

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 ⁽¹⁾		Funds Withheld ⁽²⁾⁺⁽³⁾		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 ⁽⁴⁾	Carried ⁽⁵⁾
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 ⁽¹⁾		Funds Withheld ⁽²⁾⁺⁽³⁾		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 ⁽⁴⁾	Carried ⁽⁵⁾
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

McGrath

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.

rates & charges

4th 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



018

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

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

area

265.0000
Square Metres

messages

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

billing details

Rates and Charges Instalment \$524.00
Water Based Charges Total - PTO \$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



Bill Code: 20404

Reference No: 174215



Bill 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



name: Mr J Y & Mrs M A Teh

assessment: 174215

total amount: \$578.00



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

*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

Strata
North

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
	Total levies due in month	1,875.00	375.00	2,250.00

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
Total amount due	\$2,250.00

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.



DEFT
PAYMENT SYSTEMS

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

McGrath Ballina/Byron Bay

Strata Plan 79368

Lot 1

Unit 1



*496 208743203 62703385961



Pay over the Internet from your Bank account. Register at www.deft.com.au



Pay over the phone from your Bank account. Register at www.deft.com.au



Credit card payments can be made over the Internet. Log onto 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

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

\$

+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
SUB TOTAL							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
SUB TOTAL							

other water billing based charges

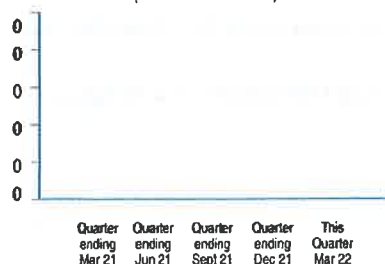
Description	Factor (%)	Units	Rate	Amount
Water Access Non Residential	0.0000	1	0.0000	\$54.00
SUB TOTAL				\$54.00

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

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
TOTAL RECEIVED	\$8,014.73	\$8,533.40	\$518.67

EXPENSE

Description	Amount	GST Inc Amt	GST Amt
Professional Fees			
Management Fee	259.34	285.27	25.93
Outgoings			
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
TOTAL PAID	\$3,311.34	\$3,359.67	\$48.33

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

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
Total deposited			\$5,173.73

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 ⁽¹⁾		Funds Withheld ⁽²⁾⁺⁽³⁾		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 ⁽⁴⁾	Carried ⁽⁵⁾
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		
		\$1,507.00	\$136.99	\$11,410.80	\$1,037.34

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
			\$9,903.80

Notes:

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- (5) Partial rent paid by the tenant carried forward into the next rent period.



AUSTRALIAN INSURANCE SOLUTIONS PTY LTD

ABN: 64 088 950 072 UIC NO: 246839
Registered Office Address: 9-11 Prospect 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@aisgroup.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

Page 2 of 7

Class of Policy: Business Insurance
The Insured: John & Margaret Teh, J & M Teh Superfund

Policy No: GA700900551BUSP
Invoice No: 87941
Our Ref: 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 HCl 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

Page 3 of 7

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

	Sum Insured
Buildings	Not Insured
Method of Settlement	Reinstatement or replacement
Contents	\$5,000
Method of Settlement	Reinstatement or replacement
Stock	Included in Contents
Specified Items	Not Insured
Limit of Liability	\$6,000
Extra cost of reinstatement	As per policy wording
Removal of debris	\$100,000
Rewriting of records	\$50,000
Playing surfaces	\$50,000
Strata title mortgagee(s) interest	Not Insured
Flood cover	Insured
Applicable Excess	
Excess	\$500
Additional Benefit - Costs related to damage to Glass in vacant Building(s)	The Excess that applies to this additional benefit is: a) the Excess shown in the Policy Schedule; or b) \$500; whichever is the greater
Earthquake, volcanic eruption, subterranean fire or tsunami	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

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

Schedule of Insurance

Page 4 of 7

Class of Policy: Business Insurance
The Insured: John & Margaret Teh, J & M Teh Superfund

Policy No: GA700900551BUSP
Invoice No: 87941
Our Ref: 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

Details of Business

Property Owner Liability only Yes

Additional benefit

Property in Your physical or legal control \$250,000

Applicable Excesses

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
Total Premium	\$579.57	\$578.96

* 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

Page 5 of 7

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

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.

Schedule of Insurance

Page 6 of 7

Class of Policy: Business Insurance
The Insured: John & Margaret Teh, J & M Teh Superfund

Policy No: GA700900551BUSP
Invoice No: 87941
Our Ref: 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.

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

Post: Greg Croaker
PO BOX 325

Schedule of Insurance

Page 7 of 7

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

Post: GPO Box 3

Melbourne VIC 3001

Website: 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

Post: GPO Box 5218

Sydney NSW 2001

Website: 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

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



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
Total deposited			\$5,170.43

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
Income			
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	
		\$77,542.11	\$6,180.03
Expenses			
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		
	\$19,739.55		\$970.73
Service Fees			
Admin Fee	\$29.70		\$2.70
Management Fee	\$3,399.03		\$308.97
	\$3,428.73		\$311.67
	\$23,168.28	\$77,542.11	\$7,462.43

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
TOTAL RECEIVED	\$10,373.46	\$11,410.80	\$1,037.34

EXPENSE

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

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