

## Statement / Tax Invoice to Owner

John Yew Hong Teh and Margaret Ann Teh  
 ATF J&M Superannuation Fund  
 4 Seahaven Court  
 CLEVELAND QLD 4163

Statement date: 30/04/2022  
 Statement no.: 21  
 Prepared for: John Yew Hong Teh  
 and Margaret Ann Teh  
 ATF J&M  
 Superannuation Fund  
 Property manager: Karly Thomas

Opening Balance	Total Credits	Total Debits	Uncleared Deposits <sup>(1)</sup>	Funds Withheld <sup>(2)+(3)</sup>	Payment to You
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

### Rental Income (All figures are GST inclusive)

Property	Tenant	Rent	Paid \$	From	To <sup>(4)</sup>	Carried <sup>(5)</sup>
1/317 River Street, Ballina	Northern NSW Local Health District	\$5705.40 per month	0.00		30/04/22	\$0.00

### Income and Expenses Summary for (All figures are GST inclusive)

Description	Paid By / Paid To	Dr	GST	Cr	GST
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### Unpaid Invoices for 1/317 River Street

Description	Supplier	Ref.	Date Due	Amount
Strata Management Services - levy 1/6/22	Strata North - Levy payments		27/04/2022	2250.00
Building & Structural Maintenance - Lift Maintenance	Liftonic	239610	29/04/2022	246.40
				\$2,496.40

### Notes:

- (1) Funds that have not yet been cleared by the bank.
- (2) Funds withheld by request.
- (3) Funds withheld for unpaid invoices.
- (4) Full rental period paid to date.
- (5) Partial rent paid by the tenant carried forward into the next rent period.

## Statement / Tax Invoice to Owner

John Yew Hong Teh and Margaret Ann Teh  
**ATF J&M Superannuation Fund**  
 4 Seahaven Court  
 CLEVELAND QLD 4163

**Statement date:** 31/05/2022  
**Statement no.:** 22  
**Prepared for:** John Yew Hong Teh  
 and Margaret Ann Teh  
 ATF J&M  
 Superannuation Fund  
**Property manager:** Karly Thomas

Opening Balance	Total Credits	Total Debits	Uncleared Deposits <sup>(1)</sup>	Funds Withheld <sup>(2)+(3)</sup>	Payment to You
\$0.00	+\$8,533.40	-\$3,359.67	-\$0.00	-\$0.00	=\$5,173.73

### Rental Income (All figures are GST inclusive)

Property	Tenant	Rent	Paid \$	From	To <sup>(4)</sup>	Carried <sup>(5)</sup>
1/317 River Street, Ballina	Northern NSW Local Health District	\$5705.40 per month	5,705.40	01/05/22	31/05/22	\$0.00

### Income and Expenses Summary for 1/317 River Street (All figures are GST inclusive)

Description	Paid By / Paid To	Dr	GST	Cr	GST
Rent - 01/05/22 - 31/05/22	John Yew Hong Teh and Margaret Ann Teh ATF J&M Superannuation Fund			5,705.40	518.67
Management fees	McGrath Ballina/Byron Bay	285.27	25.93		
tenant pay strata fees	Northern NSW Local Health District			2,250.00	
Tenant Pay Outgoing - Council Rates	Northern NSW Local Health District			578.00	
Council Rates and Taxes	Ballina Shire Council	578.00	0.00		
Strata Management Services - levy 1/6/22	Strata North - Levy payments	2,250.00	0.00		
Building & Structural Maintenance - Lift Maintenance	Lifonic	246.40	22.40		
		\$3,359.67	\$48.33	\$8,533.40	\$518.67

### Unpaid Invoices for 1/317 River Street

Description	Supplier	Ref.	Date Due	Amount
Admin Fee	McGrath Ballina/Byron Bay		24/05/2022	3.30
Building & Structural Maintenance - Left Services	Lifonic	240851	30/05/2022	246.40
				\$249.70

### Payments to You

Date	Property	Details	Amount
15/05/2022	1/317 River Street	BSB: 182-512 A/c No.: XXXXX0284 A/c Name: XXXXXXXXXXXXXXXXXXXXFund	5173.73
			\$5,173.73



# rates & charges

## 4<sup>th</sup> Instalment Notice

2021/2022

### payments 1300 276 468

40 cherry street, po box 450, ballina nsw 2478

general enquiries 1300 864 444

rating team 02 6686 1299

rates@ballina.nsw.gov.au abn 53 929 887 369

waterbilling@ballina.nsw.gov.au

ballina.nsw.gov.au



Mr J Y & Mrs M A Teh  
C/- McGrath Ballina  
PO Box 910  
BALLINA NSW 2478

assessment number 174215

issue date 28/04/2022

due date 31/05/2022

instalment amount due **\$578.00**

details	area
1/317 River Street BALLINA NSW 2478 Lot 1 SP 79368	265.0000 Square Metres

messages	billing details
Interest at 6.0% pa on arrears (if listed calculated up to 20/04/2022) or any future overdue amounts.  Please deduct payments since 20/04/2022	<b>Rates and Charges Instalment</b> \$524.00 <b>Water Based Charges Total - PTO</b> \$54.00

see over for further information

## your payment options

Call 1300 276 468 to make payments using Visa, Mastercard only.  
\*Service fee applies

Any Post Office throughout Australia. Cash, cheque and EFTPOS only.

\*223 174215

Biller Code: 20404  
Reference No: 174215



**Biller Code: 20404**  
**Ref: 174215**  
**Telephone & Internet Banking - BPAY\***  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)



name: Mr J Y & Mrs M A Teh

[www.ballina.nsw.gov.au](http://www.ballina.nsw.gov.au)  
Make payments online using Visa, Mastercard only.  
\*Service fee applies

Detach slip at the perforation and post your cheque payable to Ballina Shire Council to the PO Box above, or pay at our Customer Service Centre.

An authority form is available by phoning 1300 864 444, or by visiting [www.ballina.nsw.gov.au](http://www.ballina.nsw.gov.au)

assessment: 174215

total amount: \$578.00

\*credit card payments will incur a surcharge of approximately 0.5%. BPAY credit card payments are surcharge free.

If paying by mail, please tick if receipt is required.



**Liftronic Pty Ltd**  
 PO Box 75  
 Botany NSW  
 1455  
 Ph: 02 9666 3922  
 Fax: 02 9666 4507  
 A.B.N. 99002886213

**Tax Invoice 239610**

**Date** 28-Apr-2022  
**Account #** 7778  
**Job Ref** 451413  
**Cust Order #**  
**Contract #** 3RDSERV-005209-A

**Invoice To :**

**McGrath Ballina**  
 176 River Street  
 C/O- McGrath Ballina  
 ALSTONVILLE  
 Ballina NSW 2478

**Job Address :**

317 RIVER STREET  
  
 BALLINA NSW

Code	Description	Quantity	Unit Price	Linetotal
AMC	AM Call Out Fee	1.00	\$448.00	\$448.00
27/04/2022 451413 - Maintenance				

**FOR DIRECT CREDIT CBA DETAILS**  
**BSB: 062-000 Account: 11428447**

**SubTotal** \$448.00  
**GST** \$44.80  
**Amount** \$492.80

This is a Payment claim made under the Building and Construction Industry Security Of Payment Act 1999 NSW

# Notice of Levies Due in June 2022



Issued 14/04/2022 on behalf of:

The Owners Corporation - Strata Plan 79368  
 ABN 15581311626  
 317 River Street  
 Ballina NSW 2478

John Yew Hong Teh and Margaret Ann Teh as  
 c/- McGrath Ballina/Byron Bay  
 PO Box 910  
 BALLINA NSW 2478

for Lot 1 Unit 1  
 John Yew Hong Teh and Margaret Ann Teh as  
 trustees for J & M Teh Superannuation Fund

Due date	Details	Amounts due (\$)		Total
		Admin Fund	Cap Wrks Fnd	
01/06/2022	Quarterly Admin/Capital Works Levy	1,875.00	375.00	2,250.00
	<b>Total levies due in month</b>	<b>1,875.00</b>	<b>375.00</b>	<b>2,250.00</b>

Total of this levy notice	2,250.00
Levies in arrears	0.00
Interest on levies in arrears	0.00
Outstanding owner invoices	0.00
Subtotal of amount due	2,250.00
Prepaid	0.00
<b>Total amount due</b>	<b>\$2,250.00</b>

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.  
 Cheques should be made payable to 'The Owners Corporation - Strata Plan 79368'

### Levy Payment due 01/06/2022

**IMPORTANT NOTICE: DEFT PAYMENT SYSTEMS WILL NO LONGER BE ACCEPTING CASH PAYMENTS AT AUSTRALIA POST OUTLETS.**



\*Registration is required for payments from cheque or savings accounts. Please complete registration at [www.deft.com.au](http://www.deft.com.au). You do not need to re-register for the internet service if already registered.



Billers code 96503



Pay over the Internet from your Bank account. Register at [www.deft.com.au](http://www.deft.com.au)



Pay over the phone from your Bank account. Register at [www.deft.com.au](http://www.deft.com.au)



Credit card payments can be made over the Internet. Log onto [www.deft.com.au](http://www.deft.com.au) or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to:

DEFT Payment Systems  
 GPO Box 4690, Sydney NSW 2001



Pay in-store at Australia Post.

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the biller code and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: [www.bpay.com.au](http://www.bpay.com.au)

**SMS Byron Bay/Ballina Pty Ltd T/A Str**

DEFT Reference Number

20874320362703385961

Amount Due

\$2,250.00

Due Date

01/06/2022

Amount Paid

\$

McGrath Ballina/Byron Bay

Strata Plan 79368

Lot 1

Unit 1



\*496 208743203 62703385961

+208743203 62703385961<

000225000<2+

# water based charges details

assessment number

174215

issue date

28/04/2022

## property details

1/317 River Street BALLINA NSW 2478  
Lot 1 SP 79368

## meter reading details

Meter No.	YTD Previous Consumption	Previous Reading Date	Previous Reading	Current Reading Date	Current Reading	Days	Consumption	Average Daily Consumption (KL)
STRATA3124	0	31/12/2021	0	31/03/2022	0	90	0	0.000
<b>SUB TOTAL</b>							0	

## water meter consumption charges

Meter Number	Step 1 Consumption	Step 1 rate	Step 1 charge	Step 2 Consumption	Step 2 rate	Step 2 charge	Total
STRATA3124	0	2.4300	\$0.00	0	3.6500	\$0.00	\$0.00
<b>SUB TOTAL</b>							

## other water billing based charges

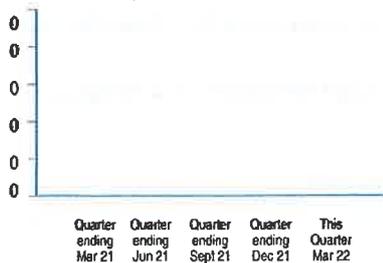
Description	Factor (%)	Units	Rate	Amount
Water Access Non Residential	0.0000	1	0.0000	\$54.00
<b>SUB TOTAL</b>				\$54.00

Total water billing based charges \$54.00

**This amount is included on the front page of your rates & charges notice**

## water consumption trends

Your average daily water consumption in kilolitres (all water meters)



Target consumption = 160 litres per person per day  
1 kilolitre (KL) of water = 1,000 litres

## messages

If you are an eligible pensioner, your maximum pensioner concession for water charges is included in the concession total printed on your rates & charges notice.

**Of all the water you use in your home, on average:**

- 10% is used in the kitchen
- 20% is used in the laundry
- 40% is used in bathroom

**In order to reduce the amount of water used in your home please remember:**

- Choose water efficient appliances. More stars = more savings
- Water your garden before 10am and after 3pm
- Use the half flush on your toilet
- Install a water saving shower head
- Fit a trigger nozzle on your hand-held hose
- Check what water saving rebates are available at [ballinawater.com.au](http://ballinawater.com.au)

John Yew Hong Teh and Margaret Ann Teh ATF  
J&M Superannuation Fund  
4 Seahaven Court  
CLEVELAND QLD 4163

Period from: 01/05/2022  
to: 31/05/2022

## GST STATEMENT

## TAX INVOICE

### 1/317 River Street, Ballina

#### INCOME

Description	Amount	GST Inc Amt	GST Amt
Rent	5,186.73	5,705.40	518.67
tenant pay strata fees	2,250.00	2,250.00	0.00
Tenant Pay Outgoing - Council Rates	578.00	578.00	0.00
<b>TOTAL RECEIVED</b>	<b>\$8,014.73</b>	<b>\$8,533.40</b>	<b>\$518.67</b>

#### EXPENSE

Description	Amount	GST Inc Amt	GST Amt
<b>Professional Fees</b>			
Management Fee	259.34	285.27	25.93
<b>Outgoings</b>			
Council Rates and Taxes	578.00	578.00	0.00
Building & Structural Maintenance	224.00	246.40	22.40
Strata Management Services	2,250.00	2,250.00	0.00
<b>TOTAL PAID</b>	<b>\$3,311.34</b>	<b>\$3,359.67</b>	<b>\$48.33</b>

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	Amount	GST Inc Amt	GST Amt
<b>NET FOR PERIOD</b>	<b>\$4,703.39</b>	<b>\$5,173.73</b>	<b>\$470.34</b>
		Tax Liability	\$470.34



Riverwalk Realty Pty Ltd Atf Riverwalk  
Realty Unit  
ABN 83 672 598 067  
McGrath Ballina/Byron Bay  
176 River Street  
Ballina NSW 2478  
Phone: 02 6618 3399  
Fax: 02 6618 3388  
fomballina@mcgrath.com.au  
www.mcgrath.com.au

### Remittance Advice to Owner

John Yew Hong Teh and Margaret Ann Teh  
ATF J&M Superannuation Fund  
4 Seahaven Court  
CLEVELAND QLD 4163

**For period from:** 01/05/2022  
**To:** 15/05/2022  
**Prepared for:** John Yew Hong Teh and  
Margaret Ann Teh ATF  
J&M Superannuation  
Fund  
**Property manager:** Karly Thomas  
**Processed:** 16/05/2022

#### Payments to You

Date	Property	Details	Amount
15/05/2022	1/317 River Street, Ballina	BSB: 182-512 A/c No.: XXXXX0284 A/c Name: XXXXXXXXXXXXXXXXXXXXFund	5173.73
<b>Total deposited</b>			<b>\$5,173.73</b>

## Statement / Tax Invoice to Owner

John Yew Hong Teh and Margaret Ann Teh  
 ATF J&M Superannuation Fund  
 4 Seahaven Court  
 CLEVELAND QLD 4163

Statement date: 30/06/2022  
 Statement no.: 23  
 Prepared for: John Yew Hong Teh  
 and Margaret Ann Teh  
 ATF J&M  
 Superannuation Fund  
 Property manager: Karly Thomas

Opening Balance	Total Credits	Total Debits	Uncleared Deposits <sup>(1)</sup>	Funds Withheld <sup>(2)+(3)</sup>	Payment to You
\$0.00	+\$11,410.80	-\$1,507.00	-\$0.00	-\$0.00	=\$9,903.80

### Rental Income (All figures are GST inclusive)

Property	Tenant	Rent	Paid \$	From	To <sup>(4)</sup>	Carried <sup>(5)</sup>
1/317 River Street, Ballina	Northern NSW Local Health District	\$5705.40 per month	11,410.80	01/06/22	31/07/22	\$0.00

### Income and Expenses Summary for 1/317 River Street (All figures are GST inclusive)

Description	Paid By / Paid To	Dr	GST	Cr	GST
Rent - 01/06/22 - 30/06/22	John Yew Hong Teh and Margaret Ann Teh ATF J&M Superannuation Fund			5,705.40	518.67
Rent - 01/07/22 - 31/07/22	John Yew Hong Teh and Margaret Ann Teh ATF J&M Superannuation Fund			5,705.40	518.67
Management fees	McGrath Ballina/Byron Bay	570.54	51.86		
Admin Fee	McGrath Ballina/Byron Bay	6.60	0.60		
Building & Structural Maintenance - Left Services	Liftonic	246.40	22.40		
Insurance - Insurance 20/07/22-20/07/23	Australian Insurance Solutions Pty Ltd	683.46	62.13		
		<b>\$1,507.00</b>	<b>\$136.99</b>	<b>\$11,410.80</b>	<b>\$1,037.34</b>

### Payments to You

Date	Property	Details	Amount
14/06/2022	1/317 River Street	BSB: 182-512 A/c No.: XXXXX0284 A/c Name: XXXXXXXXXXXXXXXXXXXXFund	5170.43
30/06/2022	1/317 River Street	BSB: 182-512 A/c No.: XXXXX0284 A/c Name: XXXXXXXXXXXXXXXXXXXXFund	4733.37
			<b>\$9,903.80</b>

### Notes:

- (1) Funds that have not yet been cleared by the bank.
- (2) Funds withheld by request.
- (3) Funds withheld for unpaid invoices.
- (4) Full rental period paid to date.
- (5) Partial rent paid by the tenant carried forward into the next rent period.



# AUSTRALIAN INSURANCE SOLUTIONS PTY LTD

ABN: 64 088 950 012      LIC NO: 249839  
Registered Office Address: 9-11 Proport Crescent, Bulsigh Heads QLD 4220

## CROAKERS INSURANCE PTY LTD

AUTHORISED BROKER REPRESENTATIVE  
Suite 6, 191 River Street, Ballina NSW 2478 (PO Box 325)  
Phone: 02 6686 8785 Fax: 02 6686 9525 Email: aisadmin@iaagroup.com.au

Page 1 of 7

As per your request, we have arranged the following insurance. To ensure continuity of cover payment must be made prior to the commencement date of the policy, unless alternative payment arrangements are made.

John & Margaret Teh, J & M Teh Superfund  
C/- McGrath Real Estate  
River Street  
BALLINA NSW 2478

### TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 15/06/2022

Invoice No: 87941

Our Reference: TEH J

Should you have any queries in relation to this account, please contact your Account Manager  
Sonya Kreiskott

**Class of Policy:** Business Insurance  
**Insurer:** Hollard Insurance Company Pty Ltd  
Level 12, 465 Victoria Avenue, Chatswood NSW 2067  
ABN: 78 090 584 473

**The Insured:** John & Margaret Teh, J & M Teh Superfund

### RENEWAL

**Policy No:** GA700900551BUSP

**Period of Cover:**

From 20/07/2022

to 20/07/2023 at 4:00 pm

**Details:** See attached schedule for a description of the risk(s) insured

**Property Owner at:**  
Unit 1 317 River Street Ballina NSW 2478

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Special fee	Broker Fee
\$404.00	\$30.00	\$51.35	\$58.03	\$45.08	\$0.00	\$95.00

**TOTAL** \$683.46  
(Excluding Credit Card fee)

Credit Card fee (inc GST) is \$6.83



Acct Name: Australian Insurance Solutions Broking A/C  
BSB: 062502 Account: 10155918  
Reference: TEH J 87941

Our Reference: TEH J  
Invoice No: 87941  
Acct Man: Sonya Kreiskott



Mail this portion with your cheque payable to:  
Australian Insurance Solutions Pty Ltd  
PO Box 325  
BALLINA NSW 2478



To pay with your  
Mastercard, Visa or Credit Card  
Call 1800 247 727

**AMOUNT DUE**

**\$683.46**

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> GA700900551BUSP
<b>The Insured:</b> John & Margaret Teh, J & M Teh Superfund	<b>Invoice No:</b> 87941
	<b>Our Ref:</b> TEH J

## Business Insurance Schedule

Policy Number	GA700900551BUSP
Period of Cover	20/07/2022 to 20/07/2023 at 4pm
Insured Name	John & Margaret Teh, J & M Teh Superfund
Address	Unit 1 317 River Street BALLINA, NSW, 2478
Policy Wording	HCi SCTP BI 012022 Effective Date 1 January 2022

### Situation Details

**Situation:** Unit 1 317 River Street BALLINA NSW 2478 (Principal)

#### Business Details

Selected Occupation	Property Owner (Commercial and/or Residential tenant/s)
Annual Turnover	\$54,000
Tenant Business	Accountant

#### Situation Details

##### Construction

Multiple Buildings on site	No
Year built	2005

##### Building Details

No. of Storeys	2
Floors	Concrete
Walls	Masonry
Roof	Iron/Steel/Aluminium on steel

Expanded Polystyrene (EPS) 0%

##### Fire Protection

Fire Extinguishers, Fire Blankets

##### Security Protection

Bars on windows, Deadlocks on doors,  
Locks on all external windows without bars,  
External Lighting

#### Other Details

Is there an ATM on premises	No
Premises Location	Main or Suburban street
Premises connected to town water	Yes
Type of Fire Brigade	Professional Manned 24 hours
Store Flammable Goods	No

#### Interested Parties

No Interested Parties noted

### Property Damage cover section

#### Property Damage Information

Is your premises more than 50% vacant	No
Is the building heritage or national trust listed	No

**Schedule of Insurance**

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> GA700900551BUSP
<b>The Insured:</b> John & Margaret Teh, J & M Teh Superfund	<b>Invoice No:</b> 87941
	<b>Our Ref:</b> TEH J

	<b>Sum Insured</b>
<b>Buildings</b>	Not Insured
<b>Method of Settlement</b>	Reinstatement or replacement
<b>Contents</b>	\$5,000
<b>Method of Settlement</b>	Reinstatement or replacement
<b>Stock</b>	Included in Contents
<b>Specified Items</b>	Not Insured
<b>Limit of Liability</b>	\$6,000
<b>Extra cost of reinstatement</b>	As per policy wording
<b>Removal of debris</b>	\$100,000
<b>Rewriting of records</b>	\$50,000
<b>Playing surfaces</b>	\$50,000
<b>Strata title mortgagee(s) interest</b>	Not Insured
<b>Flood cover</b>	<b>Insured</b>
<b>Applicable Excess</b>	
<b>Excess</b>	\$500
<b>Additional Benefit - Costs related to damage to Glass in vacant Building(s)</b>	The Excess that applies to this additional benefit is: a) the Excess shown in the Policy Schedule; or b) \$500; whichever is the greater
<b>Earthquake, volcanic eruption, subterranean fire or tsunami</b>	a) \$20,000; or b) an amount equal to 1% of the Total Sum Insured for that Premises; whichever is the lesser, is payable by You during any one period of 72 consecutive hours

**Business Interruption cover section**

<b>Cover Type</b>	<b>Insurable Gross Profit</b>
<b>Indemnity Period (months)</b>	12
	<b>Sum Insured</b>
<b>Insurable Gross Profit</b>	\$54,000
<b>Additional increase in cost of working</b>	\$25,000
<b>Accounts Receivable</b>	\$7,500
<b>Claims preparation and proving expenses</b>	\$10,000
<b>Documents</b>	\$19,300

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> GA700900551BUSP
<b>The Insured:</b> John & Margaret Teh, J & M Teh Superfund	<b>Invoice No:</b> 87941
	<b>Our Ref:</b> TEH J

### Optional cover

Goodwill Not Insured

### Uninsured Working Expenses

Purchases 100%  
Discounts Allowed 100%  
Bad Debt 100%

### Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	\$10,000,000
<b>Details of Business</b>	
Property Owner Liability only	Yes
<b>Additional benefit</b>	
Property in Your physical or legal control	\$250,000
<b>Applicable Excesses</b>	
Property in Your physical or legal control	\$500
All other Property Damage claims	\$500

## INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR

### Information

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

### Your renewal premium comparison

The following comparative information has been included to assist you in understanding the impact of the ESL on your insurance premium.

	Last Year*	This Year
Base Premium	\$409.00	\$404.00
Emergency Services Levy	\$48.86	\$51.35
Stamp Duty	\$45.13	\$45.08
GST	\$45.58	\$45.53
Underwriter Fee	\$30.00	\$30.00
Underwriter Fee GST	\$3.00	\$3.00
<b>Total Premium</b>	<b>\$579.57</b>	<b>\$578.96</b>

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

### The Insurance Monitor

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

## Schedule of Insurance

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<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> GA700900551BUSP
<b>The Insured:</b> John & Margaret Teh, J & M Teh Superfund	<b>Invoice No:</b> 87941
	<b>Our Ref:</b> TEH J

### If you would like further information

Contact Australian Insurance Solutions - NSW in the first instance if you have questions about your policy. Information about the Insurance Monitor can be found at: [www.eslinsurancemonitor.nsw.gov.au](http://www.eslinsurancemonitor.nsw.gov.au)

## **IMPORTANT INFORMATION REGARDING THIS TAX INVOICE AND THE INSURANCE WHICH HAS BEEN EFFECTED**

### 1. Your 'Duty of Disclosure'

#### i. As it applies to ALL general Insurance policies EXCEPT Motor Vehicles

This insurance has been effected on the understanding that the answer to all of the following questions is no, unless you have advised otherwise.

Have you either alone or jointly with others or has any person or company insured under this policy;

- Had any insurance declined or cancelled, renewal refused, claim rejected, special conditions or excess imposed by any insurer.
- In the last 5 years, claimed on any insurance for or suffered any loss or damage by an event to be insured by the proposed insurance, which has not already been reported to us.
- You are also obliged to advise the insurer of any criminal, insolvency or bankruptcy matter.

If the answer to any of the above is yes, you must immediately advise us of the details. Non disclosure may result in the insurer avoiding the policy or rejecting a claim or reducing the amount payable in respect of a claim.

#### ii. As it applies to Motor Vehicle policies

This insurance has been effected on the understanding that the answer to all of the following questions in the last 5 years is no, unless you have advised otherwise.

- Never had insurance declined or a renewal refused.
- Never had a driving licence endorsed, suspended or cancelled due to point's accumulation.
- Never had any licence suspended due to driving under the influence (dui/pca).
- Never been convicted of culpable, negligent or dangerous driving.
- Never been convicted of driving whilst licence suspended or cancelled.
- Never had actual or threatened insolvency or bankruptcy.
- Never knowingly committed a criminal offence.

If the insured &/or a regular driver has ever had any of the above they must immediately advise our office of full details-date, time, offence, penalty etc.

#### iii. As it applies to ALL Renewal policies

You have the same duty to disclose to the Insurer before you RENEW, EXTEND, VARY or reinstate a contract of insurance. An Insurance Policy Renewal is a new insurance contract. You are required to disclose any matters which could affect your insurance cover.

For Example - If you answer 'Yes' to any of the following questions, YOU MUST ADVISE US.

In the last 12 months have you either alone or jointly with others or has any person or company insured under this policy;

- Had any insurance declined or cancelled, renewal refused, claim rejected, special conditions or excess imposed by any insurer.
- In the last 5 years, claimed on any insurance for or suffered any loss or damage by an event to be insured by the proposed insurance, which has not already been reported to us.
- You are also obliged to advise the insurer of any criminal, insolvency or bankruptcy matter.
- Have there been any changes to the insured property which might increase the risk of loss or damage?
- Are there any other material facts which should be disclosed?

Your duty of disclosure also extends to material affects on the underwriting of your insurance policy. For example, changes in the following;

- Motor Accidents or road Traffic Convictions
- Purchase, construction or occupancy of new premises, alteration, vacation, temporary unoccupancy
- Increase in values in excess of limits specified for Buildings, Plant and Stock
- Removal of Stock or Equipment to new locations
- Hire, lease or borrowing of equipment
- Contractual liabilities
- Change in processes, occupancy or products
- Alteration, modification or disconnection of fire or burglary protection systems

#### iv. Non Disclosure – How it will effect YOU

Everyone who is to be insured under the policy must answer the above questions. So, it is important that you are answering for yourself and anyone whom you wish to be covered by the policy. Non disclosure of these incidents may result in the insurer denying liability for any loss/damage claimable under the policy.

If you do not understand your duty, please ask us to explain it.

### 2. Average, Co-Insurance or Underinsurance

Your policy may have a condition headed "Average" or "Co-insurance". If so, it means that if you underinsure property, not only will you limit the maximum amount the insurer will pay for a total loss Claim, but also they will only pay a fixed portion of any other claims. This is another reason to regularly review the sum insured on all of your policies to make sure they stay in-touch with the market.

Example - If you insure your property for 70% of its true replacement value, the insurer will only pay you a percentage of the claim value.

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> GA700900551BUSP
<b>The Insured:</b> John & Margaret Teh, J & M Teh Superfund	<b>Invoice No:</b> 87941
	<b>Our Ref:</b> TEH J

### 3. Exclusions from "Cover"

Our invoice/schedule only sets out some of the things your insurance policy will cover and more importantly WILL NOT cover. For full details, of these please refer to both the Product Disclosure Statement and this Insurance Schedule, these should be read together for things that are not covered.

### 4. Cooling Off Period

Australian Insurance Solutions Pty Ltd would like to ensure that you are satisfied and that you have made the right decision to purchase this Insurance Policy. We give you a "free-look period" of 14 days from the start date of the period of insurance, in which you can review your policy documents to ensure you've made the right decision. If you have not made a claim within the period and decide that you do not want the insurance, you can cancel it from the start date if you request cancellation within this period. We will give you a full refund of any premium you have paid.

### 5. Do not "SIGN AWAY" your rights

Cover may not apply for any claims that happen because of some other person's fault; if you have any agreement with any other person that prevents you from legally holding them responsible, please advise us ASAP. You should ensure that you do not limit your legal rights against others and jeopardise any cover you may have.

### 6. Goods & Services Tax – "GST"

The GST component of this tax invoice is calculated on the insurer's premium, fire service levy (if applicable), underwriting levy's (if applicable) and broker fee.

### 7. Premium Funding

If you have elected to pay your insurance premium by installments utilising a third party Premium Funding Company, please note this form of Premium Funding is a Finance Contract which attracts fees and interest costs in addition to the insurance premium. Once you have entered into an agreement with a Premium Funding company you authorise that company to cancel your insurance policy if you default on any installment payments. You are also responsible for payment of the total interest charge in the event of mid-term cancellation of the insurance contract. For more information please read the terms and conditions provided with each Premium Funding contract.

### 8. Commissioned earned / Commission not earned

Australian Insurance Solutions Pty Ltd normally receives a commission from an insurer for the costs and time expended in the placement, administration and management of an insurance product. Our service also includes the management of any claims made under the policy. The commission/fee earned is not our profit margin on the contract. The range of commissions received for retail products is set out in our financial services guide. When we do not receive a commission from an insurer our broker fee will normally be increased by an amount equivalent to the commission usually paid within the insurance industry for the product effected on your behalf. In the event of this policy being cancelled during the insurance period, AIS reserve the right to retain all commissions & broker fees earned.

### 9. Our Privacy Promise

Australian Insurance Solutions Pty Ltd (hereafter known as AIS) is diverse in nature and incorporates a number of subsidiaries each involved in specific industry segments. AIS will protect your personal information. AIS are subject to the National Privacy Principles (NPP) as set out in the Privacy Act 1988 (Commonwealth). The NPP governs the way we collect, use, disclose and secure information about you. The NPP also permits you access to the information we hold about you in order to correct or update it. Information may be held on behalf of AIS outside the company in order to provide services to us.

The personal information collected and maintained by AIS comprises your name, address, contact details and information specific to and required for the service or product we provide to you. For some products and services we also collect and maintain sensitive information. This may include information about your health and any criminal convictions you may have.

The information collected allows us to:

- assess and underwrite risks;
- Properly administer your claims and claims brought against you;
- provide insurance, financial and investment advice;

AIS may seek the services of relevant third party suppliers (eg. insurers, agents, loss adjusters, risk managers, investment managers, external administrators, mail houses etc) to carry out specialised activities, some of these third parties are appointed by AIS to perform specific tasks on a case-by-case basis, others provide insurance and financial services to you as recommended by us. Where your personal information is provided to these third parties to enable them to perform their agreed activities, they are required to abide by the National Privacy Principles and use the personal information provided just for the service they supply.

AIS aims to ensure that your personal information is accurate, up to date and complete. Please contact AIS if you:

- would like to seek access to or revise your personal information or;
- feel that the information we currently have on record is either incorrect, incomplete or both.

We regularly distribute to our clients general information regarding some of our products and services, which we believe may be of interest to you. If you do not wish to receive this additional (direct marketed type) information please contact AIS.

If you believe that we have not protected your personal information as required under the NPP and you wish to make a formal complaint you may contact our Privacy Complaints Officer on 02 6686 8786 or email the full details of your complaint to [gregc@aisgroup.com.au](mailto:gregc@aisgroup.com.au).

### 10. How to contact us with a complaint

If you have a complaint about our services, please contact the person who initially provided it to you. If they are unable to resolve the issue, or if you'd prefer not to contact them, our Complaints Team can be contacted on the following details:

Phone: 1800 888 110

Email: [gregc@aisgroup.com.au](mailto:gregc@aisgroup.com.au)

Post: Greg Croaker

PO BOX 325

## Schedule of Insurance

Page 7 of 7

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> GA700900551BUSP
<b>The Insured:</b> John & Margaret Teh, J & M Teh Superfund	<b>Invoice No:</b> 87941
	<b>Our Ref:</b> TEH J

Ballina NSW 2478

We will keep you informed of our review progression on a regular basis and assist you with additional support where required.

Extra support, for communication barriers such as language or disability, are available.

### How we handle your complaint

Your complaint will be acknowledged within 1 business day of us receiving it.

During the complaint process, we may request additional information from you to enable your complaint to be reviewed.

### We will respond to your complaint in writing if:

- > We haven't been able to resolve your complaint to your satisfaction within 5 business days,
- > You have requested a response in writing, or
- > Your complaint is about financial hardship, a declined claim or the value of a claim.

### Stage 1

We will endeavour to resolve your complaint within 15 calendar days from when we first received it.

If you are not satisfied with our response, your complaint will be progressed to stage 2.

We will let you know the name and contact information of the person reviewing your complaint in stage 2.

You can request your complaint be progressed to stage 2 of our complaints process at any stage prior to this time.

### Stage 2

Your complaint will be reviewed by one of our Dispute Resolution Managers. Where practical, this person will be different to the person whose decision or conduct is the subject of your complaint or who was involved in Stage 1 of the complaint process.

We will provide you with an outcome of our review within 30 calendar days from when we first received your complaint. Our response will be in writing and it will include reasons for any decisions we have made.

If you are not satisfied with our response to your complaint at the conclusion of Stage 2, you have can refer your case to an External Dispute Resolution service.

### External Dispute Resolution

Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

### Here is how you can contact AFCA

**Phone:** 1800 931 678 (free call)

**Fax:** 03 9613 6399

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Post:** GPO Box 3

Melbourne VIC 3001

**Website:** [www.afca.org.au](http://www.afca.org.au)

### The Office of the Australian Information Commissioner (OAIC)

For privacy complaints, you can contact OAIC on

**Phone:** 1300 363 992

**Fax:** 02 9284 9666

**Email:** [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

**Post:** GPO Box 5218

Sydney NSW 2001

**Website:** [www.oaic.gov.au](http://www.oaic.gov.au) (online complaint form available)

### DISCLAIMER

Note - This invoice has been prepared for general reference only. Nothing contained herein prevails over the terms, conditions and exclusions of this policy.



**Liftronic Pty Ltd**  
PO Box 75  
Botany NSW  
1455  
Ph: 02 9666 3922  
Fax: 02 9666 4507  
A.B.N. 99002886213

**Tax Invoice 240851**

Date 25-May-2022  
Account # 7778  
Job Ref 464063  
Cust Order #  
Contract # 3RDSERV-005209-A

**Invoice To :**

McGrath Ballina  
176 River Street  
C/O- McGrath Ballina  
ALSTONVILLE  
Ballina NSW 2478

**Job Address :**

317 RIVER STREET  
BALLINA NSW

Code	Description	Quantity	Unit Price	Linetotal
AMC	AM Call Out Fee	1.00	\$448.00	\$448.00

20/05/2022 464063 -Report to the Building Manager/Owner before commencing all services/visits

- General Operation
  - Emergency Light, Emergency Telephone and Light Rays
  - Air-conditioning
  - Waste Oil Container in Pit
  - Glass for damage
  - Glass in shaft is clean
- Maintenance

**SubTotal** \$448.00  
**GST** \$44.80  
**Amount** \$492.80

**FOR DIRECT CREDIT CBA DETAILS**  
**BSB: 062-000 Account: 11428447**

This is a Payment claim made under the Building and Construction Industry Security Of Payment Act 1999 NSW



Riverwalk Realty Pty Ltd Atf Riverwalk  
Realty Unit  
ABN 83 672 598 067  
McGrath Ballina/Byron Bay  
176 River Street  
Ballina NSW 2478  
Phone: 02 6618 3399  
Fax: 02 6618 3388  
fomballina@mcgrath.com.au  
www.mcgrath.com.au

**Remittance Advice to Owner**

John Yew Hong Teh and Margaret Ann Teh  
ATF J&M Superannuation Fund  
4 Seahaven Court  
CLEVELAND QLD 4163

**For period from:** 01/06/2022  
**To:** 14/06/2022  
**Prepared for:** John Yew Hong Teh and  
Margaret Ann Teh ATF  
J&M Superannuation  
Fund  
**Property manager:** Karly Thomas  
**Processed:** 15/06/2022

**Payments to You**

Date	Property	Details	Amount
14/06/2022	1/317 River Street, Ballina	BSB: 182-512 A/c No.: XXXXX0284 A/c Name: XXXXXXXXXXXXXXXXXXXXFund	5170.43
<b>Total deposited</b>			<b>\$5,170.43</b>

## Financial Statement

John Yew Hong Teh and Margaret Ann Teh  
 ATF J&M Superannuation Fund  
 4 Seahaven Court  
 CLEVELAND QLD 4163

Statement from: 1 Jul 21

Statement to: 30 Jun 22

Prepared for: John Yew Hong Teh  
 and Margaret Ann  
 Teh ATF J&M  
 Superannuation Fund

Property manager: Karly Thomas

### 1/317 River Street, Ballina

Description	Dr	Cr	GST
<b>Income</b>			
Insurance Claim Receipt		\$5,000.00	
Rental Income		\$67,980.60	\$6,180.03
Tenant Pay Outgoing - Council Rates		\$2,311.51	
tenant pay strata fees		\$2,250.00	
		<b>\$77,542.11</b>	<b>\$6,180.03</b>
<b>Expenses</b>			
Building & Structural Maintenance	\$740.30		\$67.30
Carpet Supplier	\$4,791.48		\$435.59
Council Rates and Taxes	\$2,311.51		
Electrical Services	\$48.00		\$4.36
Garage Door Repairs & Maintenance	\$3,349.50		\$304.50
Insurance	\$1,363.76		\$123.98
Locksmith	\$137.50		\$12.50
Plumbing	\$247.50		\$22.50
Strata Management Services	\$6,750.00		
	<b>\$19,739.55</b>		<b>\$970.73</b>
<b>Service Fees</b>			
Admin Fee	\$29.70		\$2.70
Management Fee	\$3,399.03		\$308.97
	<b>\$3,428.73</b>		<b>\$311.67</b>
	<b>\$23,168.28</b>	<b>\$77,542.11</b>	<b>\$7,462.43</b>

John Yew Hong Teh and Margaret Ann Teh ATF  
J&M Superannuation Fund  
4 Seahaven Court  
CLEVELAND QLD 4163

Period from: 01/06/2022

to: 30/06/2022

## GST STATEMENT

## TAX INVOICE

### 1/317 River Street, Ballina

#### INCOME

Description	Amount	GST Inc Amt	GST Amt
Rent	10,373.46	11,410.80	1,037.34
<b>TOTAL RECEIVED</b>	<b>\$10,373.46</b>	<b>\$11,410.80</b>	<b>\$1,037.34</b>

#### EXPENSE

Description	Amount	GST Inc Amt	GST Amt
<b>Professional Fees</b>			
Admin Fee	6.00	6.60	0.60
Management Fee	518.68	570.54	51.86
<b>Outgoings</b>			
Insurance	621.33	683.46	62.13
Building & Structural Maintenance	224.00	246.40	22.40
<b>TOTAL PAID</b>	<b>\$1,370.01</b>	<b>\$1,507.00</b>	<b>\$136.99</b>

	Amount	GST Inc Amt	GST Amt
<b>NET FOR PERIOD</b>	<b>\$9,003.45</b>	<b>\$9,903.80</b>	<b>\$900.35</b>
		Tax Liability	\$900.35