

JGI  
 PENIBKAN  
 LL5302042

# Endorsement Notice

## Landlords Preferred Policy

 Zahra Properties Pty Ltd  
 9 Burley Court  
 WYNDHAM VALE VIC 3024

19 May 2017

**POLICY NUMBER TS0446465LPP**
**Insured: Zahra Properties Pty Ltd**  
**Insured Address: 603/18-32 Thorn Street, KANGAROO POINT QLD 410**
**Premium Type**

Endorsement

**Period of Insurance**

23/04/2017 until 4:00pm 23/04/2018

**Managing Agent**

Peninsula Riverside

**Property Details**

The land size is less than 2 acres.

**Sum Insured**

Contents/Building	\$60,000
Legal Liability	\$20,000,000
Weekly Rent	Up to \$1,000

**Excess**

Loss of Rent	\$0
Malicious/deliberate damage	\$250 per claim
Scorching	\$250 per claim
Accidental loss or damage	\$250 per event
Earthquake	\$200
Other claims	\$100

*If any of the information shown is incorrect, please call to advise us.*
**Insurer:** AAI Limited ABN 48 005 297 807 AFSL 230859

**Endorsement**

With effect from 17th of May 2017, the Managing Agent changed from Gleneagle Towers to Peninsula Riverside as per insured landlord, Zahra Properties Pty Ltd's instructions.

With effect from 17th of May 2017, the Property Manager has changed from Penny Darling to [blank] as per insured landlord, Zahra Properties Pty Ltd's instructions.

**Please turn over for Important Policy Information**

# Policy Schedule

## Landlords Preferred Policy

 EP  
 GLENEAGLE  
 LL5302042


BR-VIC-1132

 Zahra Properties Pty Ltd  
 9 Burley Court  
 WYNDHAM VALE VIC 3024

06 March 2017

**POLICY NUMBER:** TS0446465LPP

**AMOUNT DUE:** \$328.00

**Insured: Zahra Properties Pty Ltd**
**Insured Address: 603/18-32 Thorn Street, KANGAROO POINT QLD 4169**
**Premium Type**

Renewal

**Expiry Date**

 4.00pm 23/04/2017. We invite you to renew your policy until 4.00pm  
 23/04/2018

**Managing Agent**

Gleneagle Towers

**Property Details**

The land size is less than 2 acres.

**Sum Insured**

Contents/Building	\$60,000
Legal Liability	\$20,000,000
Weekly Rent	Up to \$1,000

**Excess**

Loss of Rent	\$0
Malicious/deliberate damage	\$250 per claim
Scorching	\$250 per claim
Accidental loss or damage	\$250 per event
Earthquake	\$200
Other claims	\$100

**Annual Premium \$328.00**

Includes GST of \$27.36 and Stamp Duty of \$27.08

*If any of the information shown is incorrect, please call to advise us.*
**Insurer:** AAI Limited ABN 48 005 297 807 AFSL 230859

**Special Conditions**

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

Please turn over for Important Policy Information

**Payment Slip for : Zahra Properties Pty Ltd - 603/18-32 Thorn Street, KANGAROO POINT QLD 4169**
**Amount Payable**

\$328.00

**Due Date**

23/04/2017

**Policy Number**

TS0446465LPP

**Payment Reference No**

704464650

**Payment Options**

 By Phone: call us on 1800 804 016, with  
 your Visa or Mastercard, using the Payment  
 Reference No.

**Biller Code:** 63461  
**Ref:** 704464650

**Telephone & Internet Banking – BPAY®**

 Contact your bank or financial institution to make  
 this payment from your cheque, savings, debit,  
 credit card or transaction account. To use the QR  
 code, use the reader within your mobile banking app.  
 More info: [www.bpay.com.au](http://www.bpay.com.au)

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL 230859, trading as Vero Insurance.

This SPDS supplements the Terri Scheer Landlord Preferred Policy Product Disclosure Statement and Policy Wording TS00005, preparation date 13 February 2014 (PDS). This SPDS must be read together with the PDS and any other SPDS we have given you or may give you for the PDS.

The purpose of this SPDS is to:

1. Update how we deal with a complaint;
2. Make a change to the 'Information you need to tell us' section.

#### Changes to the PDS

1. On page 8 and continued on page 9, remove the section 'Step 3. Seek review by an external service' in its entirety and replace with:

#### **Step 3. Seek review by an external service**

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

- ◆ By phone: 1800 367 287
- ◆ By fax: (03) 9613 6399
- ◆ By email: [info@fos.org.au](mailto:info@fos.org.au)
- ◆ In writing: Financial Ombudsman Service Limited,  
GPO Box 3, Melbourne, VIC 3001
- ◆ By visiting: [www.fos.org.au](http://www.fos.org.au)

2. On page 12 and continued on page 13, remove the text under the heading 'Change of circumstances during the period of insurance' in its entirety and replace with:

You must tell us as soon as possible:

- ◆ If *your* personal details change, including *your* name, mailing or insured address,
- ◆ If there is any significant change in condition or change in use of the *property*,
- ◆ Of any changes that increase the risk of a claim being made under this insurance, such as that *you* are having major renovations undertaken or the *property* falls into a state of disrepair,
- ◆ If *you* transfer the management of *your property* from one licensed real estate agency to another licensed real estate agency during the *period of insurance*,
- ◆ If *your property* ceases to be managed by a licensed real estate agent during the *period of insurance*.

When *you* tell us that *your property* is no longer managed by a licensed real estate agent, we will cancel *your policy* and refund to *you* a proportion of the premium based on the remaining *period of insurance*, less any taxes which are not refundable.

#### Questions

If you have questions about this change, please visit [terrischeer.com.au](http://terrischeer.com.au) or contact us on 1800 804 016.



## Have you changed your address?

It is important if you have changed your postal address to please advise Council by:

Phone: **(07) 3403 8888 24 hours 7 days**

or go to: **www.brisbane.qld.gov.au**

or write to: **Brisbane City Council  
GPO Box 1434  
BRISBANE QLD 4001**

## Payment options



### Online

To pay online go to **www.brisbane.qld.gov.au/rates**  
Payment is accepted by MasterCard or Visa credit card\*.  
Minimum payment \$10.



### Direct Debit

Pay an agreed amount by Direct Debit transfer from your cheque or savings account. To apply please go to **www.brisbane.qld.gov.au** search Direct Debit and complete the online form.



### By Mobile

Download the Sniip app to your iPhone or Android device, create your account, select 'Scan to Pay Bills' and scan the circular QR code to pay now. (*Sniip is not available for iPads or tablets.*) Payment is accepted by MasterCard or Visa credit card\*. Minimum payment \$10



### Mail

**Allow sufficient time for mail delivery as payment must be received on or before the due date to receive discount.**

Return the bottom slip with cheque made payable to Brisbane City Council to:

**Brisbane City Council  
GPO Box 1090  
BRISBANE QLD 4001**



## Telephone and 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**

\* Minimum payment \$10.

®Registered to BPAY Pty Ltd ABN 69 079 137 518

### BPAYVIEW

Contact your participating bank or financial institution to register to receive your future Rate Accounts electronically. When registering, your BPAY View Registration number is our Account number located on Page 3 of this account.



### Instore

Pay in-store at Australia Post  
Billpay Code: \*439

### MyPost Digital Mailbox

Receive rates notices digitally.  
**www.digitalmailbox.com.au**



### Phone Pay

Call 1300 309 311 to pay by MasterCard or Visa credit card\*. Minimum payment \$10.



## Brisbane City Council Regional Business Centres and Customer Service Centre

Pay at any Regional Business Centre or our Customer Service Centre. Payment is accepted by cash, cheque, debit card, MasterCard or Visa credit card\*. Minimum payment \$10.

\* A credit card surcharge will apply. For further information please go to **www.brisbane.qld.gov.au**

## Payment assistance

If you would like to arrange a payment extension or a payment plan please contact Council on 3403 8888.

## Use and Disclosure Notice

Your property ownership and rates details are used for a range of Council functions and to provide services to you.

### English

If you need this information in another language, please phone the Translating and Interpreting Service (TIS) on 131450 and ask to be connected to Brisbane City Council on (07) 3403 8888.

### Italian

Per avere queste informazioni in un'altra lingua, telefonate al TIS (*Translating and Interpreting Service*, cioè Servizio Traduttori e Interpreti) al numero 131450 e chiedete di essere collegati con il numero (07) 3403 8888 del municipio di Brisbane (*Brisbane City Council*).

### Spanish

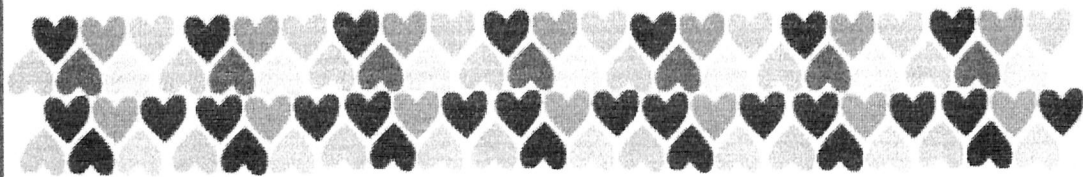
Si necesitara esta información en otro idioma, se le ruega llamar al Servicio de Traducción e Interpretación [*"TIS"*], teléfono 131450, y pedir conexión con el Municipio de Brisbane, teléfono (07) 3403 8888.

### Chinese

如果您需要用另一種語言獲悉此文件的內容，請致電 131450 到翻譯與傳譯服務部 (TIS)，請他們給您轉接 (07) 3403 8888 到布里斯本 (Brisbane) 市政廳。







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games-for-bridal-shower.com

## Property Details

Owner	ZAHRA PROPERTY PTY LTD	
Property Location	603/18 THORN ST KANGAROO POINT	
Real Property Description	L.603 SP.209177 PAR STH BRISBANE 10/1849	
Valuation effective from	1 Jul 2014	\$25,960
	1 Jul 2015	\$56,787
	1 Jul 2016	\$62,196
Average Rateable Valuation (A R V)		\$48,314

## Account Details

Account Number 5000 0000 5231 018

<b>Opening Balance</b>		
Closing Balance Of Last Bill	350.68	
Payment Received - 10-Jan-2017	350.65	CR
Discount/Rounding Allowed	0.03	CR
<b>Total</b>	<b>0.00</b>	

Period: 1 Apr 2017 - 30 Jun 2017

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.4038 Cents In The A R V \$) @ Parity Factor (P/F) 2.178816	204.81
Waste Mgt - Bulk Bin - Cts Building Charge - 1 Service(S) @ \$77.66 Qtr	77.66
Bushland Preservation Levy Category 14 (Annual 0.0141 Cents In The A R V \$) @ P/F 2.178816	7.17
Environmental Mgt Compliance Levy Category 14 (Annual 0.0202 Cents In The A R V \$) @ P/F 2.178816	10.24
<b>Total</b>	<b>299.88</b>

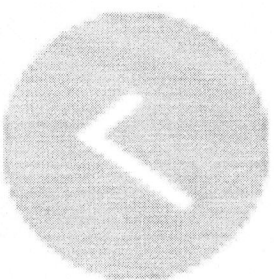
### State Government Charges

Emergency Management Levy - Group 2	50.80
<b>Total</b>	<b>50.80</b>

## Other Information

A surcharge of 0.61% will apply when you choose to pay your rates by credit card using either MasterCard, Visa or when you BPAY using your credit card. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.





**Brisbane City Coun**

78550 500000005231018

**\$350.65**

**When**

**Paying Sun, 9 Apr 2017**

**Arriving Mon, 10 Apr 2017**



BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 603/18 THORN ST  
KANGAROO POINT  
5 Jul 2016

**Issue Date**

Dedicated to a better Brisbane

Bill number

**5000 1029 4812 211**

**Enquiries**  
(07) 3403 8888  
**24 hours 7 days**



024

BCC\_RATES\_30863\_20160701010XPBILR\_A-0004673-0010054

ZAHRA PROPERTY PTY LTD  
9 BURLEY CT  
WYNDHAM VALE VIC 3024

**Account Period**  
1 Jul 2016 - 30 Sep 2016

*The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).*

*Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.*

**Nett Amount Payable****\$350.65****Due Date****4 Aug 2016**

## GOT EMAIL?

Switch to paperless billing and access your rates notice anytime, anywhere.

Also opt-in for a free SMS reminder of your bill's due date.

Visit [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) to sign up and help make Brisbane a cleaner, greener city.



### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	299.88
State Government Charges	50.80
<b>Gross Amount</b>	<b>350.68</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.03 CR</b>
<b>Nett Amount Payable</b>	<b>350.65</b>

**If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.**



Pay in person at any Post Office



\*439 500010294812211

ZAHRA PROPERTY PTY LTD

**Due Date****4 Aug 2016****Phone Pay**

Transaction no.  
Date



Billers Code: 78550

Ref: 5000 0000 5231 018

**50****Gross Amount****\$350.68****Nett Amount****\$350.65**

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## Property Details

Owner	ZAHRA PROPERTY PTY LTD	
Property Location	603/18 THORN ST KANGAROO POINT	
Real Property Description	L.603 SP.209177 PAR STH BRISBANE 10/1849	
Valuation effective from	1 Jul 2014	\$25,960
	1 Jul 2015	\$56,787
	1 Jul 2016	\$62,196
Average Rateable Valuation (A R V)		\$48,314

## Account Details

Account Number 5000 0000 5231 018

Opening Balance		
Closing Balance Of Last Bill	313.58	
Payment Received - 10-Apr-2016	313.55	CR
Discount/Rounding Allowed	0.03	CR
<b>Total</b>	<b>0.00</b>	

Period: 1 Jul 2016 - 30 Sep 2016

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.4038 Cents In The A R V \$) @ Parity Factor (P/F) 2.178816	204.81
Waste Mgt - Bulk Bin - Cts Building Charge - 1 Service(S) @ \$77.66 Qtr	77.66
Bushland Preservation Levy Category 14 (Annual 0.0141 Cents In The A R V \$) @ P/F 2.178816	7.17
Environmental Mgt Compliance Levy Category 14 (Annual 0.0202 Cents In The A R V \$) @ P/F 2.178816	10.24
<b>Total</b>	<b>299.88</b>

### State Government Charges

Emergency Management Levy - Group 2	50.80
<b>Total</b>	<b>50.80</b>

## Other Information

A surcharge of 0.61% will apply when you choose to pay your rates by credit card using either MasterCard, Visa or when you BPAY using your credit card. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.

The Bushland Preservation levy has changed from a flat charge of \$58.52 to a levy based on 3.5% of General rates. The levy is used to purchase and preserve land for creation of conservation reserves which supports significant ecosystems. Many of these conservation reserves are accessible to the public, ensuring that everyone enjoys Brisbane's natural environment.



From account name      ZAHRA FAMILY SUPERFUND PTY LTD ATF  
ZAHRA FAMILY SUPERFUND

From account number      000962512463

**Payment details**

Amount      \$350.65  
Payment date      Immediate  
Receipt number      MBL2016071157285477  
Request date and time      11/07/2016 12:28 PM EST

**Biller details**

Biller name      BCC RATES  
Biller code      78550    BRISBANE CITY COUNCIL RATES  
Customer Reference Number      500000005231018  
Bill description      Brisbane City Coun

**Description details**

Category      INVESTMENT PROPERTY - RATES  
Further information      Tony Zahra  
Other reference  
Reference for your software

Refer to the terms and conditions in the Further Information Booklet of the Product Information Statement for details that relate to this payment. Ensure you have cleared funds for payments. Modifications and cancellations must be submitted by 11pm on the Business Day before the payment due date. If the iBPAY biller changes to a variable CRN this may impact payments. Payments due on a NSW or VIC public holiday will be processed on the following Business Day. © Registered to iBPAY Pty Ltd ABN 69 079 137 518