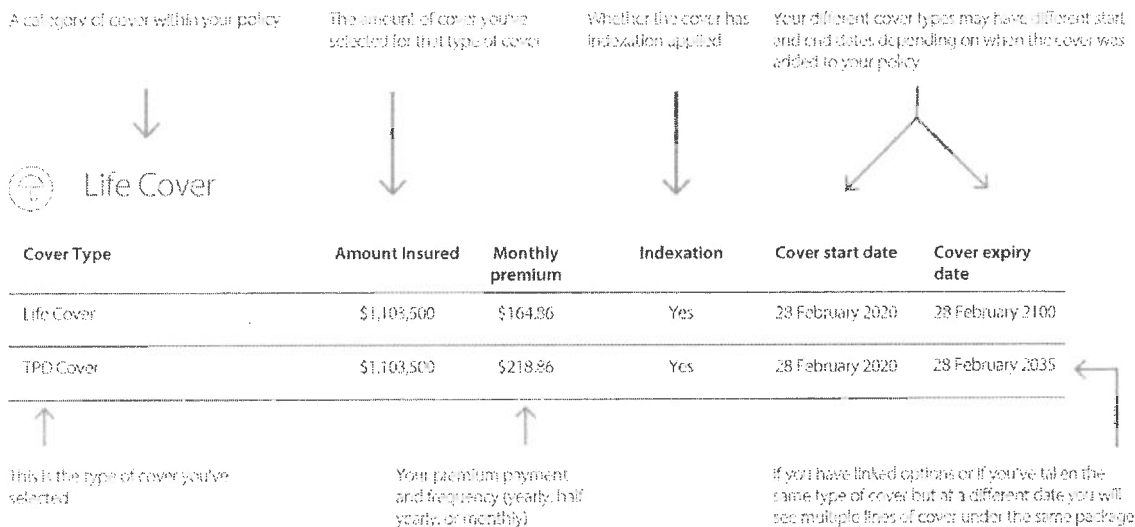
**WHAT'S IN THIS POLICY SCHEDULE**

- ✓ Both a summarised view of the cover you have in this policy, as well as a detailed overview including the lives insured, and your costs
- ✓ How to contact us and make a claim
- ✓ Information about your premium, including any reductions or fees

**WHAT YOU NEED TO DO**

- ✓ Please check that all details are correct
- ✓ If anything is missing or incorrect, please call us on 133 667 or speak with your financial adviser
- ✓ You should keep this Policy Schedule in a secure place, along with its policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy

## How to read this Policy Schedule



**Important information**

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at onepath.com.au or by calling 133 667 before making any decisions.

PBRK-017317-2021

OnePath Life Limited

ABN 33 009 657 176  
AFSL 238341

onepath.com.au  
client.onepath@zurich.com.au



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## Who you're protecting

Below is a summary of the individuals covered in your policy. The most recent information we have is shown here.

If any of these details have changed, please call us on 133 667.

Please refer to the rest of this Policy Schedule for a detailed view of the cover each of these individuals has.



Ian Haggerty

|               |                   |
|---------------|-------------------|
| Date of Birth | 26 September 1958 |
| Gender        | Male              |
| Age           | 63                |

OnePath Life Limited

ABN 33 009 657 176  
AFSL 238341

onepath.com.au  
client.onepath@zurich.com.au



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## Your cover summary

Below is a summary of your covers for your convenience. For full details of your cover, please refer to the rest of this Policy Schedule.



### Life Cover

We generally pay a lump sum to the trustee of your super fund in the event of your death or terminal illness.

| Name         | Amount insured | Monthly premium |
|--------------|----------------|-----------------|
| Ian Haggerty | \$840,000      | \$689.61        |

|  |                 |
|--|-----------------|
| <b>Monthly premium*:</b>                   | <b>\$759.89</b> |
| Reduction(s)^: Multi Cover and Package     | \$70.28         |
| <b>Monthly premium after reductions*^:</b> | <b>\$689.61</b> |

\*All reductions that can be applied to your policy are not guaranteed, and are subject to change. Please refer to your Policy Terms, and the Product Disclosure Statement, for details.

\*includes frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we apply a frequency loading to cover our cost of splitting up your premium over a longer period. If you want to change your payment frequency, please call Customer Services on 133 667.

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## To make a claim

27 May 2022

**POLICY NUMBER**  
77545940

### Do you need to make a claim?

If any insured person on this policy has had any medical events, injuries or illness, you may be able to claim.

### Please consider if anything has happened to you.

Speak to your financial adviser first, if possible. They can often help you through the process.

**Call our Claims Helpline at 1300 555 250** if you wish to make a claim - our Claims team will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

### To make a claim:

- 1** If you have a financial adviser, speak with them first. They can often help you through the process.
- 2** Call our Claims Helpline on **1300 555 250**. Make sure you have your policy details and basic information about the event that prompted the claim.
- 3** We will send appropriate claim forms within 24 hours of your call and inform you of any additional documents you need to provide.
- 4** Send us completed claim forms and additional requested documents.
- 5** We will assign you a Claims Assessor who will be your point of contact and help you through the process.
- 6** We will get to work reviewing your claim, providing you an update within 5 business days.

OnePath Life has adopted the Life Insurance Code of Practice, so you can have certainty about how you will be treated and communicated during the claims process. Read more about it at <https://www.fsc.org.au/policy/life-insurance/code-of-practice>

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Ian Haggerty

27 May 2022

POLICY NUMBER

77545940

Date of Birth: 26 September 1958

Gender: Male

## LIFE COVER

| Cover type | Amount insured | Monthly premium | Indexation | Cover start date | Cover expiry date |
|------------|----------------|-----------------|------------|------------------|-------------------|
| Life Cover | \$840,000      | \$689.61        | Yes        | 25 June 2021     | 25 June 2089      |

### You have selected:

|                      |                 |
|----------------------|-----------------|
| Benefit Payment Type | Lump sum        |
| Premium Type         | Stepped         |
| Smoker               | No <sup>1</sup> |

### Optional extras:

|                                  |    |
|----------------------------------|----|
| Premium Waiver Disability Option | No |
| Business Guarantee Option        | No |



You pay your premiums monthly. This means we add 6% to your total premium to cover our cost of splitting up your premium over a longer period. If you want to change your frequency of payment, please call us on 133 667.

<sup>1</sup> Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy.

The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you.

Cover expires at the start of the day shown as the 'Cover expiry date'.



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Julien Superannuation Fund  
C/- Trustees  
40 Coralcoast Drive  
TALLAI QLD 4213

**OnePath**  
12 May 2023  
**POLICY OWNER(S)**  
Julien Superannuation Fund  
**POLICY NUMBER**  
77545940

## It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.


As your life changes, so should your insurance. This Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

### WHAT'S CHANGED WITH YOUR PREMIUM

You have cover which has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).  
**Your cover is on a stepped premium, which means it's increased due to age.** There may be other changes that apply as well (see page 3).

### YOUR COVER SNAPSHOT

Here is a quick view of some of your cover. For a detailed look, please see the attached Policy Schedule.

 **Ian**      Life Cover      \$905,520  
**you are now insured for**

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

**Your monthly premium is \$891.10**

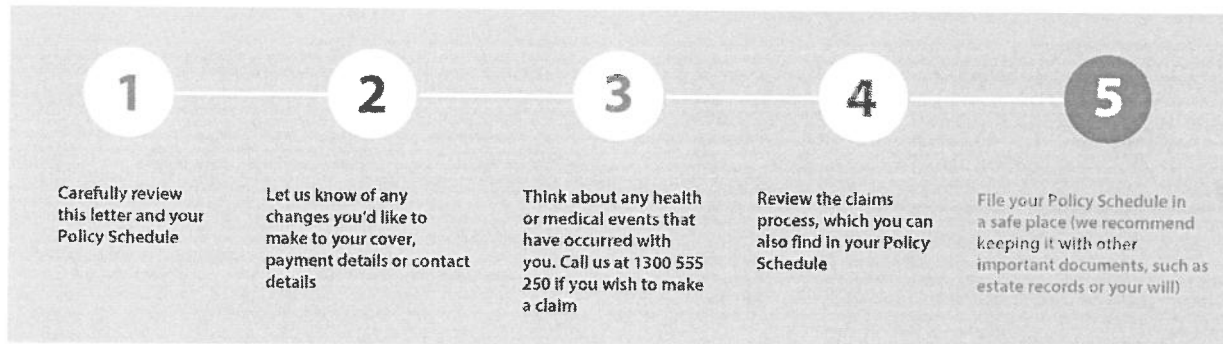
**This includes a monthly reduction of \$44.25**

**Payment method**  
Monthly Credit Card

**We will automatically deduct \$891.10 from your nominated account on 25 June 2023.**

If you don't need to make changes, you don't need to do anything.

# What you need to do next



## You're in control of your insurance cover






Your OnePath policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Turning indexation on or off

To learn more about reviewing your cover, visit [onepathclarity.com.au/go/review](http://onepathclarity.com.au/go/review)

## Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are **some** things that you might want to consider during your review:

-  Have you expanded your family?
-  Have you downsized or upgraded your home?
-  Has your income changed?
-  Has your mortgage increased or decreased?
-  Would you like to pay your premium through your super?

# Your premiums

## How your premium is calculated

There are many factors that can affect how your premium is calculated. These factors can change from policy to policy, but can include things like:

- ✓ The amount and type of cover
- ✓ Higher risk hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

Read more about how life insurance premiums are calculated at [onepathclarity.com.au/go/premiums](https://onepathclarity.com.au/go/premiums) ☺

## Premium Reductions

Your premium amount includes reductions that we've applied to your policy. Reductions include things like **premium discounts**, as well as **certain factors** we use to calculate your premium. These factors reduce your overall premium because you have a lower insurance risk than someone whose circumstances are more risky.

Examples of discounts can include multiple cover and multiple life discounts, amongst others. Examples of factors that can reduce premiums can include large sums insured, smoker status and age factors, amongst others.

These discounts and factors generally operate in different ways:

- ✓ Some discounts stay in place for the life of the policy, unless you make a change that removes the reason for the discount
- ✓ Other discounts are for a limited time only, and automatically reduce every year until their time period ends
- ✓ Claims experience for a favourable risk factor can increase. This results in it no longer being favourable, which means we may need to change your premium. We can change how we rate risk factors by letting you know the effect of the change at least 30 days before it takes effect.

Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

## Stepped and level premiums

| Your cover is on a stepped premium  |  |
|---|--|
| The difference between stepped and level premiums can be a major factor in how your premium is calculated.  |  |
| <p><b>With stepped premiums</b>, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.</p> | <p><b>With level premiums</b>, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.</p> |

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

If you want to read more about stepped and level premiums, and why level premiums may go up, head to [onepathclarity.com.au/go/differentpremiums](https://onepathclarity.com.au/go/differentpremiums) ☺

☺ If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Mr Luke Muir on 07 3118 1760 or call us on 133 667 for help.

📄 Online: [onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife)

☎ Call us: 133 667

👤 Your Financial Adviser: Mr Luke Muir  
Phone: 07 3118 1760

## Your premiums

### Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 7.8% for your lump sum cover.

**If you want to accept indexation on your cover, you don't need to do anything.**

**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.**

Please speak to your financial adviser Mr Luke Muir on 07 3118 1760, or call us on 133 667 to make any changes or ask any questions.

To learn what this might mean for you in the future, please read this guide [onepathclarity.com.au/go/indexation](https://onepathclarity.com.au/go/indexation)

The following is provided for the purpose of illustration. Amounts do not include stamp duty (where applicable). The amount that you will pay with indexation is set out on page 1. If you have permanently declined indexation, the amount you will pay is set out on page 1.

| Cover        | With Indexation |                 | Without Indexation |                 |
|--------------|-----------------|-----------------|--------------------|-----------------|
|              | Amount Insured  | Monthly Premium | Amount Insured     | Monthly Premium |
| Ian Haggerty |                 |                 |                    |                 |
| Life Cover   | \$905,520       | \$891.10        | \$840,000          | \$826.62        |

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# Go further with OnePath

Being a OnePath customer means you get more than just the cover offered by your life insurance.



### Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

Head to our OnePath Clarity educational site to [learn more](#).



### Control your policy anytime, anywhere

View and make changes to your policy quickly and easily by logging on to **My OnePath Life**, our 24/7 self-service portal. You can access and download your policy documents, including renewal notices and your Policy Schedule, as well as change your payment details, your personal details and your contact preferences.

Visit [onepath.com.au/myonepathlife](http://onepath.com.au/myonepathlife) to register for access or for more information.



### Earn Qantas Points on your premiums<sup>1</sup>

You are now earning 1 Qantas Point per dollar of premium paid with your Eligible OnePath Insurance Policy. To check your points balance, or to see ways that you can use your points, go to [qantas.com/youraccount](http://qantas.com/youraccount).

**FREQUENT FLYER**

---

You are earning  
**1 point per \$1**  
on premiums paid on your eligible  
OnePath insurance policy

Conditions apply

<sup>1</sup> You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath to earn Qantas Points on eligible insurance policies. Eligible insurance policies are the policies listed in the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](http://onepath.com.au/qff-terms-conditions), as defined for 'Eligible OnePath Insurance Policy'. A joining fee usually applies. However, OnePath has arranged for this to be waived for new customers who join at [qantas.com/onepathjoin](http://qantas.com/onepathjoin). This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [qantas.com/terms](http://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about these products or the information provided by OnePath in this communication.

Online: [onepath.com.au/myonepathlife](http://onepath.com.au/myonepathlife)

Call us: 133 667

Your Financial Adviser: Mr Luke Muir  
Phone: 07 3119 1760


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## Important things to remember

### Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

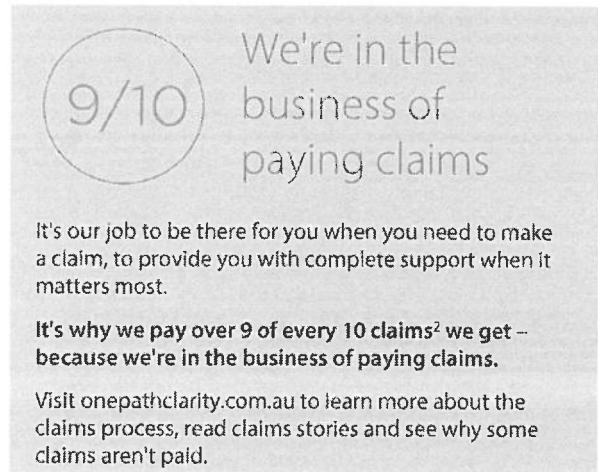
**Please consider if anything has happened to you, and call us at 1300 555 250** if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To learn more about the claims process and what it means for you and your beneficiaries, please visit our OnePath Clarity educational website for more information 

### Have confidence in your cover

Your OneCare held through super policy is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

Head to our OnePath Clarity site to learn more 



**9/10** We're in the business of paying claims


It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

**It's why we pay over 9 of every 10 claims<sup>2</sup> we get – because we're in the business of paying claims.**

Visit [onepathclarity.com.au](http://onepathclarity.com.au) to learn more about the claims process, read claims stories and see why some claims aren't paid.

<sup>2</sup> 2020 OnePath Claims, ASIC Claims Comparison 2021

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 **Are you in difficulty?**

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Click [here](#) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

If you are having difficulty in paying your premiums, or for anything else to do with your cover, please speak to your financial adviser Mr Luke Muir at 07 3118 1760 or call us on 133 667. We're here to support you.

## Considering your need for cover at all?

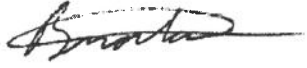
If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

### We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Mr Luke Muir on 07 3118 1760, or call us at 133 667. Thank you for your trust – we're here to protect you.

Yours sincerely,



Brendan Norton  
Head of Customer & Adviser Experience  
Life & Investments


#### Important Information


Zurich Australia Limited (Zurich, OnePath) ABN 92 000 010 195, AFSL 232510 is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at [onepath.com.au](http://onepath.com.au) or by calling 133 667 before making any decisions.

PERK-017316-2021


 Online:  
[onepath.com.au/myonepathlife](http://onepath.com.au/myonepathlife)


 Call us: 133 667

 Your Financial Adviser: Mr Luke Muir  
Phone: 07 3118 1760

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 Online:  
[onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife)

 Call us: 133 667

 Your Financial Adviser: Mr Luke Muir  
Phone: 07 3118 1760



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Zurich Australia Limited

ABN 92 000 010 195  
AFSL 232510

onpath.com.au



# Your OneCare held through super Policy Schedule

Thank you for choosing OnePath for your protection.

This Policy Schedule is an important document and, along with your Product Disclosure Statement, your Policy Terms and any other notices issued by us to you, should be stored in a secure place. Can't find your PDS, Policy Terms or any other important documents? Please call us on 133 667.

12 May 2023

**POLICY NUMBER**

77545940

**POLICY OWNER(S)**

Julien Superannuation Fund

**POLICY START DATE**

25 June 2018

**POLICY ANNIVERSARY DATE**

25 June

**FINANCIAL ADVISOR**

Mr Luke Muir  
07 3118 1760

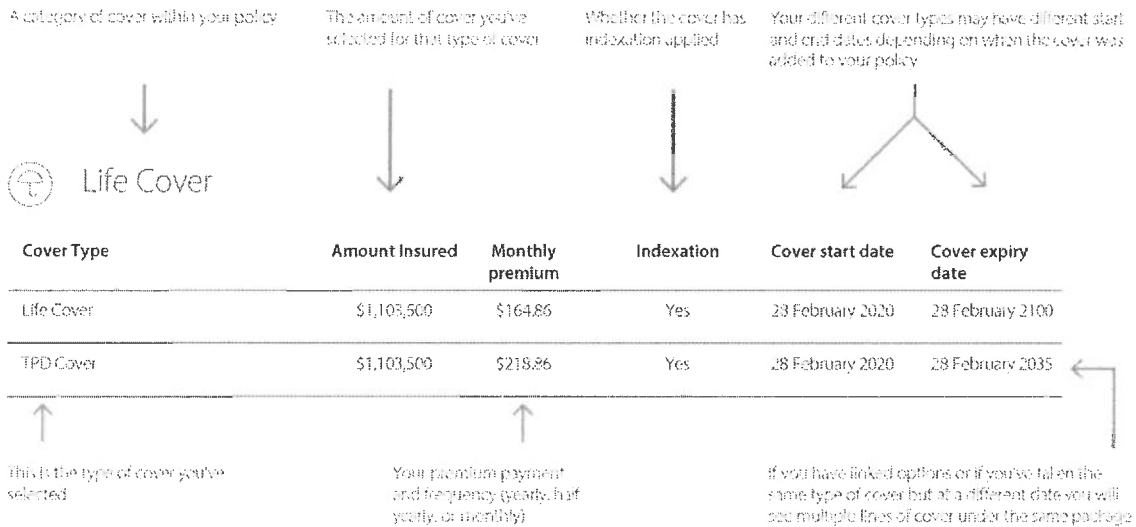
**WHAT'S IN THIS POLICY SCHEDULE**

- ✓ Both a summarised view of the cover you have in this policy, as well as a detailed overview including the lives insured, and your costs
- ✓ How to contact us and make a claim
- ✓ Information about your premium, including any reductions or fees

**WHAT YOU NEED TO DO**

- ✓ Please check that all details are correct
- ✓ If anything is missing or incorrect, please call us on 133 667 or speak with your financial adviser
- ✓ You should keep this Policy Schedule in a secure place, along with its policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy

## How to read this Policy Schedule



**Important Information**

Zurich Australia Limited (Zurich, OnePath) ABN 92 000 010 195, AFSL 232510 is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at onpath.com.au or by calling 133 667 before making any decisions.

FBRK-017317-2021

Zurich Australia Limited

ABN 92 000 010 195  
AFSL 232510

onepath.com.au



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## Who you're protecting

Below is a summary of the individuals covered in your policy. The most recent information we have is shown here.

If any of these details have changed, please call us on 133 667.

Please refer to the rest of this Policy Schedule for a detailed view of the cover each of these individuals has.



Ian Haggerty

|               |                   |
|---------------|-------------------|
| Date of Birth | 26 September 1958 |
| Gender        | Male              |
| Age           | 64                |

Zurich Australia Limited

ABN 92 000 010 195  
AFSL 232510

onepath.com.au



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## Your cover summary

Below is a summary of your covers for your convenience. For full details of your cover, please refer to the rest of this Policy Schedule.



### Life Cover

We generally pay a lump sum to the trustee of your super fund in the event of your death or terminal illness.

| Name         | Amount insured | Monthly premium |
|--------------|----------------|-----------------|
| Ian Haggerty | \$905,520      | \$891.10        |

|  |                 |
|--|-----------------|
| <b>Monthly premium*:</b>                   | <b>\$935.35</b> |
| Reduction(s)^: Package                     | \$44.25         |
| <b>Monthly premium after reductions*^:</b> | <b>\$891.10</b> |

\*All reductions that can be applied to your policy are not guaranteed, and are subject to change. Please refer to your Policy Terms, and the Product Disclosure Statement, for details.

\*includes frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we apply a frequency loading to cover our cost of splitting up your premium over a longer period. If you want to change your payment frequency, please call Customer Services on 133 667.

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## To make a claim

12 May 2023

**POLICY NUMBER**

77545940

**Do you need to make a claim?**

If any insured person on this policy has had any medical events, injuries or illness, you may be able to claim.

**Please consider if anything has happened to you.**

Speak to your financial adviser first, if possible. They can often help you through the process.

**Call our Claims Helpline at 1300 555 250** if you wish to make a claim - our Claims team will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

**To make a claim:**

- 1** If you have a financial adviser, speak with them first. They can often help you through the process.
- 2** Call our Claims Helpline on 1300 555 250. Make sure you have your policy details and basic information about the event that prompted the claim.
- 3** We will send appropriate claim forms within 24 hours of your call and inform you of any additional documents you need to provide.
- 4** Send us completed claim forms and additional requested documents.
- 5** We will assign you a Claims Assessor who will be your point of contact and help you through the process.
- 6** We will get to work reviewing your claim, providing you an update within 5 business days.

OnePath has adopted the Life Insurance Code of Practice, so you can have certainty about how you will be treated and communicated during the claims process. Read more about it at <https://www.fsc.org.au/policy/life-insurance/code-of-practice>

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Ian Haggerty

12 May 2023

POLICY NUMBER

77545940

Date of Birth: 26 September 1958

Gender: Male

## LIFE COVER

| Cover type | Amount insured | Monthly premium | Indexation | Cover start date | Cover expiry date |
|------------|----------------|-----------------|------------|------------------|-------------------|
| Life Cover | \$905,520      | \$891.10        | Yes        | 25 June 2021     | 25 June 2089      |

### You have selected:

|                      |                 |
|----------------------|-----------------|
| Benefit Payment Type | Lump sum        |
| Premium Type         | Stepped         |
| Smoker               | No <sup>1</sup> |

### Optional extras:

|                                  |    |
|----------------------------------|----|
| Premium Waiver Disability Option | No |
| Business Guarantee Option        | No |



You pay your premiums monthly. This means we add 6% to your total premium to cover our cost of splitting up your premium over a longer period. If you want to change your frequency of payment, please call us on 133 667.

<sup>1</sup> Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy.

The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you.

Cover expires at the start of the day shown as the 'Cover expiry date'.

6.30

Leeza Cox

**From:** OnePath Insurance <noreply@insurance.onepath.com.au>  
**Sent:** Friday, 18 August 2023 10:01 AM  
**To:** ianhaggerty@bigpond.com  
**Subject:** Annual Insurance Premium Summary

Trouble viewing this email? [View online](#)



# OneCare 2022/2023 INSURANCE PREMIUM SUMMARY

Policy Number  
**77545940**

Dear Policy Owner(s),

### Important information for your 2022/2023 tax return

To help you prepare your income tax return for the year ending 30 June 2023, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

| Life Insured | Cover Type | Total Premium Paid | Portion of total premium paid for income benefit/s |
|--------------|------------|--------------------|--|
| Ian Haggerty | Life Cover | \$7,635.71         | -  |

### What does this mean for me?

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

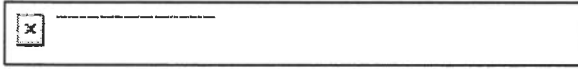
### We're here to help

If you have any questions or would like further information, please:

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- Log into [My OnePath Life](#) to access your policy information
- Go to [onepath.com.au/EOFYFAQ](http://onepath.com.au/EOFYFAQ)
- Contact your financial adviser Luke Muir on 07 3118 1760
- Call Customer Care on 133 667, weekdays 08:30am to 06:00pm (AEST)

Yours sincerely,

A rectangular box with a thin black border, containing a small square icon with an 'x' on the left side, indicating a redacted signature.

Zurich Australia Limited ABN 92 000 010 195 AFSL 232510

8. LIFE INSURANCE RENEWAL STATEMENT, SHOWING POLICY STATUS, PAID PREMIUMS, AND UNPAID PREMIUMS  
insurance, sum insured & premium paid Attached and below

**77545938- OneCare Status: Term SurrenderActions**

- Structure **Ordinary**
- Owner **IAN HAGGERTY**
- Risk commencement date **25/06/2018**
- Life insured **IAN HAGGERTY**
- Instalment premium: **\$644.64**
- Policy fee: **\$0.00**
- Payment frequency:

There are some permanent file documents missing from the package your previous Accountant provided, can you please send through the following documents:-

- ATO Trustee Declaration for each of you (I've attached a copy of a blank form so you know what you're looking for) Possibly attached!
- Investment strategy Not Applicable

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# Julien Superannuation Fund General Ledger



As at 30 June 2023

| Transaction Date   | Description  | Units | Debit            | Credit | Balance \$          |
|--|--|-------|------------------|--------|---------------------|
| <b>Property Expenses - Agents Management Fees (41930)</b>          |  |       |                  |        |                     |
| 3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh) |  |       |                  |        |                     |
| 30/06/2023   | T/up rental summary per agent statements                     |       | 4,840.75         |        | 4,840.75 DR         |
|  |  |       | <b>4,840.75</b>  |        | <b>4,840.75 DR</b>  |
| <b>Property Expenses - Cleaning (41950)</b>                        |  |       |                  |        |                     |
| 3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh) |  |       |                  |        |                     |
| 30/06/2023   | T/up rental summary per agent statements                     |       | 1,278.97         | 2-8 A  | 1,278.97 DR         |
|  |  |       | <b>1,278.97</b>  |        | <b>1,278.97 DR</b>  |
| <b>Property Expenses - Council Rates (41960)</b>                   |  |       |                  |        |                     |
| 3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh) |  |       |                  |        |                     |
| 24/08/2022   | WITHDRAWAL ONLINE 1987860 PYMT Ian Hagger Repay Rates River  |       | 4,398.06         | 8-1    | 4,398.06 DR         |
| 16/02/2023   | WITHDRAWAL ONLINE 0871568 BPAY COGC - RAT River Rates GCCC   |       | 2,167.89         | 8-3    | 6,565.95 DR         |
|  |  |       | <b>6,565.95</b>  |        | <b>6,565.95 DR</b>  |
| <b>Property Expenses - Garden and Lawn (41970)</b>                 |  |       |                  |        |                     |
| 3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh) |  |       |                  |        |                     |
| 30/06/2023   | T/up rental summary per agent statements                     |       | 264.00           | 9-1    | 264.00 DR           |
|  |  |       | <b>264.00</b>    |        | <b>264.00 DR</b>    |
| <b>Property Expenses - Insurance Premium (41980)</b>               |  |       |                  |        |                     |
| 3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh) |  |       |                  |        |                     |
| 09/10/2022   | Allianz landlord insurance                                   |       | 1,924.73         | 10-1   | 1,924.73 DR         |
|  |  |       | <b>1,924.73</b>  |        | <b>1,924.73 DR</b>  |
| <b>Property Expenses - Interest on Loans (42010)</b>               |  |       |                  |        |                     |
| 3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh) |  |       |                  |        |                     |
| 15/07/2022   | Interest   |       | 1,288.97         |        | 1,288.97 DR         |
| 15/08/2022   | Interest   |       | 1,443.64         |        | 2,732.61 DR         |
| 15/09/2022   | Interest   |       | 1,557.85         |        | 4,290.46 DR         |
| 17/10/2022   | Interest   |       | 1,710.97         |        | 6,001.43 DR         |
| 15/11/2022   | Interest   |       | 1,611.94         |        | 7,613.37 DR         |
| 15/12/2022   | Interest   |       | 1,716.54         |        | 9,329.91 DR         |
| 16/01/2023   | Interest   |       | 1,872.44         |        | 11,202.35 DR        |
| 15/02/2023   | Interest   |       | 1,756.32         |        | 12,958.67 DR        |
| 15/03/2023   | Interest   |       | 1,666.59         |        | 14,625.26 DR        |
| 17/04/2023   | Interest   |       | 2,016.43         |        | 16,641.69 DR        |
| 15/05/2023   | Interest   |       | 1,396.40         |        | 18,038.09 DR        |
| 15/06/2023   | INTEREST   |       | 1,310.79         |        | 19,348.88 DR        |
|  |  |       | <b>19,348.88</b> |        | <b>19,348.88 DR</b> |
| <b>Property Expenses - Land Tax (42020)</b>                        |  |       |                  |        |                     |
| 3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh) |  |       |                  |        |                     |
| 23/12/2022   | WITHDRAWAL ONLINE 8469619 BPAY QRO LAND T Riverleigh Landtax |       | 2,251.75         | 11-1   | 2,251.75 DR         |
|  |  |       | <b>2,251.75</b>  |        | <b>2,251.75 DR</b>  |
| <b>Property Expenses - Repairs Maintenance (42060)</b>             |  |       |                  |        |                     |
| 3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh) |  |       |                  |        |                     |

# Julien Superannuation Fund

## General Ledger

As at 30 June 2023

| Transaction Date | Description                              | Units | Debit           | Credit | Balance \$         |
|------------------|--|-------|-----------------|--------|--------------------|
| 30/06/2023       | T/up rental summary per agent statements |       | 840.00          | 2-6 A  | 840.00 DR          |
| 30/06/2023       | T/up rental summary per agent statements |       | 129.00          | 2-14   | 969.00 DR          |
| 30/06/2023       | T/up rental summary per agent statements |       | 105.00          | 12-1   | 1,074.00 DR        |
| 30/06/2023       | T/up rental summary per agent statements |       | 242.00          | 12-2   | 1,316.00 DR        |
|                  |  |       | <b>1,316.00</b> |        | <b>1,316.00 DR</b> |

**Property Expenses - Stationery, Phone and Postage (42090)**

3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh)

|            |  |  |              |     |                 |
|------------|--|--|--------------|-----|-----------------|
| 30/06/2023 | T/up rental summary per agent statements |  | 76.96        | 2-1 | 76.96 DR        |
|            |  |  | <b>76.96</b> |     | <b>76.96 DR</b> |

**Property Expenses - Strata Levy Fees (42100)**

3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh)

|            |  |  |                 |      |                    |
|------------|--|--|-----------------|------|--------------------|
| 01/09/2022 | Body corp 1/9/22 - 30/11/22  |  | 1,029.37        | 13-2 | 1,029.37 DR        |
| 30/09/2022 | WITHDRAWAL ONLINE 0113890 BPAY STRATAPAY- Body Corp SMSF CATV & Cleaning charges 01/06/22 - 31/05/23 |  | 1,278.97        | 13-1 | 2,308.34 DR        |
| 31/12/2022 | Body corp 01/12/22-28/02/23  |  | 1,278.97        | 13-3 | 3,587.31 DR        |
| 30/06/2023 | T/up rental summary per agent statements   |  | 1,124.99        | 13-4 | 4,712.30 DR        |
| 30/06/2023 | T/up rental summary per agent statements   |  | 1,116.46        | 13-5 | 5,828.76 DR        |
|            |  |  | <b>5,828.76</b> |      | <b>5,828.76 DR</b> |

**Property Expenses - Water Rates (42150)**

3152 Riverleigh Drive, Hope Island QLD, Australia (3152Riverleigh)

|            |  |  |                 |       |                    |
|------------|--|--|-----------------|-------|--------------------|
| 30/09/2022 | WITHDRAWAL ONLINE 1242117 BPAY STRATAPAY- Water Rates SMSF |  | 147.80          | 14-1  | 147.80 DR          |
| 30/06/2023 | T/up rental summary per agent statements                   |  | 233.39          | 14-2  | 381.19 DR          |
| 30/06/2023 | T/up rental summary per agent statements                   |  | 295.60          | 14-5  | 676.79 DR          |
| 30/06/2023 | T/up rental summary per agent statements                   |  | 243.09          | 14-3  | 919.88 DR          |
| 30/06/2023 | T/up rental summary per agent statements                   |  | 17.45           | 14-5  | 937.33 DR          |
| 30/06/2023 | T/up rental summary per agent statements                   |  | 243.09          | 14-6  | 1,180.42 DR        |
| 30/06/2023 | T/up rental summary per agent statements                   |  | 313.60          | 14-8  | 1,494.02 DR        |
| 30/06/2023 | T/up rental summary per agent statements                   |  | 237.81          | 14-10 | 1,731.83 DR        |
| 30/06/2023 | T/up rental summary per agent statements                   |  | 215.00          | 14-9  | 1,946.83 DR        |
|            |  |  | <b>1,946.83</b> |       | <b>1,946.83 DR</b> |

**Total Debits: 45,643.58****Total Credits: 0.00**

cityofgoldcoast.com.au/rates  
(07) 5667 5995 or 1300 366 659

**Notice number**  
2 2174471 7

**Date of issue**  
25 July 2022

Haggerty Investments Pty Ltd  
7 Waterfall Way  
TALLAI QLD 4213

**Current rating period:**  
1 July 2022 to 31 December 2022

**\$4,367.92**

(see back for payment options)

**Due date for payment:**  
25 August 2022

**Total amount payable after due date:**  
\$4,581.02

(interest penalty applies after due date)

3152 Riverleigh Drive, HOPE ISLAND QLD 4212  
Lot 52 GTP104105

(Payments received after 06 July 2022 may not be included on this notice)

|   |                   |
|---|-------------------|
| <b>Opening balance</b>  | <b>\$2,199.04</b> |
| <b>State Government and associated charges</b> (see rate assessment page for details) | <b>\$118.70</b>   |
| <b>Council rates and charges</b> (see rate assessment page for details)               | <b>\$2,263.28</b> |
| Less 10% Council discount on GENERAL RATE if full payment received by the due date    | <b>\$213.10CR</b> |
| <b>Amount payable if paid by: 25 August 2022</b>                                      | <b>\$4,367.92</b> |

To view your rating category statement and other rate notice inserts online, visit [cityofgoldcoast.com.au/inserts](http://cityofgoldcoast.com.au/inserts)

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.

+ cc fee

**In Person / Mail Payment Advice**

Name: Haggerty Investments Pty Ltd  
Ref: 2 2174471 7

\*419 221744717

**Credit**



Supported by the  
**Commonwealth Bank**  
Commonwealth Bank of Australia  
ABN 48 123 123 124



Billers Code: 575217  
Ref: 2 2174471 7



Post  
Billpay

Date: / /

Cash

No. of Cheques

Cheques (see reverse)

**Total Amount Payable**  
If paid by: 25 August 2022  
**\$4,367.92**

**Total Amount Payable**  
If paid after: 25 August 2022  
**\$4,581.02**

Teller stamp and initials

No. of Cheques

For Credit  
**Gold Coast City Council**

Tran Code

User ID

Customer Reference No.

831

066684

00002217447174

\$

Current rating period 1 July 2022 to 31 December 2022

8.2

**CHARGES CONSOLIDATED ON RATE NOTICE**  
3152 Riverleigh Drive, HOPE ISLAND QLD 4212  
Lot 52 GTP104105

**DETAILS OF STATE GOVERNMENT AND ASSOCIATED CHARGES**

|   |                        |
|---|------------------------|
| VOLUNTEER FIRE BRIGADE                                  |                        |
| Volunteer Fire Brigade Separate Charge                  | \$1.00                 |
| EMERGENCY MANAGEMENT                                    |                        |
| RESIDENTIAL UNIT that is a lot 1 @ \$117.70             | \$117.70               |
| <b>TOTAL OF STATE GOVERNMENT AND ASSOCIATED CHARGES</b> | <b><u>\$118.70</u></b> |

**DETAILS OF COUNCIL RATES AND CHARGES**

|   |                          |
|---|--------------------------|
| OPEN SPACE INCLUDING KOALA HABITAT  |                          |
| Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge | \$27.75                  |
| GENERAL RATE  |                          |
| CATEGORY 2C - Residential 2 \$397,163 AV @ \$0.005365625                        | \$2,131.03               |
| RECREATIONAL SPACE  |                          |
| Recreational Space Separate Charge  | \$14.50                  |
| CITY TRANSPORT  |                          |
| City Transport Improvement Separate Charge                                      | \$85.00                  |
| RECYCLING   |                          |
| Recycling Utility Charge  | \$5.00                   |
| <b>TOTAL OF COUNCIL RATES AND CHARGES</b>                                       | <b><u>\$2,263.28</u></b> |

For licensed rental properties, full payment of the general rate levied on this rate notice is deemed to be a renewal of rental property licence under Local Law No.16 (Licensing) for the current rating period.

2 2174471 7

Haggerty Investments Pty Ltd

**Optional: Annual Rate Payment**

for Period 1 July 2022 to 30 June 2023

| OPENING<br>BALANCE OF<br>YOUR RATE<br>ACCOUNT | RATES BILLED<br>FOR THIS<br>JULY TO<br>DECEMBER | RATES BILLABLE<br>FOR NEXT<br>JANUARY TO<br>JUNE | REDUCTIONS<br>TO CHARGES<br>(FOR 12 MTHS) | DISCOUNT<br>AVAILABLE | ANNUAL<br>AMOUNT<br>PAYABLE BY<br><b>25 August 2022</b> |
|---|---|--|---|-----------------------|---|
| \$2,199.04                                    | \$2,381.98                                      | \$2,381.98                                       | \$0.00                                    | \$426.20CR            | \$6,536.80  |

cityofgoldcoast.com.au/rates  
(07) 5667 5995 or 1300 366 659

Notice number  
**2 2174471 7**

Date of issue  
**16 January 2023**

Haggerty Investments Pty Ltd  
7 Waterfall Way  
TALLAI QLD 4213

Current rating period:  
1 January 2023 to 30 June 2023

**\$2,167.89**

(see back for payment options)

Due date for payment:  
**16 February 2023**

Total amount payable after due date:  
**\$2,380.99**

(interest penalty applies after due date)

3152 Riverleigh Drive, HOPE ISLAND QLD 4212  
Lot 52 GTP104105

(Payments received after 29 December 2022 may not be included in this notice)

|  |                   |
|--|-------------------|
| Opening balance  | <b>\$0.99CR</b>   |
| State Government and associated charges (see rate assessment page for details)     | <b>\$118.70</b>   |
| Council rates and charges (see rate assessment page for details)                   | <b>\$2,263.28</b> |
| Less 10% Council discount on GENERAL RATE if full payment received by the due date | <b>\$213.10CR</b> |
| <b>Amount payable if paid by: 16 February 2023</b>                                 | <b>\$2,167.89</b> |

To view your rating category statement and other rate notice inserts online, visit [cityofgoldcoast.com.au/inserts](http://cityofgoldcoast.com.au/inserts)

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.



Supported by the  
**Commonwealth Bank**  
Commonwealth Bank of Australia  
ABN 48 123 123 124



Billers Code: 575217  
Ref: 2 2174471 7



Post  
Billpay

Date

/ /

Cash

Teller stamp  
and initials

No. of  
Cheques

Cheques (see reverse)

Total Amount Payable  
If paid by: **16 February 2023**

**\$2,167.89**

Total Amount Payable  
If paid after: **16 February 2023**

**\$2,380.99**

For Credit  
**Gold Coast City Council**

Tran Code

User ID

Customer Reference No.

**831**

**066684**

**00002217447174**

\$

Current rating period 1 January 2023 to 30 June 2023

**CHARGES CONSOLIDATED ON RATE NOTICE**  
3152 Riverleigh Drive, HOPE ISLAND QLD 4212  
Lot 52 GTP104105

**DETAILS OF STATE GOVERNMENT AND ASSOCIATED CHARGES**

|   |                        |
|---|------------------------|
| <b>VOLUNTEER FIRE BRIGADE</b>                           |                        |
| Volunteer Fire Brigade Separate Charge                  | \$1.00                 |
| <b>EMERGENCY MANAGEMENT</b>                             |                        |
| RESIDENTIAL UNIT that is a lot 1 @ \$117.70             | \$117.70               |
| <b>TOTAL OF STATE GOVERNMENT AND ASSOCIATED CHARGES</b> | <b><u>\$118.70</u></b> |

**DETAILS OF COUNCIL RATES AND CHARGES**

|   |                          |
|---|--------------------------|
| <b>OPEN SPACE INCLUDING KOALA HABITAT</b>                                       |                          |
| Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge | \$27.75                  |
| <b>GENERAL RATE</b>   |                          |
| CATEGORY 2C - Residential 2 \$397,163 AV @ \$0.005365625                        | \$2,131.03               |
| <b>RECREATIONAL SPACE</b>   |                          |
| Recreational Space Separate Charge  | \$14.50                  |
| <b>CITY TRANSPORT</b>   |                          |
| City Transport Improvement Separate Charge                                      | \$85.00                  |
| <b>RECYCLING</b>  |                          |
| Recycling Utility Charge  | \$5.00                   |
| <b>TOTAL OF COUNCIL RATES AND CHARGES</b>                                       | <b><u>\$2,263.28</u></b> |

For licensed rental properties, full payment of the general rate levied on this rate notice is deemed to be a renewal of rental property licence under Local Law No.16 (Licensing) for the current rating period.

**View and pay your rates online with My Account.**

Register today.

[cityofgoldcoast.com.au/myaccount](http://cityofgoldcoast.com.au/myaccount)

9-1

**Mat's Mowing & Maintenance**

PO Box 1079  
Ashmore City QLD 4214  
0410 208 177  
mathew\_watsonwill@yahoo.com.au  
ABN 91137903592



Tax Invoice

INVOICE TO  
LJ Hooker  
116 Scarborough St  
Southport  
QLD 4215

INVOICE 2813  
DATE 05/04/2023  
TERMS Net 15  
DUE DATE 20/04/2023

| DATE                            | ACTIVITY | DESCRIPTION   | AMOUNT                       |
|---------------------------------|----------|---|------------------------------|
| 30/03/2023                      | Sales    | Prune hedges in front yard<br>Slash and poison weeds throughout | 240.00                       |
| 3152 Riverleigh Dr, HOPE ISLAND |          |   | SUBTOTAL 240.00              |
| JOB #: 064                      |          |   | GST TOTAL 24.00              |
|                                 |          |   | TOTAL 264.00                 |
|                                 |          |   | <b>BALANCE DUE A\$264.00</b> |

PAYMENT DETAILS: -

ACC Name: - M. Watson-Will  
BSB # 084899  
ACC # 561396682

Please use Invoice number as your payment reference  
Page 1 of 1

10 October 2022

Company Secretary  
Julien Super Fund Pty Ltd Atf Julien Superannuation Fund  
40 Coral Coast Dr  
TALLAI QLD 4213



## Landlord Insurance

Policy number  
**14-S002800-LLP**

Risk address  
**3152 Riverleigh Dr  
Hope Island QLD 4212**

Amount paid  
**\$1,924.73**

Your cover starts on  
**9 October 2022**

## We've renewed your insurance cover

To the Company Secretary,

Thank you for choosing us to cover your rental property. We confirm that your policy has been renewed and is effective from 9 October 2022.

### Please check the details for your renewing policy

We've included a copy of your Policy Schedule, which you should check carefully to ensure that all the details are correct. If you need to make any changes, simply call us to update your details.

Don't forget to keep your Policy Schedule in a safe place, together with the Product Disclosure Statement we've previously provided, as these set out the terms and conditions of your policy.

If you need another copy of any of your policy documents, please call us.

Please also check whether the cover and sums insured remain appropriate. You can use our sum insured calculator at [www.allianz.com.au/calculators](http://www.allianz.com.au/calculators).

### Any questions?

Please call **13 1000** – we'll be happy to help you.

Kind regards,

Richard Feledy  
Managing Director  
Allianz Australia Insurance Limited

## Did you know Allianz also offer these 4 covers?

- 1 Home Insurance
- 2 Life Insurance
- 3 Car Insurance
- 4 Business Insurance

Call **13 1000** or visit  
[allianz.com.au](http://allianz.com.au) today



Thank you for choosing Allianz



If you need to make a claim, call us on 13 10 13  
or go to [allianzclaims.com.au](http://allianzclaims.com.au)

### Important information

Insurance is issued by Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No: 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about it please refer to the Product Disclosure Statement, available from [allianz.com.au](http://allianz.com.au) or by calling us on 13 1000.



Large General Insurance Company of the Year 2016, 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and General Insurance Company of the Year 2014, 2012 (Australian Banking & Finance Insurance Awards).



# Your landlord insurance policy schedule

## Type of policy

Landlord Insurance

## Risk address

3152 Riverleigh Dr  
Hope Island QLD 4212

## Policy number

14-S002800-LLP

## Policy

|   |   |
|---|---|
| <b>Insured</b>  | Julien Super Fund Pty Ltd Atf   |
| <i>Policy contact details</i>   |   |
| <b>Mobile phone:</b>  | 0406 661 346  |
| <b>Email:</b>   | IANHAGGERTY@BIGPOND.COM   |
| <i>Please visit <a href="http://allianz.com.au/preferences">allianz.com.au/preferences</a> to update your contact details</i> |   |
| <b>Insurer</b>  | Allianz Australia Insurance Limited<br>ABN 15 000 122 850<br>AFS Licence No. 234708 |

## Period of insurance

|                            |                             |
|----------------------------|-----------------------------|
| <b>Effective date</b>      | 9 October 2022              |
| <b>Expiry date</b>         | 4pm on 9 October 2023       |
| <b>Interested party</b>    | Westpac Banking Corporation |
| <b>No claim bonus</b>      | 30%                         |
| <b>Registered for GST?</b> | No                          |

## Cover

|                        | Sum insured  | Excess   |
|------------------------|--------------|----------|
| <b>Buildings</b>       | \$749,000    | \$2,000* |
| <b>Contents</b>        | nil          | nil*     |
| <b>Rent Default</b>    | \$10,000     | \$2,000* |
| <b>Legal liability</b> | \$10,000,000 | nil      |

\*Comprises minimum basic excess \$600 and voluntary excess \$1,400.

## Premium

|                                     |            |
|-------------------------------------|------------|
| <b>Base premium</b>                 | \$1,603.28 |
| <b>Flood premium</b>                | \$2.00     |
| <b>Emergency/Fire Services Levy</b> | \$0.00     |
| <b>Stamp Duty</b>                   | \$158.92   |
| <b>GST</b>                          | \$160.53   |
| <b>Annual premium</b>               | \$1,924.73 |

This document is a Tax Invoice for GST purposes.

## Property

|                                  |                           |
|----------------------------------|---------------------------|
| <b>Built</b>                     | 2000                      |
| <b>External walls</b>            | Brick Veneer              |
| <b>Roof material</b>             | Unknown                   |
| <b>Building type</b>             | House on Slab/Foundations |
| <b>Strata title plan</b>         | No                        |
| <b>Licensed property manager</b> | Yes                       |
| <b>Weekly rent</b>               | \$1,200                   |

Certain words in this Policy Schedule and the PDS have special meanings that are set out in the PDS or in other policy documentation we provide you with.

## List of insured events

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

|                                  | Covered? |
|----------------------------------|----------|
| Accidental breakage (of glass)   | ✓        |
| Earthquake/Tsunami <sup>^</sup>  | ✓        |
| Explosion                        | ✓        |
| Fire or smoke                    | ✓        |
| Impact damage                    | ✓        |
| Lightning or thunderbolt         | ✓        |
| Malicious acts                   | ✓        |
| Riot or civil commotion          | ✓        |
| Storm, rainwater or run-off      | ✓        |
| Theft, burglary or housebreaking | ✓        |
| Water or other liquid damage     | ✓        |

## Optional additional covers

|                                  |   |
|----------------------------------|---|
| Rent Default and Theft by Tenant | ✓ |
| Flood                            | ✓ |

<sup>^</sup> Additional excess applies, refer to your PDS for details.

## Minimum premiums

Minimum premiums may apply. Any discounts/ entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts may not be applied to any flood component of the premium (if applicable).

# Supplementary Product Disclosure Statement ("SPDS")

Allianz Landlord Insurance

Preparation Date: 01/10/2021

## Important changes to your Allianz Landlord Insurance Product Disclosure Statement

This document is an SPDS that updates and amends the Allianz Landlord Insurance Product Disclosure Statement ("PDS") dated 24 June 2021. It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708. This SPDS must be read together with the PDS and any other SPDS that you are given which updates or amends the PDS.

This SPDS amends the PDS as follows:

### **THE 'UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS' SECTION IS DELETED AND REPLACED AS FOLLOWS:**

#### **Understanding your policy and its important terms and conditions**

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- about each of the available types of cover and benefits in the relevant sections, including any endorsements (remember certain words have special meanings – see the "Introduction" section);
- "When we will not pay a claim under your policy" section (this restricts the cover and benefits);
- "Conditions of cover" and "Making a claim" sections (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- "Other information" section (this contains important information on Your Duty to take reasonable care not to make a misrepresentation, our Privacy policy and our Dispute Resolution process).

When you apply for the policy by completing our application we agree with you on things such as: the period of insurance; your premium; what property you want to cover; the limits you want for certain covers (if optional); excesses that will apply to you or others and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the schedule we issue to you.

The base premium we charge varies according to your risk profile (e.g. the location of the property, the type of property being insured, the amount of cover required, optional additional covers selected and relevant claims history etc).

In some cases, discounts may apply if you meet certain criteria we set. You will also have to pay any compulsory government charges (e.g. Stamp Duty and GST) and Fire Services Levy (where applicable) plus any additional charges we tell you of. In some cases, a service fee will apply where you pay your premium by instalments. We tell you the total amount payable when you apply and if you effect cover, the amounts due will be confirmed in your schedule.

If you pay your premium by instalments refer to the "Conditions of Cover" section for important details on your rights and obligations. If an instalment is not paid, we will let you know and we will try to deduct the overdue amount along with your next regular payment on the next instalment due date. If the next attempt to deduct the outstanding amount and the next instalment amount fails, we will cancel your policy for non-payment. We will send you a notice advising you of cancellation and cancellation will be effective 14 days from the date on this notice. So, it's important that you pay your instalments on time. If you can't, you should get in touch with us immediately.

This policy sets out the cover we are able to provide you with. You need to decide if the limits, type and level of cover are appropriate for you and will cover your potential loss. If they are not, you may be underinsured and have to bear part of any loss you are not covered for yourself. To avoid this, people seek to set the sum insured for the relevant property being insured at its estimated replacement value. You should also read the GST Notice to understand how GST is applied to a claim. If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover.

**THE 'OUR AGREEMENT WITH YOU' SECTION IS DELETED AND REPLACED AS FOLLOWS:**

**Our agreement with you**

We will insure you for:

- loss or damage caused by one or more of the insured events;
- the other benefits; and
- any optional additional cover(s) you have selected,

as set out in this policy occurring during the period of insurance.

This cover will be given on the basis:

- that you have paid or agreed to pay us the premium for the cover you selected when you applied for cover and which the current schedule indicates is in force; and
- of the verbal and/or written information provided by you which you gave after having been advised of your Duty to take reasonable care not to make a misrepresentation either verbally or in writing. If you failed to comply with your Duty to take reasonable care not to make a misrepresentation we may be entitled to reduce our liability under the policy in respect of a claim and/or we may cancel your policy. If you have told us something which is fraudulent, we also have the option of cancelling your policy from the effective date stated in the current schedule.

We only cover those parties shown in the schedule unless otherwise stated in the relevant policy section as being a person entitled to cover.

For your assistance we have provided an explanation of your Duty to take reasonable care not to make a misrepresentation and the consequences of misrepresentation, under the heading "Your Duty to take reasonable care not to make a misrepresentation".

**THE '5. COOLING OFF AND CANCELLATION RIGHTS UNDER THE POLICY' SECTION HAS BEEN DELETED AND REPLACED AS FOLLOWS:**

**5. Cooling off and cancellation rights under the policy**

- a. You may cancel or return this policy at any time by contacting us. If you cancel your policy within 14 days from either:
- the date we issued you a new policy, or
  - the start date of a policy that you have renewed,

(this is known as a "cooling off period") then in either of these situations, provided you have not made a claim or an event has not occurred that could give rise to a claim on your policy, we will refund your premium. We may deduct from your refund any government taxes or duties we cannot recover.

- b. We have the right to cancel this policy where permitted by law. For example, we can cancel:
- if you have failed to comply with your Duty to take reasonable care not to make a misrepresentation;
  - where you have failed to comply with a provision of your policy, including the term relating to payment of premium;
  - where you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that our policy covers you; or
  - where we agree to accept payment of premium by periodic instalment and at least one instalment remains unpaid in excess of one month from the date on which it was due and payable.
- c. After the cooling off period has ended, if you or we cancel the policy we may deduct a pro rata proportion of the premium for time on risk, plus all or part of any government taxes, levies or duties.
- d. In the event that you have made a total loss claim under this policy and we have agreed to pay the full sum insured for your property no return of premium will be made.

**THE 'YOUR DUTY OF DISCLOSURE' SECTION IS DELETED AND REPLACED AS FOLLOWS:**

**Your Duty to take reasonable care not to make a misrepresentation**

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we issue you with a policy for the first time or agree to renew, extend, vary/change, or reinstate your policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

**If you do not meet the above Duty**, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If our information or questions are unclear, you can contact us via the details on the back cover or visit [www.allianz.com.au/misrepresentation](http://www.allianz.com.au/misrepresentation)

20 December 2022

Company Secretary  
Julien Super Fund Pty Ltd Atf Julien Superannuation Fund  
40 Coral Coast Dr  
TALLAI QLD 4213



## Landlord Insurance

Policy number  
**14-S002800-LLP**

Risk address  
**3152 Riverleigh Dr  
Hope Island QLD 4212**

Date and time of issue  
**20 December 2022 17:59**

Period of Insurance  
**From 9 October 2021  
To 4pm on 9 October 2022**

## Certificate of Currency

We are pleased to confirm insurance for Julien Super Fund Pty Ltd Atf. The period of insurance is effective from 9 October 2021 and expires at 4pm on 9 October 2022.

### Details

**Insured:** Julien Super Fund Pty Ltd Atf  
**Type of cover:** Landlord Insurance  
**Insured address:** 3152 Riverleigh Dr, Hope Island QLD 4212  
**Sum insured:** \$600,000 Building  
**Interested party:** Westpac Banking Corporation

This Certificate of Currency is current only at the date and time of issue.

Insurance provided by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS License No. 234708.

### Any questions?

Please call **13 1000** – we'll be happy to help you.

Kind regards,



Richard Feledy  
Managing Director  
Allianz Australia Insurance Limited



## Important information

Insurance is issued by Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No: 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about it please refer to the Product Disclosure Statement, available from [allianz.com.au](http://allianz.com.au) or by calling us on **13 1000**.



Insured Name:

Julien Super Fund Pty Ltd Atf Julien Superannuation Fund

Policy Number:

14-S002800-LLP

## YOUR COMPARISON TO LAST YEAR'S PREMIUM

The following comparative information is included to help you understand how your renewal premium compares to last year.

1. Address: 3152 Riverleigh Dr, Hope Island QLD 4212

|                      | Last year's Aggregated Premium* | Current Renewal Premium |
|----------------------|---------------------------------|-------------------------|
| Base Premium         | \$ 1,401.43                     | \$ 1,605.28             |
| ESL/FSL**            | \$ 0.00                         | \$ 0.00                 |
| GST                  | \$ 140.15                       | \$ 160.53               |
| Stamp Duty           | \$ 138.74                       | \$ 158.92               |
| <b>Total Premium</b> | <b>\$ 1,680.32</b>              | <b>\$ 1,924.73</b>      |
| <br>                 |                                 |                         |
| <b>Overall Total</b> | <b>\$ 1,680.32</b>              | <b>\$ 1,924.73</b>      |

### \* Important qualification

Last year's Aggregate Premium is the total premium paid to us for your insurance in the prior policy period. If you have changed your cover in any way during the prior policy period and/or at renewal (for example, increasing your cover amount or adding additional cover), the above premium comparison may not be on a like-for-like basis. This price comparison may not be accurate if we have provided you with a refund of premium not related to a change in your cover or where an administrative adjustment was made to your policy. You can ask us for more information.

\*\* ESL - Emergency Services Levy / FSL - Fire Services Levy