



Credit for interest on early payments – amount of interest	<b>H1</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2</b> <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3</b> <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8</b> <input type="text"/>
<b>Eligible credits</b>	
	<b>H</b> <input type="text" value="0.00"/>
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)	

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets).	<b>I</b> <input type="text" value="0.00"/>
(unused amount from label E – an amount must be included even if it is zero)	

<b>PAYG instalments raised</b>	<b>K</b> <input type="text" value="5,355.00"/>
<b>Supervisory levy</b>	<b>L</b> <input type="text" value="259.00"/>
<b>Supervisory levy adjustment for wound up funds</b>	<b>M</b> <input type="text"/>
<b>Supervisory levy adjustment for new funds</b>	<b>N</b> <input type="text"/>

<b>Total amount of tax refundable</b>	<b>S</b> <input type="text" value="3,033.40"/>
(T5 plus G less H less I less K plus L less M plus N)	

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2021.

Tax losses carried forward to later income years	<b>U</b> <input type="text"/>
Net capital losses carried forward to later income years	<b>V</b> <input type="text" value="112,894"/>

	Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables	<input type="text" value="0"/>	<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>	<input type="text" value="0"/>

# SUPER AUDITS

PO  
11/12

## TAX INVOICE

**Supplier:** Super Audits

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

**Address:** Box 3376  
Rundle Mall 5000

**ABN:** 20 461 503 652

**Services:** Auditing

**Date:** 14 December 2021

**Recipient:** Overdhu Investments Super Fund

**Address:** C/- PO Box 36394 WINNELLIE NT 0821

### Description of Services

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

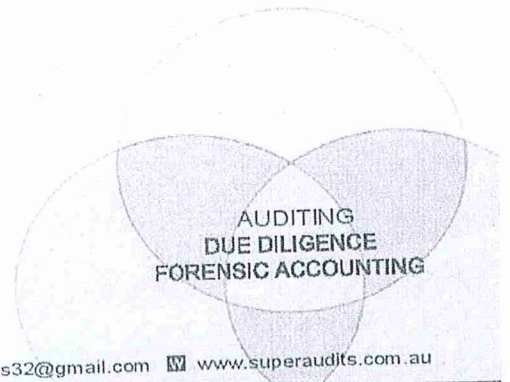
**Fee:** \$300.00

**GST:** \$30.00

**Total:** \$330.00

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

7



3027

**Overdhu Investments Superannuation Fund**  
**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
01/10/2021	BILL PAYMENT WITHDRAWALS (3 @ 0.40)		1.20		1.20 DR
01/10/2021	Total Transaction Fees		1.20		2.40 DR
01/12/2021	BILL PAYMENT WITHDRAWALS (2 @ 0.40)		0.80		3.20 DR
01/12/2021	Total Transaction Fees		0.80		4.00 DR
01/01/2022	BILL PAYMENT WITHDRAWALS (1 @ 0.40)		0.40		4.40 DR
01/01/2022	E-BANKING TRANSFERS (1 @ 0.40)		0.40		4.80 DR
01/01/2022	Total Transaction Fees		0.80		5.60 DR
01/03/2022	Total Transaction Fees		0.80		6.40 DR
01/03/2022	PAY ANYONE TRANSFERS (2 @ 0.40)		0.80		7.20 DR
			<b>7.20</b>		<b>7.20 DR</b>

**Total Debits: 7.20**

**Total Credits: 0.00**



**Overthu Investments Superannuation Fund**  
**Pension Summary**

As at 30 June 2022

**Member Name :** Kernich, Kenneth James  
**Member Age :** 69\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KERKEN 00002P	Account Based Pension	01/07/2013	25.01%	2.50%	\$16,580.00*	N/A	\$33,458.57	\$0.00	\$33,458.57	NIL
*COVID-19 50% reduction has been applied to the minimum pension amount.										
					\$16,580.00	\$0.00	\$33,458.57	\$0.00	\$33,458.57	\$0.00

**Member Name :** Kernich, Deborah  
**Member Age :** 66\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KERDEB 00002P	Account Based Pension	19/09/2019	32.97%	2.50%	\$21,880.00*	N/A	\$44,158.35	\$0.00	\$44,158.35	NIL
*COVID-19 50% reduction has been applied to the minimum pension amount.										
					\$21,880.00	\$0.00	\$44,158.35	\$0.00	\$44,158.35	\$0.00
<b>Total :</b>					\$38,460.00	\$0.00	\$77,616.92	\$0.00	\$77,616.92	\$0.00

\*Age as at 01/07/2021 or pension start date for new pensions.

**PENSION PROPORTIONMENT**

**PENSION  
WITHDRAWALS**

DEBORAH KERNICH	Opening Balance		<b>77,616.92</b>
	875,038.00	56.89%	44,158.35
KENNETH KERNICH			
	663,012.00	43.11%	33,458.57
	<b>1,538,050.00</b>		<b>77,616.92</b>

**Overdhu Investments Superannuation Fund**  
**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Pensions Paid (41600)</b>					
<u>(Pensions Paid) Kernich, Deborah - Pension (Pension) (KERDEB00002P)</u>					
17/07/2021	E-BANKING TFR 0030023816CN01 0255005948 TTR		19,158.35		19,158.35 DR
10/05/2022	E-BANKING TFR 0030023816CN01 0293622435 TTR Ken and Deb		20,000.00		39,158.35 DR
16/06/2022	OSKO PAYMENT D & K Kernich TTR		5,000.00		44,158.35 DR
			<b>44,158.35</b>		<b>44,158.35 DR</b>
<u>(Pensions Paid) Kernich, Kenneth James - Pension (Pension) (KERKEN00002P)</u>					
17/07/2021	E-BANKING TFR 0030023816CN01 0255005948 TTR		8,458.57		8,458.57 DR
01/12/2021	E-BANKING TFR 0030023816CN01 0272169969 TTR Ken and Deb		20,000.00		28,458.57 DR
06/2022	OSKO PAYMENT D & K Kernich TTR		5,000.00		33,458.57 DR
			<b>33,458.57</b>		<b>33,458.57 DR</b>
<b>Total Debits:</b>			<b>77,616.92</b>		
<b>Total Credits:</b>			<b>0.00</b>		



OVERDHU CASHBOOKS 2021 - 2022

*Expenditure*

Date	To	Amount
17-Jul-21	TTR	27616.92 DEB   KEN
6-Aug-21	Marsh	1490.95
3-Sep-21	PAWA	362.95
30-Sep-21	Darwin City Council	310
30-Sep-21	Darwin City Council	388
28-Oct-21	ATO - PAYG September	1188
30-Nov-21	Darwin City Council	309
30-Nov-21	Darwin City Council	385
1-Dec-21	TTRKen	10000 KEN
1-Dec-21	TTRDeb	10000 DEB
7-Dec-22	PAWA	359.37
11-Jan-22	Lowrys	3190
11-Jan-22	AW Boys	330
29-Jan-22	Darwin City Council	309,
9-Jan-22	Darwin City Council	385
8-Feb-22	AFA Insurance	2210
22-Feb-22	AFA Insurance	220
5-Mar-22	PAWA	362.6
31-Mar-20	Darwin City Council	309
31-Mar-20	Darwin City Council.	385
4-May-22	A Travans - Plumber	1100
10-May-22	TTR- Ken	10000 KEN
10-May-22	TTR- Deb	10000 DEB
15-Jun-22	Power andWater	356.33
16-Jun-22	TTR- Ken and Deb	5000 KEN
16-Jun-22	TTR- Ken and Deb	5000 DEB
		91567.12



Overdhu Investments Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Rental Property Expenses (42500)</b>					
<u>Electricity &amp; Water (00006)</u>					
02/09/2021	BILL PAYMENT 0129937182 BPAY TO: Power & Water		362.95	/	362.95 DR
07/12/2021	BILL PAYMENT 0132360323 BPAY TO: Power & Water		359.37	/	722.32 DR
16/03/2022	BILL PAYMENT 0134716849 BPAY TO: Power & Water Bendigo Money Extra Cash Management (continued).		362.60	/	1,084.92 DR
14/06/2022	BILL PAYMENT 0137057399 BPAY TO: Power & Water Bendigo Money Extra Cash Management (continued).		356.33	/	1,441.25 DR
			<b>1,441.25</b>		<b>1,441.25 DR</b>

*attached invoices*

Total Debits: 1,441.25

Total Credits: 0.00



TAX INVOICE

POWERWATER.COM.AU

1800 245 092

ISSUED  
13/08/2021

CUSTOMER ID  
00098511-0

INVOICE NUMBER  
78065926



001-0810  
(137)

PROP UNITS PLAN 94/043  
2 LAKESIDE DRIVE  
ALAWA, NT 0810

# 129937182

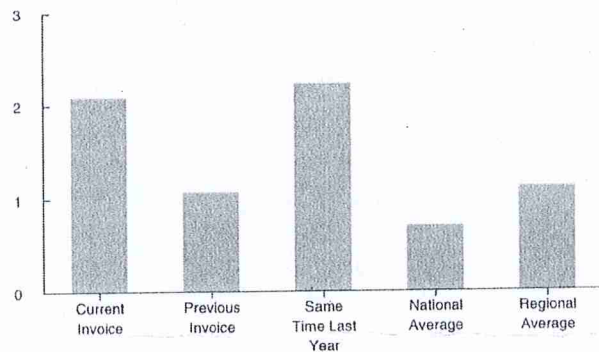
2/9/21 \$362.95

### YOUR ACCOUNT ACTIVITY

YOUR LAST BILL		PAYMENTS/ ADJUSTMENTS		BALANCE BROUGHT FORWARD		NEW CHARGES		TOTAL DUE
\$882.66	+	\$882.66CR	=	\$0.00	+	\$1,088.85	=	\$1,088.85

### COMPARE YOUR DAILY AVERAGE WATER USAGE OVER TIME

KL/day



Unfortunately your water use is above the Darwin average.

DUE DATE

03/09/2021

Total amount of GST included in current charges is: \$0.00

Effective 1 July 2021, water, sewerage and electricity tariffs have changed. New rates are shown on the back of your bill. For further information, please visit [powerwater.com.au](http://powerwater.com.au)

### EASY WAYS TO PAY



**PowerWater**  
Go to [powerwater.com.au](http://powerwater.com.au) to pay by credit card online.



**BPAY®**  
Bpay<sup>®</sup> biller code: 7526  
Ref: 0009851178065926 9



**e-billing**  
Go to [powerwater.com.au/e-billing](http://powerwater.com.au/e-billing) to receive, view and pay your bills online.



**Direct Debit**  
A convenient way to pay, [powerwater.com.au/directdebit](http://powerwater.com.au/directdebit) your bills online.

### REMITTANCE ADVICE

CUSTOMER	00098511-0
DUE DATE	03/09/2021
TOTAL DUE	\$1,088.85
CUSTOMER REFERENCE	0009851178065926 9
CONSUMER NUMBER	204993510



\*2844 00098511 78065926 9

425/006/2



ISSUED  
16/11/2021

CUSTOMER ID  
00098511-0

INVOICE NUMBER  
78846358



001-0810  
(106)

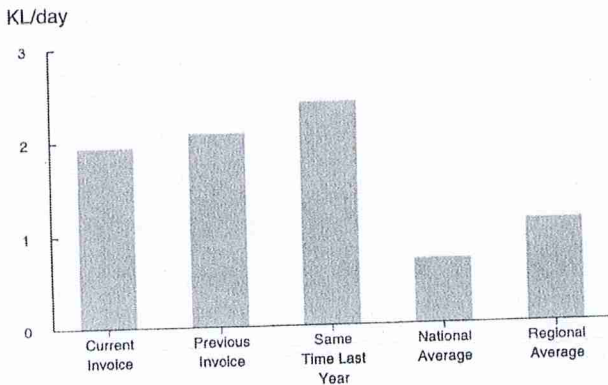
PROP UNITS PLAN 94/043  
2 LAKESIDE DRIVE  
ALAWA, NT 0810

*1/3 = 359.37 ✓  
pd 7/12  
#132360323*

## YOUR ACCOUNT ACTIVITY

YOUR LAST BILL \$1,088.85	+	PAYMENTS/ ADJUSTMENTS \$1,088.86CR	=	BALANCE BROUGHT FORWARD \$0.01CR	+	NEW CHARGES \$1,078.10	=	TOTAL DUE \$1,078.09
------------------------------	---	--	---	--	---	---------------------------	---	-------------------------

## COMPARE YOUR DAILY AVERAGE WATER USAGE OVER TIME



Unfortunately your water use is above the Darwin average.

DUE DATE 07/12/2021

Total amount of GST included in current charges is: \$0.00

Effective 1 July 2021, water, sewerage and electricity tariffs have changed. New rates are shown on the back of your bill. For further information, please visit [powerwater.com.au](http://powerwater.com.au)

## EASY WAYS TO PAY



**PowerWater**

Go to [powerwater.com.au](http://powerwater.com.au) to pay by credit card online.



BPAY®  
Bpay® biller code: 7526  
Ref: 0009851178846358 2



**e-billing**

Go to [powerwater.com.au/e-billing](http://powerwater.com.au/e-billing) to receive, view and pay your bills online.



**Direct Debit**

A convenient way to pay, [powerwater.com.au/directdebit](http://powerwater.com.au/directdebit) your bills online.

## REMITTANCE ADVICE

CUSTOMER 00098511-0  
DUE DATE 07/12/2021  
TOTAL DUE \$1,078.09  
CUSTOMER REFERENCE 0009851178846358 2  
CONSUMER NUMBER 204993510



\*2844 00098511 78846358 2

*425/000/13*





TAX INVOICE

POWERWATER.COM.AU

1800 245 092

ISSUED  
24/02/2022

CUSTOMER ID  
00098511-0

INVOICE NUMBER  
79628094



001-0810  
(78)

PROP UNITS PLAN 94/043  
2 LAKESIDE DRIVE  
ALAWA, NT 0810

#134716849

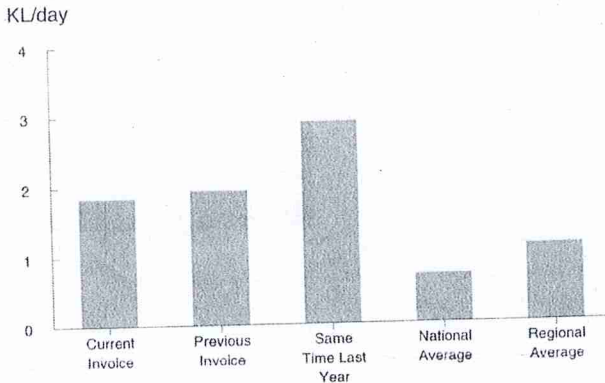
16/3

= 362.60 ✓

### YOUR ACCOUNT ACTIVITY

YOUR LAST BILL \$1,078.09	+	PAYMENTS/ ADJUSTMENTS \$1,078.11CR	=	BALANCE BROUGHT FORWARD \$0.02CR	+	NEW CHARGES \$1,087.81	=	TOTAL DUE \$1,087.79
------------------------------	---	--	---	--	---	---------------------------	---	-------------------------

### COMPARE YOUR DAILY AVERAGE WATER USAGE OVER TIME



Unfortunately your water use is above the Darwin average.

DUE DATE 17/03/2022

Total amount of GST included in current charges is: \$0.00

Due to the recent effects of COVID your bill may be a few more or less days than previous, which may explain a small change in your bill. Find out more by scanning the QR code on the back of the invoice.

### EASY WAYS TO PAY



**PowerWater**  
Go to [powerwater.com.au](http://powerwater.com.au) to pay by credit card online.



**BPAY®**  
Bpay® biller code: 7526  
Ref: 0009851179628094 2



**e-billing**  
Go to [powerwater.com.au/e-billing](http://powerwater.com.au/e-billing) to receive, view and pay your bills online.



**Direct Debit**  
A convenient way to pay, [powerwater.com.au/directdebit](http://powerwater.com.au/directdebit) your bills online.

### REMITTANCE ADVICE

CUSTOMER	00098511-0
DUE DATE	17/03/2022
TOTAL DUE	\$1,087.79
CUSTOMER REFERENCE	0009851179628094 2
CONSUMER NUMBER	204993510



\*2844 00098511 79628094 2

425/006/4



ISSUED  
25/05/2022

CUSTOMER ID  
00098511-0

INVOICE NUMBER  
80342199

001-0810 (100)  
PROP UNITS PLAN 94/043  
2 LAKESIDE DRIVE  
ALAWA, NT 0810

*Set for 14/6*

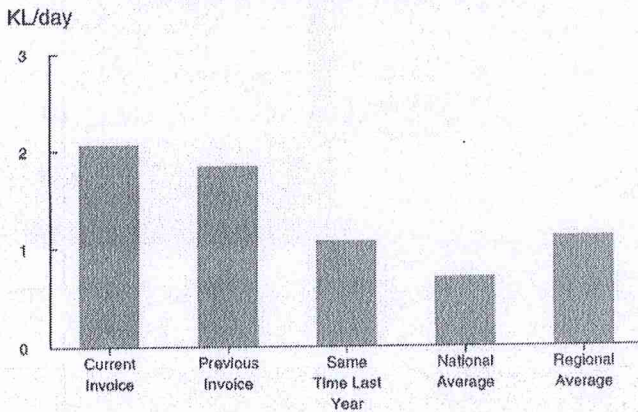
*\$356.33*

*\$13757399 ✓*

## YOUR ACCOUNT ACTIVITY

YOUR LAST BILL	PAYMENTS/ADJUSTMENTS	BALANCE BROUGHT FORWARD	NEW CHARGES	TOTAL DUE
\$1,087.79	\$1,087.80CR	\$0.01CR	\$1,069.00	\$1,068.99

## COMPARE YOUR DAILY AVERAGE WATER USAGE OVER TIME



Unfortunately your water use is above the Darwin average.

DUE DATE 15/06/2022

Total amount of GST included in current charges is: \$0.00

Due to the recent effects of COVID your bill may be a few more or less days than previous, which may explain a small change in your bill. Find out more by scanning the QR code on the back of the invoice.

## EASY WAYS TO PAY



**PowerWater**  
Go to [powerwater.com.au](http://powerwater.com.au) to pay by credit card online.



**BPAY®**  
Bpay® biller code: 7526  
Ref: 0009851180342199 8



**e-billing**  
Go to [powerwater.com.au/e-billing](http://powerwater.com.au/e-billing) to receive, view and pay your bills online.



**Direct Debit**  
A convenient way to pay, [powerwater.com.au/directdebit](http://powerwater.com.au/directdebit) your bills online.

## REMITTANCE ADVICE

CUSTOMER 00098511-0  
DUE DATE 15/06/2022  
TOTAL DUE \$1,068.99  
CUSTOMER REFERENCE 0009851180342199 8  
CONSUMER NUMBER 204993510



\*2844 00098511 80342199 8

*425/00615*



**Overdhu Investments Superannuation Fund**  
**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Rental Property Expenses (42500)</b>					
<u>Rates &amp; Taxes (00009)</u>					
30/09/2021	BILL PAYMENT 0129937215 BPAY TO: CITY OF DARWIN		310.00		310.00 DR
30/09/2021	BILL PAYMENT 0129937364 BPAY TO: CITY OF DARWIN		388.00		698.00 DR
30/11/2021	BILL PAYMENT 0129937392 BPAY TO: CITY OF DARWIN		385.00		1,083.00 DR
30/11/2021	BILL PAYMENT 0129937252 BPAY TO: CITY OF DARWIN		309.00		1,392.00 DR
31/01/2022	BILL PAYMENT 0129937285 BPAY TO: CITY OF DARWIN		309.00		1,701.00 DR
31/01/2022	BILL PAYMENT 0129937429 BPAY TO: CITY OF DARWIN		385.00		2,086.00 DR
31/03/2022	BILL PAYMENT 0129937322 BPAY TO: CITY OF DARWIN		309.00		2,395.00 DR
31/03/2022	BILL PAYMENT 0129937478 BPAY TO: CITY OF DARWIN		385.00		2,780.00 DR
			<b>2,780.00</b>		<b>2,780.00 DR</b>

Total Debits: 2,780.00

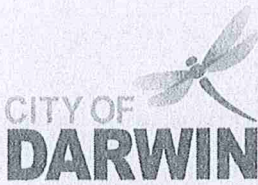
Total Credits: 0.00

*3/69 Sabine \$ 1543*  
*2/6 De Labor 1237*  


---

*\$ 2780.00*





**City of Darwin**  
 CIVIC CENTRE, HARRY CHAN AVENUE  
 DARWIN NT 0800  
 GPO BOX 84 DARWIN NT 0801  
 TEL: (08) 8930 0300 FAX: (08) 8930 0311  
 Email: darwin@darwin.nt.gov.au  
 Website: www.darwin.nt.gov.au  
 ABN: 11 503 313 301

**RATES NOTICE  
 FOR THE YEAR**

**1 JULY 2021 – 30 JUNE 2022**

ISSUED UNDER SECTION 242  
 OF THE LOCAL GOVERNMENT ACT  
 2019

E. & O.E  
 SHOULD THE ADDRESS SHOWN ON THIS NOTICE  
 BE INCORRECT PLEASE NOTIFY COUNCIL IN WRITING

Account Number: 22839-5

Valuation Number: 550060800003

Notice Print Date: 20 August 2021



001-0810 (3752)

**MR K J & MRS D KERNICH**  
**ATF OVERDHU INVESTMENTS SUPER FUND**  
 2 Lakeside Drive  
 ALAWA NT 0810

ALLOTMENT LOCATION AND DESCRIPTION 3/69 Sabine Road MILLNER NT 0810

CURRENT YEARS RATES AND CHARGES	UNIMPROVED CAPITAL VALUE	NTPS ZONE	RATE IN \$ OR MINIMUM	AMOUNT \$
General Rate	\$155,000	LMR	Minimum	\$1,246.00
Garbage Charges	1		297.00	\$297.00
<b>Balance of Account</b>				<b>\$1,543.00</b>

Should the above record of principal ratepayer, allotment description, or classification details be incorrect, please submit a written request to Council to correct the record per section 233 of the Local Government Act 2019.

**PAYMENT OPTIONS AND DUE DATES FOR PAYMENT**

Arrears		INSTALMENT 1	INSTALMENT 2	INSTALMENT 3	INSTALMENT 4
	<b>AND</b>	\$388.00	\$385.00	\$385.00	\$385.00
Due Now		30/09/21	30/11/21	31/01/22	31/03/22

Arrears		Full Payment
	<b>AND</b>	\$1,543.00
Due Now		30/09/21

NOTE: Debit balances from past years are accruing penalty interest on a daily basis and are due and payable now. You will need to contact Council for an updated payment amount.  
 Should payment be received after the close of business on the above due dates, late payment penalties will be added on a daily basis at 18% pa.

All credit card payments will incur a processing surcharge of 0.4% of the total transaction amount  
**City of Darwin – Rates and Charges Payment Methods**



Billpay Code: 0955  
 Reference No: 2283 95

Pay in person at any  
 Post Office, by phone  
 13 18 16 or go to  
 Postbillpay.com.au



BPAY Biller Code: 5074  
 Reference No: 228395

In response to COVID19, City of Darwin will no longer accept cash payments at Council premises. EFTPOS facilities are available.



\*955 228395

BPAY® this payment via internet or phone banking.  
 BPAY View® – View and pay this bill using internet banking.  
 BPAY View Registration No.: 228395

**INTERNET PAYMENTS**



Account No: 22839  
 Valuation No:  
 550060800003

Visit our website:  
[www.darwin.nt.gov.au](http://www.darwin.nt.gov.au)  
 and follow the prompts  
 to pay your rates  
 using your credit card.

**Electronic notices**



Sign up on your online banking account



By Phone 13 18 16 MasterCard or  
 Visa 24 hours 7 days per week  
 Billpay Code: 0955  
 Reference No: 228395



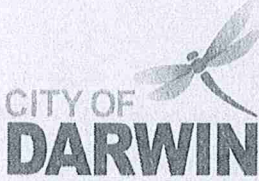
Account No: 228395  
 Valuation No: 550060800003

Register to receive your bill by email by visiting  
[darwin.ezybill.com.au](http://darwin.ezybill.com.au)

**MR K J & MRS D KERNICH**

425/009/12





**City of Darwin**  
 CIVIC CENTRE, HARRY CHAN AVENUE  
 DARWIN NT 0800  
 GPO BOX 84 DARWIN NT 0801  
 TEL: (08) 8930 0300 FAX: (08) 8930 0311  
 Email: darwin@darwin.nt.gov.au  
 Website: www.darwin.nt.gov.au  
 ABN: 11 503 313 301

**RATES NOTICE  
 FOR THE YEAR**

**1 JULY 2021 – 30 JUNE 2022**

ISSUED UNDER SECTION 242  
 OF THE LOCAL GOVERNMENT ACT  
 2019

E. & O.E  
 SHOULD THE ADDRESS SHOWN ON THIS NOTICE  
 BE INCORRECT PLEASE NOTIFY COUNCIL IN WRITING

Account Number: 19736-2

Valuation Number: 550092160002

Notice Print Date: 20 August 2021



001-0810 (5064)

MRS D & MR K J KERNICH  
 ATF OVERDHU INVESTMENTS SUPER FUND  
 2 Lakeside Drive  
 ALAWA NT 0801

ALLOTMENT LOCATION AND DESCRIPTION 2/6 De Latour Street COCONUT GROVE NT

CURRENT YEARS RATES AND CHARGES	UNIMPROVED CAPITAL VALUE	NTPS ZONE	RATE IN \$ OR MINIMUM	AMOUNT \$
General Rate	\$150,000	LI	Minimum	\$1,237.00
Balance of Account				\$1,237.00

Should the above record of principal ratepayer, allotment description, or classification details be incorrect, please submit a written request to Council to correct the record per section 233 of the Local Government Act 2019.

**PAYMENT OPTIONS AND DUE DATES FOR PAYMENT**

Arrears		INSTALMENT 1	INSTALMENT 2	INSTALMENT 3	INSTALMENT 4
	AND	\$310.00	\$309.00	\$309.00	\$309.00
Due Now		30/09/21	30/11/21	31/01/22	31/03/22
	OR	Full Payment			
	AND	\$1,237.00			
Due Now		30/09/21			

NOTE: Debit balances from past years are accruing penalty interest on a daily basis and are due and payable now. You will need to contact Council for an updated payment amount.  
 Should payment be received after the close of business on the above due dates, late payment penalties will be added on a daily basis at 18% pa.

All credit card payments will incur a processing surcharge of 0.4% of the total transaction amount

**City of Darwin – Rates and Charges Payment Methods**



Billpay Code: 0955  
 Reference No: 1973 62

Pay in person at any Post Office, by phone 13 18 16 or go to Postbillpay.com.au



BPay Biller Code: 5074  
 Reference No: 197362

In response to COVID19, City of Darwin will no longer accept cash payments at Council premises. EFTPOS facilities are available.



\*955 197362

BPAY® this payment via internet or phone banking.  
 BPAY View® – View and pay this bill using internet banking.  
 BPAY View Registration No.: 197362

**INTERNET PAYMENTS**



Account No: 19736  
 Valuation No:  
 550092160002

Visit our website: [www.darwin.nt.gov.au](http://www.darwin.nt.gov.au) and follow the prompts to pay your rates using your credit card.



Electronic notices  
 Sign up on your online banking account



By Phone 13 18 16 MasterCard or Visa 24 hours 7 days per week  
 Billpay Code: 0955  
 Reference No: 197362



Account No: 197362  
 Valuation No: 550092160002

Register to receive your bill by email by visiting [darwin.ezybill.com.au](http://darwin.ezybill.com.au)

MRS D & MR K J KERNICH

425/009/13



**Overdhu Investments Superannuation Fund**  
**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Rental Property Expenses (42500)</b>					
<u>Insurance (00010)</u>					
06/08/2021	BILL PAYMENT 0128970177 BPAY TO: MARSH PTY LTD - INS		1,490.95		1,490.95 DR
08/02/2022	OSKO PAYMENT AFA Insurance Broker Delatour Insurance		2,210.00		3,700.95 DR
22/02/2022	OSKO PAYMENT AFA Insurance Broker Balance of 50%		220.00		3,920.95 DR
			<b>3,920.95</b>		<b>3,920.95 DR</b>

**Total Debits: 3,920.95**

**Total Credits: 0.00**

✓

4250010/11



# TAX INVOICE

Proprietors of Unit Plan 94/43  
 2 Lakeside Drive  
 Alawa  
 Darwin NT 0810

Marsh Pty Ltd  
 ABN 86 004 651 512  
 Level 4  
 9 Cavanagh Street  
 Darwin NT 0800  
 Tel +61 8 8943 4400  
 Fax +61 8 8981 9311  
 www.marsh.com.au

Your Adviser/s  
 Azhar Latif +61 8 8943 4416

Invoice No. 800-004510  
 Date 21 July 2021  
 Our Ref 001776  
 Client Code 800-43PO00  
 Policy No. 78-6561840-STR  
 Class Strata (Domestic) - Renewal  
 Insured Proprietors of Unit Plan 94/43  
 Period 9/08/2021 to 9/08/2022  
 Situation As per schedule  
 Insurer Territory Insurance Office  
 Darwin NT

Premium	3,576.55
FSL/ESL	0.00
Document Fee	132.00
GST	370.86
Stamp Duty	393.42

**TOTAL DUE AUD \$4,472.83**

The above Premium amount includes our broking commission.  
 Refer overleaf for information about statutory notices, terms and conditions

Renewal of Strata Insurance Policy 2021-2022  
 69 Sabine Road, Millner NT 0810

*1/3 = \$1490.95*

## PAYMENT OPTIONS

PAY IN FULL NOW	
Total Due AUD \$4,472.83 by 09/08/2021	
<small>*BPAY and Card payments are limited to \$50,000 per transaction</small>	
	Biller Code: 3269 Ref: 880 353 4661 <small>*Registered to BPAY Pty Ltd          ABN 69 079 137 510</small>
Telephone or Internet Banking - BPAY <sup>®</sup> Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	
	Visa/MasterCard/Amex - <a href="http://www.marsh.com.au/payonline">www.marsh.com.au/payonline</a> Payment reference 880 353 4661. A 1% surcharge fee (including GST) applies
EFT ONLY	Bank: Commonwealth Bank BSB: 066-774 Acct: 80 353 4661 Ref: 800-43PO00
	Cheque - Mail with completed Payment Slip overleaf

OR

PAY BY THE MONTH	
	<b>Hunter</b> Premium Funding
To proceed, complete your Application online at: <a href="https://hcf.online/0v6x5u5644">https://hcf.online/0v6x5u5644</a>	
10 monthly instalments of \$486.96	
Initial instalment \$486.96	
Includes an application fee of \$0.00	
Total Amount Payable \$4,869.57	
Includes application fee and interest charges	
Application No. 70168550	

*425/0010/2*





Invoice # 800-004510  
Policy # 78-6561840-STR  
Proprietors of Unit Plan 94/43

## IMPORTANT INFORMATION

### Your Insurance Contract

#### DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that reduces the risk insured, is common knowledge, the insurer knows or should know as an insurer or the insurer waives your duty to tell them about.

#### IF YOU DO NOT TELL US SOMETHING

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

#### DUTY OF DISCLOSURE - OTHER CONTRACTS

In relation to policies which are not governed by the Insurance Contracts Act 1984 such as marine insurance (other than marine inland transit insurance and pleasure craft insurance) and insurance required by statute, the insured still owes a duty of disclosure to the insurer. This is a duty to disclose to the insurer before the contract is concluded, every material circumstance which is known to the insured. Every circumstance is material which would influence the judgment of a prudent insurer in fixing the premium or determining whether they will take the risk. The insurer may avoid the contract from inception if the insured fails to make such disclosure. In the case of insurance required by statute, such as compulsory third party motor vehicle insurance, the insurer may have rights of recovery against the insured in the event of misrepresentation, misstatement or non-disclosure.

#### DUTY OF DISCLOSURE - SUBSIDIARY AND ASSOCIATED COMPANIES

Cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

#### ESSENTIAL READING OF POLICY WORDING

We will provide you with a full copy of your policy as soon as it is received from the insurer.

It is essential that you read this document without delay and advise us in writing of any aspects which are not clear or where the cover does not meet with your requirements.

#### CHANGE OF RISK OR CIRCUMSTANCES

It is vital that you advise the insurer of any changes to your company's usual business. For example, insurers must be advised of any

- mergers or acquisitions,
- changes in occupation or location,
- new products or services, or
- new overseas activities.

**Please contact us if you are in doubt as to whether to notify your insurer of a change in business operations.**

Your duty to disclose applies also when you amend, alter, vary or endorse a policy.

#### HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, REMOVAL OF SUBROGATION OF RIGHTS

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

#### INSURING THE INTERESTS OF OTHER PARTIES

If you require the interest of another party to be covered by the policy, you **MUST** request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy. This is not applicable to

425/0010/3





Invoice # 800-004510  
Policy # 78-6561840-STR  
Proprietors of Unit Plan 94/43

**INSURED** Proprietors of Unit Plan 94/43

**GOVERNING LAW OF CONTRACT** Australian

**PERIOD OF INSURANCE** From: 09 August 2021 at 4 PM Local Time (NT)  
To: 09 August 2022 at 4 PM Local Time (NT)  
69 Sabine Road, Millner NT 0810

**SECTIONS**

**Section 1 - Material Loss or Damage**

Buildings & Common Property	\$1,224,000
Common Contents	\$12,240
Loss of Rent	\$183,600
Extra Cost of Reinstatement	\$0

**Optional Benefits**

1. Emergency	\$367,200
2. Flood (sub limit)	\$1,787,040

Total Sum Insured \$1,787,040

Excess \$500

**Section 2 - Legal Liability**

Limit of Indemnity \$20,000,000

Excess (Property Damage) \$500

**Facilities:**

Childcare facilities / creches owned or operated by the insured;  
golf courses; man made lakes; canals; Marinas;  
Nursing / Medical / Healthcare facilities; Wharves/jetties/piers No

**Facilities at the Situation as advised :**

Swimming pools / Spas / Saunas No  
Children's playground equipment / Playgrounds No

**Section 3 - Fidelity Guarantee**

Not Insured

Limit of Indemnity

Excess

**Section 4 - Personal Accident (Voluntary Workers)**

Not Insured

Cover Limits

Excess

**Section 5 - Office Bearers' Liability Insurance**

Not Insured

Limit of Indemnity

425/0010/4



If you require the interest of another party to be covered by the policy, you must request this. Most policies will attempt to exclude interest in other parties (e.g. mortgagors, lessors, principals, etc.) unless their interest is expressly noted on the policy. This is not applicable to Professional Indemnity or Directors & Officers policies.



Invoice # 800-004510  
Policy # 78-6561840-STR  
Proprietors of Unit Plan 94/43

### REMUNERATION AND OTHER INCOME

Our principal remuneration for arranging insurance on your behalf is either by way of commission paid by the insurer and/or a fee including a service fee and an administration fee to be paid by you. In the event of a mid-term broker appointment, we reserve the right to retain all commission, fees and charges. In addition to the above we, or any company within the Marsh Group of Companies may receive income from insurers including: interest earned on insurance monies passing through our bank accounts; profit commissions or profit shares paid by insurers on specific classes of business; administrative service fees or expense reimbursements for limited specific services we provide to insurers as part of the placing or claims process. We will disclose any potential conflict of interest not included above which may occur and affect our relationship.

### FINANCIAL SERVICES GUIDE (FSG)

For information about the services offered and to assist you in making a decision whether to use any of our services refer to the attached Financial Services Guide.

#### Commission

The Premium shown on the tax invoice includes commission received from the insurer.

IF YOU REQUIRE A FURTHER EXPLANATION FOR ANY THE ABOVE INFORMATION, PLEASE CONTACT US IMMEDIATELY.

425/00105





Invoice # 800-004510  
Policy # 78-6561840-STR  
Proprietors of Unit Plan 94/43

#### GENERAL ADVICE WARNING

It is important that you understand and are happy with the policies we arrange for you. Any recommendations we have made have been based on a consideration of the premium quoted and the scope of cover offered by an insurer. We can give you general information to help you decide but unless we have specified otherwise, we have not advised you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the relevant Product Disclosure Statement and other information we provide before deciding.

#### NSW STAMP DUTY EXEMPTION

From 1 January 2018, some small businesses with an aggregated annual turnover of less than \$2 million may be exempt from NSW stamp duty on commercial motor vehicle, commercial aviation, occupational indemnity or public/product liability insurance policies. ("aggregated turnover is your Australia wide annual turnover plus the annual turnover of any businesses that are your affiliates or are connected with you). To apply for an exemption or a refund please contact us for a copy of the 'NSW Insurance Duty - Small Business Exemption Declaration Form' if one has not been provided to you.

#### AVERAGE/UNDER INSURANCE

Home buildings and contents, fire, industrial special risks and other policies often contain an average clause. This means that you should insure for full value which may be replacement, indemnity or market value depending on the type of insurance cover arranged. If you are under insured your claim may be reduced in proportion to the amount of under-insurance. A simple example, illustrating the basic principle, application and effect of the Average/Under Insurance Clause is as follows:

EXAMPLE	
• Full Value at commencement date	\$1,000,000
• Sum Insured at policy commencement date	\$700,000
\$700K/\$1M - insurer pays 70% of any insured loss & insured retains balance of 30%	
• Amount of Claim, say	\$100,000
• Amount payable by Insurers as a result of the application of Average/Co-insurance (being 70% of \$100,000)	\$70,000

#### SEVERAL LIABILITY

Where your policy cover is provided by more than one insurer it is important to note that each insurer is only responsible to the extent of their individual subscription and there is no obligation for that insurer to make up the shortfall of any other subscribing insurer in a claim or return premium payment.

#### NEW CLAIMS / UNREPORTED LOSSES

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date insurers quoted their terms and the inception date of the cover. If claims do occur during this period, insurers have the right to revise the terms quoted or even withdraw their quotation. Please let us know whether there are any losses which have occurred that have not been reported to us/insurers, whether you intend making a claim or not.

#### CONFIRMATION OF TRANSACTION

You may contact us by telephone or in writing to confirm any transaction under your policy, such as renewals and endorsements. If necessary, we will obtain the information for you from the insurer.

#### REFUND OF PREMIUMS

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, we reserve the right to retain all brokerage, fees and charges.

#### PRIVACY POLICY

We value your privacy and are committed to handling your personal information in accordance with the Australian Privacy Principles and Privacy Act. Full details of how we collect, hold, use and disclose personal information is detailed in our [Privacy Policy](#). Contact your Adviser if you require a copy, or email [privacy.australia@marsh.com](mailto:privacy.australia@marsh.com).

#### RECEIVING INFORMATION ABOUT OTHER PRODUCTS AND SERVICES

We may, from time to time, offer you information about products and services which may be of interest to you. Please notify us if you do not wish to receive such additional information.

425/0010/6



Foundations- Concrete Slab  
Complex of 3 Units  
Each Unit has allocated Driveways

**SECURITY DETAILS:**

**Unit 1:** No alarm,  
Deadlocks on all front doors.  
Security Screens on All Windows.

**Unit 2:** No Alarm  
Deadlocks on all front doors.  
Security Screens on All Windows

**Unit 3:** No Alarm  
Deadlocks on all front doors.  
Security Screens on All Windows

**FIRE PROTECTION:**

Individual Fire Detectors/alarms (Fully Maintained Regularly)

**OCCUPANCY:**

**Unit 1:** - Jose Enrique Saldana Torres and Lauren Rosa Jean Campbell  
DOB: 24/01/1981 and 24/08/1981

**Unit 2:** Hayley Barber  
DOB: 01/04/1981

**Unit 3:** Overdhu Investments Superannuation Fund (Contact Deborah Kemich)

**All Units:** Long term Lease

**POLICY NUMBER:**

178 6561840 STR

**POLICY WORDING:**

TIO Residential Strata Policy Wording (POL968TIO 02/21)

4/01001stx





Invoice # 800-004510  
Policy # 78-6561840-STR  
Proprietors of Unit Plan 94/43

**PROPERTY DETAILS**

Year of Construction:	1994
Wall Construction:	Concrete
Roof Construction:	Metal Sheeting
Floor Construction:	Concrete

425/0010/8



Invoice # 800-004510  
 Policy # 78-6561840-STR  
 Proprietors of Unit Plan 94/43

**INFORMATION RELATING TO YOUR INVOICE**

Unless we have expressly indicated in correspondence that your policy has already been automatically renewed, then only if you have paid your premium in full and the insurer has accepted your insurance policy, will cover commence on the effective date of your policy.

If you are registered for GST purposes, your input tax credit entitlement is, or is based on, the GST amount shown. In accordance with the GST law relating to insurance premiums, the GST amount will be less than 1/11th of the total amount payable. This document will be a tax invoice for GST when you make a payment.

We will keep the interest (if any) earned in our trust account from money paid by you in connection with a financial service or a financial product that has, may or will be provided, to you.

In the event of any refund of premium being allowed for the cancellation or adjustment of this insurance policy, we reserve the right to retain all brokerage, fees and charges.

**PAYMENT SLIP**



In the following particulars of cheques, proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

If 'paying in full now' by cheque, please provide your payee details:

Drawer: \_\_\_\_\_  
 Cheque No.: \_\_\_\_\_  
 BSB: \_\_\_\_\_

Client Ref 800-43P000  
 Our Ref 001776  
 Invoice No. 800-004510  
 Date of Issue 21 July 2021  
 Due By 09/08/2021

Make cheque payable to: Marsh Pty Ltd - ABN 86 004 651 512  
 Post cheque and payment slip to: MARSH PTY LTD, LOCKED BAG 312, SILVERWATER NSW 2128

Trancode	User Code	Customer Reference Number	TOTAL DUE
831	066773	000088035346616	\$ 4,472.83

4/2/2021/9



**INSURANCE  
BROKERS**

**AFSL No: 243506**  
Suites C103 & C104, Building One  
Level 1, 19C Kitchener Drive,  
Darwin Waterfront NT 0800

**ABN: 25 088 869 578**  
GPO BOX 4007  
DARWIN NT 0801

Tel: (08) 8981 6377  
Fax: (08) 8981 6572  
www.afaib.com.au

UNIT PLAN 90/25  
2 LAKESIDE DRIVE  
ALAWA NT 0810

**TAX INVOICE**

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

**Invoice Date:** 16/11/2021

**Invoice No:** 20851

**Our Reference:** UP90 25

Should you have any queries in relation to this account,  
please contact your Account Manager  
Fernando Di Toro

**Class of Policy:** Business Insurance  
**Insurer:** Insurance Australia Limited T/As CGU Insurance  
LEVEL 3, 47 MITCHELL STREET, DARWIN NT 0800  
ABN: 11 000 016 722  
**Insured:** UNIT PLAN 90 25

**RENEWAL**

**Policy No:** 15T4569777

**Period of Cover:**

From 28/11/2021  
to 28/11/2022 at 4:00 pm

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

**Please see overleaf for  
Important Notices**

**Your Premium:**

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Special fee	Admin Fee
\$3,778.36	\$0.00	\$0.00	\$404.04	\$415.62	\$0.00	\$261.98

**TOTAL** \$4,860.00  
(Excluding Credit Card fee)  
Credit Card fee (inc GST) is \$48.60

*\$4860 / 2 = \$ 2430*



Acct Name: AFA INSURANCE BROKERS  
BSB: 085933 Account: 868349784  
Reference: UP90 25 20851

Our Reference: UP90 25  
Invoice No: 20851  
Acct Man: Fernando Di Toro



Mail this portion with your cheque payable to:  
AFA INSURANCE BROKERS  
GPO BOX 4007  
DARWIN NT 0800



To pay with your  
Mastercard, VISA  
Call 08 8981 6377

**AMOUNT DUE \$4,860.00**

*425/0010/10*



**Payment Receipt**

AFA Insurance Brokers	\$2,210.00
Osko Payment	Paid
Status	085 933
BSB	868 349 784
Account No.	8 Feb 2022 at 5:26pm
Payment Date	Delatour Insurance
Description	178818118
Acknowledgement	UP90 25
Reference	
FROM	Overdhu Savings Account 633 000 / 135 990 364
Paid to	AFA Insurance Brokers

425/0019/11

**Payment Receipt**

AFA Insurance Brokers	\$220.00
Osko Payment	
Status	Paid
BSB	085 933
Account No.	868 349 784
Payment Date	22 Feb 2022 at 5:14pm
Description	Balance of 50%
Acknowledgement	182919683
Reference	UP90 25

FROM	Overdhu Savings Account 633 000 / 135 990 364
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Paid to	AFA Insurance Brokers
---------	-----------------------

425/0010/2



**Overdhu Investments Superannuation Fund  
Depreciation Schedule for the year ended 30 June, 2022**

Total	Priv	OWDV	DISPOSAL		ADDITION		Value	DEPRECIATION		Priv	CWDV	PROFIT		LOSS	
			Date	Consid	Date	Cost		T	Rate			Upto +	Above	Total -	Priv
599	0.00	355		0		0	355	D	13.33	47	0	308	0	0	0
0	0.00	703		0		0	703	D	12.50	88	0	615	0	0	0
1,100	0.00	0		0	04/05/22	1,100	1,100	D	15.00	26	0	1,074	0	0	0
<b>1,699</b>		<b>1,058</b>		<b>0</b>		<b>1,100</b>	<b>2,158</b>			<b>161</b>	<b>0</b>	<b>1,997</b>			
							Deduct Private Portion								
							Net Depreciation			<b>161</b>					

**Plant & Equipment at Cost - 3/69 Sabine Rd**

2 Living Room - Split System Aircon 599.00 30/10/17  
 3 Rangehood & Stove 0.00  
 4 DUX Hot Water Unit 1,100.00 04/05/22

161.00  
 131.00  
 861.00  
1153.00

Description	Quantity	Unit Price	GST	Amount AUD
Cost break down:	0.00	0.00		0.00

Materials:

- DUX hot water unit \$450
- Tempering valve to bring up to code \$105
- New isolation valve \$ 30
- Cover plates, brass compression fittings \$ 75
- 1/2 Copper pipe work \$ 20
- Disposal of old unit \$ 20

Labour: Time taken to disconnect and install new unit

2.5 hours

Plumber and apprentice

Plumbers : \$ 250

Apprentice : \$ 150

Subtotal	1,000.00
Total GST 10%	100.00
<b>Amount Due AUD</b>	<b>1,100.00</b>

ANZ Bank

Account name: Adam Travan

BSB: 015901 Account: 485315755

Invoices must be paid within 7 days of receiving

271846

163007

4/25/01/2



**Overdhu Investments Superannuation Fund  
Depreciation Schedule for the year ended 30 June, 2022**

	Total	Priv	OWDV	DISPOSAL		ADDITION		DEPRECIATION			PROFIT		LOSS			
				Date	Consid	Date	Cost	Value	T	Rate	Deprec	Priv	CWDV	Upto +	Above	Total -
<b>Improvements - 3/69 Sabine Road, Milliner</b>																
1 7 Window Flyscreens and 3 Security Doors	0.00	0.00	961	0	0	0	961	D	10.00	96	0	865	0	0	0	0
2 Installed New Toilet Suite	0.00	0.00	353	0	0	0	353	D	10.00	35	0	318	0	0	0	0
			<u>1,314</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,314</u>			<u>131</u>	<u>0</u>	<u>1,183</u>				
									Deduct Private Portion	<u>0</u>						
									Net Depreciation	<u>131</u>						

425/0012/3

**Overdhu Investments Superannuation Fund  
Depreciation Schedule for the year ended 30 June, 2022**

	Total	Priv	OWDV	DISPOSAL		ADDITION				DEPRECIATION			PROFIT		LOSS		
				Date	Consid	Date	Cost	Value	T	Rate	Deprec	Priv	CWDV	Upto +	Above	Total -	Priv
<b>Improvements 1 - 2/6 De Latour Street , Coconut Grove</b>																	
16 x ClearShield Security Screens	0	0.00	3,868		0				0	3,868	D	10.00	387	0	3,481	0	0
2 Front Carpot	18,950	0.00	18,478		0				0	18,478	P	2.50	474	0	18,004	0	0
	<u>18,950</u>		<u>22,346</u>		<u>0</u>				<u>0</u>	<u>22,346</u>			<u>861</u>	<u>0</u>	<u>21,485</u>	<u>0</u>	<u>0</u>
										Deduct Private Portion			0				
										<u>Net Depreciation</u>			<u>861</u>				

47x/0012/4