

DA & J Baird Superannuation Fund  
General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Advertising (41920)</b>					
30/06/2023	12 Menzies Close, Arundel QLD 4214 (12MENZIES) T/up rental summary		110.00	5-1	110.00 DR
			<b>110.00</b>		<b>110.00 DR</b>
<b>Property Expenses - Agents Management Fees (41930)</b>					
30/06/2023	12 Menzies Close, Arundel QLD 4214 (12MENZIES) T/up rental summary		4,988.93	5-1	4,988.93 DR
			<b>4,988.93</b>		<b>4,988.93 DR</b>
<b>Property Expenses - Cleaning (41950)</b>					
23/03/2023	12 Menzies Close, Arundel QLD 4214 (12MENZIES) Transfer To DA J BAIRD CommBank Ap - pool cleaner		125.68		125.68 DR
			<b>125.68</b>		<b>125.68 DR</b>
<b>Property Expenses - Council Rates (41960)</b>					
04/08/2022	12 Menzies Close, Arundel QLD 4214 (12MENZIES) NETBANK BPAY COGC - RATES		1,235.97	13-1	1,235.97 DR
23/01/2023	NETBANK BPAY COGC - RATES		1,235.97	13-3	2,471.94 DR
15/03/2023	Transfer To DA J BAIRD NetBank Gre [Transfer To DA J BAIRD NetBank Gre - GCCC]		21.20	13-4	2,493.14 DR
			<b>2,493.14</b>		<b>2,493.14 DR</b>
<b>Property Expenses - Garden and Lawn (41970)</b>					
30/06/2023	12 Menzies Close, Arundel QLD 4214 (12MENZIES) T/up rental summary		132.00	14-1	132.00 DR
			<b>132.00</b>		<b>132.00 DR</b>
<b>Property Expenses - Insurance Premium (41980)</b>					
28/11/2022	12 Menzies Close, Arundel QLD 4214 (12MENZIES) NETBANK BPAY AAMI		2,497.69	15-1	2,497.69 DR
30/06/2023	T/up rental summary		359.00	15-8	2,856.69 DR
			<b>2,856.69</b>		<b>2,856.69 DR</b>
<b>Property Expenses - Interest on Loans (42010)</b>					
05/07/2022	12 Menzies Close, Arundel QLD 4214 (12MENZIES) Interest		597.79		597.79 DR
05/08/2022	Interest		663.11		1,260.90 DR
05/09/2022	Interest		709.15		1,970.05 DR
05/10/2022	Interest		723.42		2,693.47 DR
05/11/2022	Interest		778.05		3,471.52 DR
05/12/2022	Interest		771.52		4,243.04 DR
05/01/2023	Interest		810.00		5,053.04 DR
05/02/2023	Interest		813.42		5,866.46 DR
28/02/2023	Discharge interest		577.28		6,443.74 DR
27/03/2023	Interest		491.79		6,935.53 DR
27/04/2023	Interest		570.75		7,506.28 DR
27/05/2023	Interest		566.20		8,072.48 DR
27/06/2023	Interest		601.83		8,674.31 DR
			<b>8,674.31</b>		<b>8,674.31 DR</b>

DA & J Baird Superannuation Fund  
General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Land Tax (42020)</b>					
<u>12 Menzies Close, Arundel QLD 4214 (12MENZIES)</u>					
15/02/2023	NETBANK BPAY QRO LAND TAX 1		2,526.65	17-1	2,526.65 DR
			<b>2,526.65</b>		<b>2,526.65 DR</b>
<b>Property Expenses - Repairs Maintenance (42060)</b>					
<u>12 Menzies Close, Arundel QLD 4214 (12MENZIES)</u>					
15/09/2022	Transfer To EAST COAST BALI HUTS Ne [Transfer To EAST COAST BALI HUTS - repair rear pergola area - invoice 1392]		8,700.00	18-1	8,700.00 DR
13/03/2023	Transfer To DA J BAIRD NetBank Kit [Transfer To DA J BAIRD NetBank Kitchen repairs - Bunnings receipts \$443.78, \$111.30, \$30.32 & \$172.45]		757.85	18-2	9,457.85 DR
14/03/2023	Transfer to other BAIRD 2303141 [Transfer to other BAIRD 2303141 - pool fence safety inspection]		185.80	18-5	9,643.65 DR
17/03/2023	Transfer To DA J BAIRD NetBank Tay [Transfer To DA J BAIRD NetBank Taylors Handyman - repair bathroom, kitchen tiles & cupboard door repairs]		580.00	18-6	10,223.65 DR
23/03/2023	Transfer To DA J BAIRD CommBank Ap - O'Brien glass		411.30	18-9	10,634.95 DR
31/03/2023	Transfer To Fix the pipes Plumbing [Transfer To Fix the pipes Plumbing - repair drains Invoice 590]		480.00	18-7	11,114.95 DR
05/06/2023	Transfer To Fix the pipes Plumbing [Transfer To Fix the pipes Plumbing - repair drains Invoice 600]		2,490.00	18-8	13,604.95 DR
30/06/2023	T/up rental summary	5-1	741.16	16-1 to 16-9	14,346.11 DR
30/06/2023	T/up rental summary		292.00	18-10 A	14,638.11 DR
30/06/2023	T/up rental summary		198.00	18-10 D	14,836.11 DR
30/06/2023	T/up rental summary		135.30	18-11	14,971.41 DR
30/06/2023	T/up rental summary		240.00	18-12	15,211.41 DR
			<b>15,211.41</b>		<b>15,211.41 DR</b>
<b>Property Expenses - Stationery, Phone and Postage (42090)</b>					
<u>12 Menzies Close, Arundel QLD 4214 (12MENZIES)</u>					
30/06/2023	T/up rental summary		151.80	5-1	151.80 DR
			<b>151.80</b>		<b>151.80 DR</b>
<b>Property Expenses - Water Rates (42150)</b>					
<u>12 Menzies Close, Arundel QLD 4214 (12MENZIES)</u>					
18/08/2022	NETBANK BPAY GCCC - WATER		461.01	19-1	461.01 DR
13/12/2022	NETBANK BPAY GCCC - WATER		497.75	19-2	958.76 DR
13/03/2023	NETBANK BPAY GCCC - WATER		527.87	19-3	1,486.63 DR
05/06/2023	NETBANK BPAY GCCC - WATER		501.19	19-4	1,987.82 DR
			<b>1,987.82</b>		<b>1,987.82 DR</b>
<b>Property Expenses - Borrowing costs (42200)</b>					
<u>12 Menzies Close, Arundel QLD 4214 (12MENZIES)</u>					
28/02/2023	Loan discharge fee		350.00	28-11	350.00 DR
30/06/2023	Write off borrowing costs 2023		81.87	20-1	431.87 DR
			<b>431.87</b>		<b>431.87 DR</b>

[cityofgoldcoast.com.au/rates](http://cityofgoldcoast.com.au/rates)  
(07) 5667 5995 or 1300 366 659

Notice number  
**2 1072673 3**

Date of issue  
**25 July 2022**



041 - 101642 - 32368 - RC  
D & J Baird Pty Ltd  
94 Arun Dr  
ARUNDEL QLD 4214

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

**\$1,235.97**  
*(see back for payment options)*

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

Total amount payable after due date:  
**\$1,328.53**  
*(interest penalty applies after due date)*

12 Menzies Close, ARUNDEL QLD 4214  
Lot 505 RP220639

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

<b>State Government and associated charges</b> <i>(see rate assessment page for details)</i>	<b>\$118.70</b>
<b>Council rates and charges</b> <i>(see rate assessment page for details)</i>	<b>\$1,209.83</b>
Less 10% Council discount on GENERAL RATE if full payment received by the due date	<b>\$92.56CR</b>
<b>Amount payable if paid by: 25 August 2022</b>	<b>\$1,235.97</b>

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

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

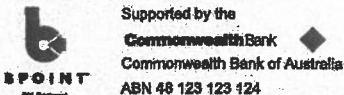
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**In Person / Mail Payment Advice**

Name: D & J Baird Pty Ltd  
Ref: 2 1072673 3

\*419 210726733

**Credit**



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



Billers Code: 575217  
Ref: 2 1072673 3



**Post Billpay**

Date

Cash

Teller stamp and initials

No. of Cheques

Cheques (see reverse)

Total Amount Payable  
If paid by: **25 August 2022**

Total Amount Payable  
If paid after: **25 August 2022**

**\$1,235.97**

**\$1,328.53**

For Credit  
**Gold Coast City Council**

Tran Code      User ID      Customer Reference No.  
**8 3 1      0 6 6 6 8 4      0 0 0 0 2 1 0 7 2 6 7 3 3 6**

**\$**

13-2

**CHARGES CONSOLIDATED ON RATE NOTICE**

12 Menzies Close, ARUNDEL QLD 4214  
Lot 505 RP220639

**DETAILS OF STATE GOVERNMENT AND ASSOCIATED CHARGES**

<b>VOLUNTEER FIRE BRIGADE</b>	
Volunteer Fire Brigade Separate Charge	\$1.00
<b>EMERGENCY MANAGEMENT</b>	
SINGLE UNIT RESIDENCE 1 @ \$117.70	\$117.70
<b>TOTAL OF STATE GOVERNMENT AND ASSOCIATED CHARGES</b>	<b><u>\$118.70</u></b>

**DETAILS OF COUNCIL RATES AND CHARGES**

<b>OPEN SPACE INCLUDING KOALA HABITAT</b>	
Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge	\$27.75
<b>WASTE MANAGEMENT</b>	
PART A - Waste Management Utility Charge (General)	\$152.00
PART B - Waste Management Utility Charge (State Waste Levy Cost Component)*	\$0.00
<b>RECYCLING</b>	
Recycling Utility Charge	\$5.00
<b>GENERAL RATE</b>	
CATEGORY 2A - Residential 2 \$413,333 AV @ \$0.00223932	\$925.58
<b>RECREATIONAL SPACE</b>	
Recreational Space Separate Charge	\$14.50
<b>CITY TRANSPORT</b>	
City Transport Improvement Separate Charge	\$85.00
<b>TOTAL OF COUNCIL RATES AND CHARGES</b>	<b><u>\$1,209.83</u></b>

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

\* Council, as the operator of a levyable waste disposal site, is liable to pay a monthly waste levy to the State under the *Waste Reduction and Recycling Act 2011*. For the financial year 2022/2023, the State will pay Council, as a local government affected by the waste levy, an annual payment in the amount of \$24,312,189, in one instalment on 24th June 2022. The purpose of the payment is to mitigate any direct impacts of the waste levy on households in Council's local government area, therefore your waste management Part B charge as seen above is \$0.00.

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**2 1072673 3**  
**D & J Baird Pty Ltd**

**Optional: Annual Rate Payment**

for Period 1 July 2022 to 30 June 2023

OPENING BALANCE OF YOUR RATE ACCOUNT	RATES BILLED FOR THIS JULY TO DECEMBER	RATES BILLABLE FOR NEXT JANUARY TO JUNE	REDUCTIONS TO CHARGES (FOR 12 MTHS)	DISCOUNT AVAILABLE	ANNUAL AMOUNT PAYABLE BY 25 August 2022
\$0.00	\$1,328.53	\$1,328.53	\$0.00	\$185.12CR	\$2,471.94

**GOLD COAST**

# Rate Notice

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

Notice number  
**2 1072673 3**

Date of issue  
**16 January 2023**



041 - 66617 - 31818  
D & J Baird Pty Ltd  
94 Arun Dr  
ARUNDEL QLD 4214

Current rating period:  
1 January 2023 to 30 June 2023

**\$1,235.97**

(see back for payment options)

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

Total amount payable after due date:  
**\$1,328.53**

(interest penalty applies after due date)

12 Menzies Close, ARUNDEL QLD 4214  
Lot 505 RP220639

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

**State Government and associated charges** (see rate assessment page for details) **\$118.70**

**Council rates and charges** (see rate assessment page for details) **\$1,209.83**  
Less 10% Council discount on GENERAL RATE if full payment received by the due date **\$92.56CR**

**Amount payable if paid by: 16 February 2023** **\$1,235.97**

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

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

CITY OF  
**GOLD COAST**

### In Person / Mail Payment Advice

Name: D & J Baird Pty Ltd  
Ref: 2 1072673 3

\*419 210726733

**Credit**



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



**Billers Code: 575217**  
Ref: 2 1072673 3



**Post  
Billpay**

Date

Cash

Teller stamp  
and initials

No. of  
Cheques

Cheques (see reverse)

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

**\$1,235.97**

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

**\$1,328.53**

For Credit  
**Gold Coast City Council**

Tran Code

User ID

Customer Reference No.

831

066684

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b.4

From: City of Gold Coast noreply@goldcoast.qld.gov.au  
Subject: Important correspondence from City of Gold Coast  
Date: 15 Mar 2023 at 9:39:10 am  
To: David Baird daj@bairdenterprises.com.au

## Please read the attached correspondence.

There's a range of other City of Gold Coast services and requests you can also complete online. Save time, go online. Visit [cityofgoldcoast.com.au/onlineservices](http://cityofgoldcoast.com.au/onlineservices)

Do not reply to this message as it is a system generated email. Please refer to the contact details in the attached correspondence.

© Council of the City of Gold Coast

### Privacy notice

Council of the City of Gold Coast (Council) is collecting your personal information in order to provide the services requested, perform associated Council functions and services, and to update and maintain Council's customer information records. Your information is handled in accordance with the *Information Privacy Act (Qld) 2009* and may only be accessed by Councillors, Council employees and authorised contractors. Unless authorised or required by law we will not provide your personal information to any other person or agency. For further information go to [cityofgoldcoast.com.au/privacy](http://cityofgoldcoast.com.au/privacy).

Council may also use your personal information in order to contact you to provide you with information regarding Council functions and services. If you do not wish to receive such information please opt out using the unsubscribe link in the communication material sent to you.



## TAX INVOICE / RECEIPT

ABN: 84 858 548 460

Da & J Baird PTY LTD  
12 Manzies close Arundel

Receipt number: 60145766  
Receipt date: 15/03/2023  
Receipt time: 9:37 am  
Cash drawer: ESOL  
External reference: DA-620190

Description	Value	GST	Price	Total
Application: WSV/415/2023//UPS				21.05
Upsized 360 recycle	21.05	0.00	21.05	
Merchant Service Fee	0.15	0.00		0.15

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<b>Totals</b>	<b>\$21.20</b>	<b>\$0.00</b>	<b>\$21.20</b>
	* Taxable supply item		

<b>Payment Method</b>	<b>Amount</b>
Online (eSolution) Credit Card payment	-\$21.20
<b>Total amount tendered</b>	<b>\$21.20</b>
<b>Change issued</b>	<b>\$0.00</b>

**Note:** This payment may not represent full and final settlement of the debt on Council's records.

A credit card surcharge inclusive of GST where applicable is charged on credit card payments. GST of 10% applies on the portion of the credit card surcharge referable to GST liable products, services, fees or charges on the bill(s) paid. The GST applicable to the credit card surcharge is apportioned across the taxable and non-taxable supplies on a pro-rata basis.







# Policy Renewal

15-1

Date of Issue 9 November 2022  
 Policy Number HPL124466179  
 Period of Insurance 6 December 2022 to 11:59pm 6 December 2023  
 Total Amount Payable \$2,497.69  
 Due Date 6 December 2022



041-02436-

D & J BAIRD PTY LTD ATF D & J BAIRD TRUST  
 94 ARUN DR  
 ARUNDEL QLD 4214

## Landlord Insurance

Dear Policy Holder,

Thank you for insuring your Landlord Building and Contents with AAMI. Your current policy expires at 11.59pm on 6 December 2022 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your Certificate of Insurance showing policy details for the new period of insurance and Supplementary Product Disclosure Statement (if any).

It is important to review the information in your Certificate of Insurance carefully. If any details shown are incorrect, or there is other information you need to tell us, please call 13 22 44.

Please pay the amount payable by the due date to ensure you remain covered. If you have any questions about your insurance please call 13 22 44.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Take care,  
The AAMI Team

### Insured Address

12 MENZIES CL, ARUNDEL QLD 4214

### Policy Type

Landlord Building

Building Base Premium	\$1,928.74
Stamp Duty	\$190.94
GST	\$192.87
<b>Total Amount Payable for Building</b>	<b>\$2,312.55</b>

### Policy Type

Landlord Contents

Contents Base Premium	\$154.41
Stamp Duty	\$15.29
GST	\$15.44
<b>Total Amount Payable for Contents</b>	<b>\$185.14</b>

## Payment Options



**Internet:** Visit [aami.com.au](http://aami.com.au)



**Phone:** To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



**By Mail:** Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



**In Person:** At any Post Office in Australia.



**Direct Debit:** Call 13 22 44 to arrange payment by monthly instalments.



Bill Code: 655902  
Ref: 15344124466179

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

**Total Amount Payable** \$2,497.69

**Due Date** 6 December 2022

**Reference Number** 15344124466179



\*4060 06122022 HPL124466179

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.

# Certificate of Insurance

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Date of Issue 9 November 2022

Policy Number HPL124466179

Page 1 of 2

## Landlord Insurance

Thank you for being an AAMI Landlord Building and Contents Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct and that the amount of cover meets your needs.

We do rely on you to honestly disclose all the correct details in regards to your policy.

We'd like to let you know that you can easily manage this policy online. Simply visit [aami.com.au/login](http://aami.com.au/login) to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44.

Take care,

The AAMI Team

### Insured Address

12 MENZIES CL,  
ARUNDEL QLD 4214

### The Insured

D & J Baird PTY LTD Aff D & J Baird Trust

### Period of Insurance

6 December 2022 to 11:59pm 6 December 2023

### Policy Type

Landlord Building and Contents Insurance

### Landlord Cover

Building Sum Insured:	\$840,000
Landlord Contents Sum Insured:	\$26,300
Legal Liability:	\$20 million
Tenant Protection Option:	No
Written rental agreement:	Yes

### Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premiums <sup>®</sup> Excess:	\$1,000
Landlord Contents Flexi-Premiums <sup>®</sup> Excess:	\$750
Unoccupied Excess:	\$1,000

### What you have told us

This document sets out the information that we have relied on to decide if we can insure you and on what terms. We may give you a copy of the information you have previously told us. If any of this information has changed, or is incorrect, please contact us.

### The Building

Dwelling Type:	House
Main flooring:	Tiles
Open Floor Plan:	Yes
Wall Construction:	Brick Veneer
Year Built:	Approx. 1985

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on [idr@aami.com.au](mailto:idr@aami.com.au). You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.

[aami.com.au](http://aami.com.au)  
13 22 44

LUCKY YOU'RE WITH  
**AAMI**





## Certificate of Insurance

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Date of Issue 31 January 2023  
 Policy Number HPL124466179  
 Effective Date 31 January 2023  
 Page 1 of 2

### Landlord Insurance

Here is your updated Certificate of Insurance.

Please have a read through the Certificate of Insurance to check all your policy details are correct.

We do rely on you to honestly disclose all the correct details in regards to your policy.

We'd like to let you know that you can easily manage this policy online. Simply visit [aami.com.au/login](http://aami.com.au/login) to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44.

Take care,

The AAMI Team

#### Insured Address

12 MENZIES CL,  
 ARUNDEL QLD 4214

#### The Insured

D & J Baird PTY LTD A/f D & J Baird Trust

#### Period of Insurance

31 January 2023 to 11:59pm 6 December 2023

#### Policy Type

Landlord Building and Contents Insurance

#### Landlord Cover

Building Sum Insured:	\$840,000
Landlord Contents Sum Insured:	\$26,300
Legal Liability:	\$20 million
Tenant Protection Option:	No
Written rental agreement:	Yes

#### Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premiums® Excess:	\$1,000
Landlord Contents Flexi-Premiums® Excess:	\$750
Unoccupied Excess:	\$1,000

#### The Building

You have told us the following about the building at the insured address:

Dwelling Type:	House
Main flooring:	Tiles
Open Floor Plan:	Yes
Wall Construction:	Brick Veneer
Year Built:	Approx. 1985

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on [idr@aami.com.au](mailto:idr@aami.com.au). You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.



## The Building cont.

Well maintained and in good condition: Yes

This includes, but is not limited to, there are: no leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, walls, floors, fences, or anywhere else; no damage to foundations, walls, steps, flooring, ceilings, gates, and fences and is structurally sound; no damage from or infestation of termites, ants, vermin, or other creatures; no broken, missing glass or boarded-up windows. Refer to the PDS for further details.

Under Renovation/Construction: No

Used for Business: No

Unoccupied: No

Mortgage: Yes

Financier: Loans.com.au PTY LTD

Trust Classification: None

Quality of Construction: Above Average

No of Bedrooms: 4

No of Bathrooms: 3

Ducted AC/Heating: Yes

Granny Flat: No

Garage/Carport: Double

We have used other sources for additional information about the building. For more information, please visit [www.aami.com.au/sum-insured](http://www.aami.com.au/sum-insured).

## When you need to contact us

It is important that you check the information provided on your Certificate of Insurance. If any details are incorrect or have changed, you should contact us to update your details.

Also, when you hold a policy with us, there are other circumstances you need to tell us about during the period of insurance. These circumstances are set out in the 'When you need to contact us' section of your PDS. If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

## Receive Policy Documents By Email

For your convenience you can receive your policy documents via email. If you have a Home, Contents or Car policy you can easily update your mailing preferences by logging onto [aami.com.au/login](http://aami.com.au/login). For all other policies, call us on 13 22 44.

## Insurance and Criminal History

You have told us that in the past **three** years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to home or contents insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have NOT committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on [idr@aami.com.au](mailto:idr@aami.com.au). You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.



## Change of Details - No Premium Due

156  
Date of Issue 31 January 2023  
Policy Number HPL124466179  
Period of Insurance 31 January 2023 to  
11:59pm 6 December 2023

Page 1 of 2

D & J BAIRD PTY LTD ATF D & J BAIRD TRUST  
94 ARUN DR  
ARUNDEL QLD 4214

### Landlord Insurance

Dear Policy Holder,

We have made the change you requested to your insurance policy. There is no additional premium to pay.

Please find enclosed a Certificate of Insurance, showing your changed policy details.

If you have any questions call us on 13 22 44.

Take care,  
The AAMI Team

#### Insured Address

12 MENZIES CL, ARUNDEL QLD 4214

#### Policy Type

Landlord Building

<b>Building Base Premium</b>	\$0.00
Stamp Duty	\$0.00
GST	\$0.00
<b>Total Amount for Building</b>	<b>\$0.00</b>

#### Policy Type

Landlord Contents

<b>Contents Base Premium</b>	\$0.00
Stamp Duty	\$0.00
GST	\$0.00
<b>Total Amount for Contents</b>	<b>\$0.00</b>





15-7

30 November 2022

Dear D & J Baird Pty Ltd Atf D & J Baird Trust ,

**This is about your Landlord Insurance**

**Please see below confirmation of your payment**

**Receipt**

Policy Number	Amount	Payment Type	Receipt Number	Date Received
HPL124466179	\$2497.69	Policy Payment	15344124466179	30/11/2022

Please call us on 13 22 44 if we can help you with any other insurance matters.

Take care,  
The AAMI Team

AAI Limited Trading as AAMI ABN 48 005 297 807, AFSL 230859  
PO Box 14180, Melbourne City Mail Centre, Victoria 8001  
Phone 13 22 44 [www.aami.com.au](http://www.aami.com.au)



15-8

# Policy Schedule

## Landlord Preferred Policy



038 00634

10 October 2022

DA & J Baird Enterprises  
 C/- Narak Sai Realty  
 57 Marina Parade  
 JACOBS WELL QLD 4208

**POLICY NUMBER:** TS0258840LPP  
**AMOUNT DUE:** \$ 359.00  
**DUE DATE:** 07/12/2022

**Insured: DA & J Baird Enterprises**

**Insured Address: 12 Menzies Close, ARUNDEL QLD 4214**

**Premium Type**

Renewal

**Sum Insured**

Contents/Building	\$60,000
Liability to Other	\$20,000,000
Weekly rent	Up to \$1,000

**Expiry Date**

07/12/2022 We invite you to renew your policy until 12 01am  
 07/12/2023

**Managing Agent**

Narak Sai Realty

**Excess per claim**

Loss of rent	\$0
Add. benefits in Sect 1, Liability	\$0
Tenant damage	\$500
Scorching or pet damage	\$250
Earthquake or Tsunami	\$200
Other claims	\$100

**Property Details**

The land size is less than 2 acres.  
 There is no business activity operated from this property.  
 The property is kept well maintained and in good condition\*

**Annual Premium \$359.00**

Last year's annual premium \$385.00  
 Change on last year -6.8%

This Policy Schedule is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance you must call us.

Insurer: AAI Limited ABN 48 005 287 807 AFSL 230859

**Special Conditions/Additional Information**

28ATSIDLXREG119020APPE-634-S-140912817

Please turn over for important policy information and payment details

TS0033100314 A



16-1



# TAX INVOICE

David Baird  
 c/- Nanak Sai Realty  
 12 Menzies Close  
 ARUNDEL QLD 4214  
 AUSTRALIA

**Invoice Date**  
 19 Jul 2022

Jim's Pool Care Oxenford

**Invoice Number**  
 INV-6179

Attention: Scott Baker  
 16 Saddle Back St  
 UPPER COOMERA QLD 4209  
 AUSTRALIA

**ABN**  
 49 415 527 610

Phone 0423 971 065

Description	Quantity	Unit Price	GST	Amount AUD
Service - Regular Maintenance Program (Pool)				
- Electronic water test				
- Broom and vacuum of pool surfaces				
- Removal of floating debris				
- Inspect and clean all skimmer and pump baskets				
- Filter cartridge clean / media filter backwash/rinse				
- Chlorinator timer adjustment (as required by season)	1.00	64.32	10%	64.32
- Pool suction cleaner / robot inspection and clean				
- Chlorinator cell clean (as required)				
- General equipment condition assessment and minor fault rectification				
- Post service assessment findings / report / recommendations (as required)				
- Preparation of water test report and service invoice				
Sundries				
Includes: electronic spin tester reagent disk, lube, tapes, other consumables required for minor maintenance	1.00	3.64	10%	3.64
INCLUDES GST 10%				6.79
<b>TOTAL AUD</b>				<b>74.75</b>

**Due Date: 31 Jul 2022**

**Direct Deposit Details:**



16-2



# TAX INVOICE

David Baird  
 c/- Nanak Sai Realty  
 12 Menzies Close  
 ARUNDEL QLD 4214  
 AUSTRALIA

**Invoice Date**  
 29 Aug 2022

Jim's Pool Care Oxenford

**Invoice Number**  
 INV-6308

Attention: Scott Baker  
 16 Saddle Back St  
 UPPER COOMERA QLD 4209  
 AUSTRALIA

**ABN**  
 49 415 527 610

Phone 0423 971 065

Description	Quantity	Unit Price	GST	Amount AUD
Service - Regular Maintenance Program (Pool)				
- Electronic water test				
- Broom and vacuum of pool surfaces				
- Removal of floating debris				
- Inspect and clean all skimmer and pump baskets				
- Filter cartridge clean / media filter backwash/rinse				
- Chlorinator timer adjustment (as required by season)	1.00	64.32	10%	64.32
- Pool suction cleaner / robot inspection and clean				
- Chlorinator cell clean (as required)				
- General equipment condition assessment and minor fault rectification				
- Post service assessment findings / report / recommendations (as required)				
- Preparation of water test report and service invoice				
Sundries				
Includes: electronic spin tester reagent disk, lube, tapes, other consumables required for minor maintenance	1.00	3.64	10%	3.64
INCLUDES GST 10%				6.79
<b>TOTAL AUD</b>				<b>74.75</b>

**Due Date: 18 Sep 2022**

**Direct Deposit Details:**



16.3



## TAX INVOICE

David Baird  
c/- Nanak Sai Realty  
12 Menzies Close  
ARUNDEL QLD 4214  
AUSTRALIA

Invoice Date  
17 Oct 2022

Invoice Number  
INV-6466

ABN  
49 415 527 610

Jim's Pool Care Oxenford

Attention: Scott Baker  
16 Saddle Back St  
UPPER COOMERA QLD 4209  
AUSTRALIA  
Phone 0423 971 065

Description	Quantity	Unit Price	GST	Amount AUD
Service - Regular Maintenance Program (Pool)				
- Electronic water test				
- Broom and vacuum of pool surfaces				
- Removal of floating debris				
- Inspect and clean all skimmer and pump baskets				
- Filter cartridge clean / media filter backwash / rinse				
- Chlorinator timer adjustment (as required by season)	1.00	67.27	10%	67.27
- Pool suction cleaner / robot inspection and clean				
- Chlorinator cell clean (as required)				
- General equipment condition assessment and minor fault rectification				
- Post service assessment findings / report / recommendations (as required)				
- Preparation of water test report and service invoice				
Sundries				
Includes: electronic spin tester reagent disk, lube, tapes, other consumables required for minor maintenance	1.00	4.55	10%	4.55
			INCLUDES GST 10%	7.18
			<b>TOTAL AUD</b>	<b>79.00</b>

**Due Date: 31 Oct 2022**

**Direct Deposit Details:**



16.4



# TAX INVOICE

David Baird  
c/- Nanak Sai Realty  
12 Menzies Close  
ARUNDEL QLD 4214  
AUSTRALIA

**Invoice Date**  
30 Nov 2022

**Invoice Number**  
INV-6635

**ABN**  
49 415 527 610

Jim's Pool Care Oxenford

Attention: Scott Baker  
16 Saddle Back St  
UPPER COOMERA QLD 4209  
AUSTRALIA  
Phone 0423 971 065

Description	Quantity	Unit Price	GST	Amount AUD
Service - Regular Maintenance Program (Pool)				
- Electronic water test				
- Broom and vacuum of pool surfaces				
- Removal of floating debris				
- Inspect and clean all skimmer and pump baskets				
- Filter cartridge clean / media filter backwash / rinse				
- Chlorinator timer adjustment (as required by season)	1.00	67.27	10%	67.27
- Pool suction cleaner / robot inspection and clean				
- Chlorinator cell clean (as required)				
- General equipment condition assessment and minor fault rectification				
- Post service assessment findings / report / recommendations (as required)				
- Preparation of water test report and service invoice				
Sundries				
Includes: electronic spin tester reagent disk, lube, tapes, other consumables required for minor maintenance	1.00	4.55	10%	4.55
Skimmer Basket - Poolrite	1.00	26.36	10%	26.36
			INCLUDES GST 10%	9.82
			<b>TOTAL AUD</b>	<b>108.00</b>

**Due Date: 30 Dec 2022**

**Direct Deposit Details:**



16.5



# TAX INVOICE

David Baird  
 c/- Nanak Sai Realty  
 12 Menzies Close  
 ARUNDEL QLD 4214  
 AUSTRALIA

Invoice Date  
 05 Jan 2023

Invoice Number  
 INV-6783

ABN  
 49 415 527 610

Jim's Pool Care Oxenford

Attention: Scott Baker  
 16 Saddle Back St  
 UPPER COOMERA QLD 4209  
 AUSTRALIA  
 Phone 0423 971 065

Description	Quantity	Unit Price	GST	Amount AUD
Service - Regular Maintenance Program (Pool)				
- Electronic water test				
- Broom and vacuum of pool surfaces				
- Removal of floating debris				
- Inspect and clean all skimmer and pump baskets				
- Filter cartridge clean / media filter backwash / rinse				
- Chlorinator timer adjustment (as required by season)	1.00	67.27	10%	67.27
- Pool suction cleaner / robot inspection and clean				
- Chlorinator cell clean (as required)				
- General equipment condition assessment and minor fault rectification				
- Post service assessment findings / report / recommendations (as required)				
- Preparation of water test report and service invoice				
Sundries				
Includes: electronic spin tester reagent disk, lube, tapes, other consumables required for minor maintenance	1.00	4.55	10%	4.55
INCLUDES GST 10%				7.18
<b>TOTAL AUD</b>				<b>79.00</b>

**Due Date: 01 Feb 2023**

**Direct Deposit Details:**



16.6



## TAX INVOICE

David Baird  
 c/- Nanak Sai Realty  
 12 Menzies Close  
 ARUNDEL QLD 4214  
 AUSTRALIA

Invoice Date  
 20 Feb 2023

Invoice Number  
 INV-6939

ABN  
 49 415 527 610

Jim's Pool Care Oxenford

Attention: Scott Baker  
 16 Saddle Back St  
 UPPER COOMERA QLD 4209  
 AUSTRALIA  
 Phone 0423 971 065

Description	Quantity	Unit Price	GST	Amount AUD
Service - Regular Maintenance Program (Pool)				
- Electronic water test				
- Broom and vacuum of pool surfaces				
- Removal of floating debris				
- Inspect and clean all skimmer and pump baskets				
- Filter cartridge clean / media filter backwash / rinse				
- Chlorinator timer adjustment (as required by season)	1.00	67.27	10%	67.27
- Pool suction cleaner / robot inspection and clean				
- Chlorinator cell clean (as required)				
- General equipment condition assessment and minor fault rectification				
- Post service assessment findings / report / recommendations (as required)				
- Preparation of water test report and service invoice				
Sundries				
Includes: electronic spin tester reagent disk, lube, tapes, other consumables required for minor maintenance	1.00	4.55	10%	4.55
INCLUDES GST 10%				7.18
<b>TOTAL AUD</b>				<b>79.00</b>

Due Date: 02 Mar 2023

Direct Deposit Details:



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## TAX INVOICE

David Baird  
 c/- Nanak Sai Realty  
 12 Menzies Close  
 ARUNDEL QLD 4214  
 AUSTRALIA

Invoice Date  
 04 Apr 2023

Invoice Number  
 INV-7110

ABN  
 49 415 527 610

Jim's Pool Care Oxenford

Attention: Scott Baker  
 16 Saddle Back St  
 UPPER COOMERA QLD 4209  
 AUSTRALIA  
 Phone 0423 971 065

Description	Quantity	Unit Price	GST	Amount AUD
Service - Regular Maintenance Program (Pool)				
- Electronic water test				
- Broom and vacuum of pool surfaces				
- Removal of floating debris				
- Inspect and clean all skimmer and pump baskets				
- Filter cartridge clean / media filter backwash / rinse				
- Chlorinator timer adjustment (as required by season)	1.00	67.27	10%	67.27
- Pool suction cleaner / robot inspection and clean				
- Chlorinator cell clean (as required)				
- General equipment condition assessment and minor fault rectification				
- Post service assessment findings / report / recommendations (as required)				
- Preparation of water test report and service invoice				
Sundries				
Includes: electronic spin tester reagent disk, lube, tapes, other consumables required for minor maintenance	1.00	4.55	10%	4.55
Pool Acid (pH reducer)	1.00	6.36	10%	6.36
Stabiliser - per 1kg	1.25	15.85	10%	19.82
Alkalinity Increaser - per 1kg	1.25	8.32	10%	10.40
Algaecide (copper based / premium 'longlife' concentrate) - per 1L	1.50	20.00	10%	30.00
Heavy duty clarifier for green pool clean-up or heavy suspended particulate. Natural & biodegradable solution. Also removes metals, body fats and enzymes,	1.00	14.02	10%	14.02

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Description	Quantity	Unit Price	GST	Amount AUD
and assists with water line build up. Suitable for both media and cartridge filters.				
			INCLUDES GST 10%	15.24
			<b>TOTAL AUD</b>	<b>167.66</b>

**Due Date: 30 Apr 2023**

**Direct Deposit Details:**

BSB: 014-596

ACC: 406365704

Please note your invoice number in reference section of your deposit.



**DIRECT DEPOSIT DETAILS**

BSB: 014-596

ACC: 406365704

Please note your invoice number in the reference section of your transaction.

**TERMS OF TRADE:** Payment of this invoice is deemed as acceptance of the following Terms for any and all future invoices issued by JPC Oxenford. This invoice is to be paid in full by the date shown on the invoice. If the invoice is not paid in full by the Due Date, I reserve the right to apply an administration fee of \$125.00 or a value of 30% of the original invoice amount (whichever is the greater), to the invoice total. Failure to settle the revised invoice (inclusive of stated fees) will result in the initiation of 3rd party debt collection action. Any expenses, costs or disbursements incurred in the recovery of outstanding monies, including debt collection agency fees and solicitors fees, are borne by you the customer. All supplied equipment remains the property of JPC Oxenford, until paid for in full.

**WANT TO SAVE MONEY?** Ask me how to save up to \$700 a year with an energy saving pump.

**POOL CLEANING | PUMPS | CHLORINATORS | FILTERS | POOL CLEANERS | POOL HEATING | POOL BLANKETS | ROBOTS**



16-9



# TAX INVOICE

David Baird  
 c/- Nanak Sai Realty  
 12 Menzies Close  
 ARUNDEL QLD 4214  
 AUSTRALIA

**Invoice Date**  
 19 May 2023

**Invoice Number**  
 INV-7267

**ABN**  
 49 415 527 610

Jim's Pool Care Oxenford

Attention: Scott Baker  
 16 Saddle Back St  
 UPPER COOMERA QLD 4209  
 AUSTRALIA  
 Phone 0423 971 065

Description	Quantity	Unit Price	GST	Amount AUD
Service - Regular Maintenance Program (Pool)				
- Electronic water test				
- Broom and vacuum of pool surfaces				
- Removal of floating debris				
- Inspect and clean all skimmer and pump baskets				
- Filter cartridge clean / media filter backwash / rinse				
- Chlorinator timer adjustment (as required by season)	1.00	67.27	10%	67.27
- Pool suction cleaner / robot inspection and clean				
- Chlorinator cell clean (as required)				
- General equipment condition assessment and minor fault rectification				
- Post service assessment findings / report / recommendations (as required)				
- Preparation of water test report and service invoice				
Sundries				
Includes: electronic spin tester reagent disk, lube, tapes, other consumables required for minor maintenance	1.00	4.55	10%	4.55
			INCLUDES GST 10%	7.18
			<b>TOTAL AUD</b>	<b>79.00</b>

**Due Date: 01 Jun 2023**

**Direct Deposit Details:**





**Queensland Revenue Office**  
**ABN 90 856 020 239**  
**Phone 1300 300 734**  
**Email landtax@treasury.qld.gov.au**  
**Web www.qld.gov.au/landtax**



340QRO1050DL01/E-688/S-1373/I-2745/ 041  
 The Trustee/s for D & J Baird Custodian Trust  
 94 Arun Drive  
 ARUNDEL QLD 4214

**Assessment details**

The attached land tax summary provides details on how your assessment is calculated. Further information (for example, about exemptions and taxable value) is available at [www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)

Please read the 'Your obligations and entitlements' section of this notice.

**Assessment comments**

N/A

**Amy Rosanowski**  
**Commissioner of State Revenue**

**Preferred payment method**

See over for more payment options including payments by credit card or instalments.



Bill code: 625178  
 Ref: 400011100130

**Telephone and Internet Banking—BPAY®**

Contact your bank or financial institution to make this payment from your cheque, savings or transaction account.

More info: [www.bpay.com.au](http://www.bpay.com.au)

\*Registered to BPAY Pty Ltd ABN 69 079 137 518

**Land tax**

**Assessment notice 2022-23**

for land owned as at midnight 30 June 2022

Issued under the *Land Tax Act 2010* and *Taxation Administration Act 2001*

**Issue date** 5 December 2022 17-1

**Payment reference** 400011100130

**Client number** 3762278

**Amount payable** **\$2,526.65**  
 (for this assessment)

**Due date** **6 March 2023**

If you pay late, it will cost you more.

Pay online now!

Your land tax pays for roads, hospitals and other government services right here in Queensland.

**Due date** **6 March 2023**

**Payment reference** **400011100130**

**Amount payable** **\$2,526.65**  
 (for this assessment)

400011100130

# Your 2022-23 land tax summary

2022-23 assessment	\$2,526.65
Reassessment—N/A	\$0.00
Total assessed liability	\$2,526.65
Payments received/Refund	\$0.00
Unpaid tax interest (UTI)	\$0.00
Penalty tax	\$0.00
<b>Total amount due</b>	<b>\$2,526.65</b>

## How your land tax was calculated

Property address	Property ID (from your valuation notice)	Property description	Valuations* 3 year averaging may be applied (If blank - State wide averaging factor of .87 used)			Averaged value	Capped value	Your share of value	Less exemption	Exemption code	Your taxable value
			2022-23	2021-22	2020-21						
LAND OWNED SOLELY BY D & J Baird Custodian Trust											
12 MENZIES CL ARUNDEL	431397	505/RP/220639	\$510,000	\$365,000	\$365,000	\$413,333		\$413,333.00			\$413,333.00
<b>Exemption codes</b>											
D Subdivider discount applied											
A Aged-care facilities											
C COVID-19 Land tax relief											
E Other exemption											
M Moveable dwelling park											
P Primary production											
R Home											
S Supported accommodation											
T Transitional Home											
<b>Total taxable value</b>											\$413,333.00
<b>Tax rate ***</b>											\$1,450 + 1.70c for each \$1 more than \$350,000
<b>Total assessed liability</b>											\$2,526.65

\* These values are provided by the Valuer-General ([www.qld.gov.au/landvaluations](http://www.qld.gov.au/landvaluations)) under the *Land Valuation Act 2010* and are required to be used to calculate your taxable value. They may only be amended by the Valuer-General. Therefore the Queensland Revenue Office cannot consider an objection/variation to your assessment on the basis of these values being excessive.

\*\*\* Different rates apply to foreign companies and trustees of foreign trusts. To find out more about tax rates, including determining your status and obligations visit our website ([www.qld.gov.au/landtax](http://www.qld.gov.au/landtax)).

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# TAX INVOICE

DA & J Baird Superannuation fund  
12 Menzies Cl  
ARUNDEL QLD 4214  
AUSTRALIA

**Invoice Date**  
14 Sep 2022

**Invoice Number**  
INV-1392

**Reference**  
Quote 9349

**ABN**  
43 474 918 856

East Coast Bali Huts and  
Gazebos  
Attention: Sharna Rauch  
1/6 Reichert drive  
Molendinar 4214 Qld  
Ph: 1300 575 550

Description	Quantity	Unit Price	GST	Amount AUD
Repair rear pergola area.	1.00	8,700.00	10%	8,700.00
			INCLUDES GST 10%	790.91
			<b>TOTAL AUD</b>	<b>8,700.00</b>

**Due Date: 16 Sep 2022**

Payments to be made to: NAB  
East Coast Bali Huts  
B.S.B.084899  
Account no: 247164816  
Phone us if you would prefer to use Visa or Mastercard. 1.75% Surcharge.  
Terms and conditions on our website  
<http://eastcoastbalihutsandgazebos.com.au/terms>



## PAYMENT ADVICE

<b>Customer</b>	DA & J Baird Superannuation fund
<b>Invoice Number</b>	INV-1392
<b>Amount Due</b>	<b>8,700.00</b>
<b>Due Date</b>	16 Sep 2022

To: East Coast Bali Huts and Gazebos  
Attention: Sharna Rauch  
1/6 Reichert drive  
Molendinar 4214 Qld  
Ph: 1300 575 550

**Amount Enclosed**

Enter the amount you are paying above

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**Payment submitted**



**Paid \$757.85 to DA J BAIRD** 014-596 2880 38955

**Receipt no** N231333932239

**From** CDIA 064-474 1047 0938

**Description** Kitchen repairs

**Reference** Kitchen Repairs

**On** Mon 13 Mar 2023 at 12:31 PM (Syd/Melb)

Pay faster. Set a default account to pay from and we'll automatically choose it when you make payments.

[Set default account](#)

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ARUNDEL  
BUNNINGS GROUP LIMITED  
BN 26 008 672 179  
Ph: (07) 5665 2700

03/2023 07:38:24 AM  
TOOL SHOP R13  
Is: 8158/01399078  
25483  
E

PowerPass Sale  
\*\* TAX INVOICE \*\*

ICANT LOCK WD-40 ONE 11190		
4.9% DISC	\$7.66	
ICANT WD-40 GARAGE DOOR 11088		
5.0% DISC	\$14.20	
E ALUM UNEQUAL RCH N 1H 6257		
5.0% DISC	\$14.76	
NETS RENOVATION DULUX HITE CABINETS		
4.9% DISC	\$93.01	
SABENCHES REND DULUX KEEP		
4.9% DISC	\$91.11	
TICBLAMINATE REND DULUX IEB		
4.9% DISC	\$66.41	
IVATION RANGE DULUX PATIN		
4.9% DISC	\$75.90	
110 NAILS SELLEYS PRESS FAST		
4.9% DISC	\$12.83	
NS HTL SHEDTEK HK BUIIDEX HK HEAD BX50 X513761		
5.0% DISC	\$19.76	
IOR WALLMATE MINI RANSET REUS CD4 R466464		
4.9% DISC	\$5.37	
IF BRUSH BLEND MONARCH RENO SASH BPR2211		
5.0% DISC	\$6.08	
IT BRUSH UNI PRO CAN DO IT GLS&SATIN		
4.9% DISC	\$7.42	
IT TRAY PRO RENOVATOR POSSABLE CPR1255		
4.8% DISC	\$9.33	
ER KIT MONARCH RS TRINS&CUPBOARDS		
7	4.9% DISC	\$12.97
ER KIT MONARCH RS TRINS&CUPBOARDS		
7	4.9% DISC	\$12.97
		\$443.78
TOTAL		\$40.35
		\$443.78



SOUTHPORT  
BUNNINGS GROUP LIMITED  
BN 26 008 672 179  
Ph: (07) 5509 0300

Fri 10/03/2023 11:30:14 AM  
SELF CHECKOUT R93

Invoice Number Details: 8035/09399267  
Account Number: 243725483  
EAST COAST COMPLIANCE  
94 ARUN DRIVE DRIVE  
Arundel QLD  
Mrs JULIE BAIRD

PowerPass Sale  
\*\* TAX INVOICE \*\*

Order Number:		
Job Number:		
9300611543223 PAINT PRIMER PRECISION DULUX 4L MAX STRENGTH ADH PRIMER 1 @ \$98.33	5.0% DISC	\$98.33
9320090020261 ROLLER KIT MONARCH 130MM DOORS TRINS&CUPBOARDS 1 @ \$12.97	4.9% DISC	\$12.97
2 @ SubTotal:		\$111.30
<b>Total</b>		<b>\$111.30</b>
TAX INCLUDED IN THE TOTAL		\$10.12
EFT		\$111.30
CARD NO: 456468-516		
CREDIT		
Rounding		\$0.00
<b>Change</b>		<b>\$0.00</b>

Total PowerPass Savings  
\$5.85

\*x\* Indicates non taxable item(s)

S6035 R93 P682 C000001 #093-99267-8035-2023-03-10



Your whole project from start to finish  
Visit Whole of House - Bunnings Trade

Thank you for shopping with Bunnings  
Please retain receipt for proof of purchase

Have Your Say

Give us your feedback online at  
www.bunnings.com.au/haveyoursay

COMMONWEALTH BANK EFTPOS  
BUNNINGS SOUTHPORT  
8035 REG 93  
TERMINAL REFERENCE 44496193

CUSTOMER COPY  
CARD NO: 4564-93  
EXPIRY DATE: 00000000  
ATC: 44  
ATC: 44  
CSN: 00 2545240EF94E6692



ARUNDEL  
BUNNINGS GROUP LIMITED  
BN 26 008 672 179  
Ph: (07) 5665 2700

Thu 09/03/2023 08:18:10 AM  
SELF CHECKOUT R93

Invoice Number Details: 8158/99354460  
Account Number: 243725483  
EAST COAST COMPLIANCE  
94 ARUN DRIVE DRIVE  
Arundel QLD  
Mrs JULIE BAIRD

PowerPass Sale  
\*\* TAX INVOICE \*\*

Order Number:		
Job Number:		
9300611512949 PREPCOAT 4 IN 1 BRITISH PRINTS 100ML W/BASED WHITE 653D0040 1 @ \$8.46	4.9% DISC	\$8.46
9314885012043 PAINT STRAINER BAG UNI PRO 4L BAG 3PK 1204 1 @ \$7.27	4.9% DISC	\$7.27
9314885066138 ROLLER KIT YOJ CAN DO IT 75MM DOOR/CUPBOARDS BABY 6613 1 @ \$8.79	4.9% DISC	\$8.79
0705604538651 PAINT POT PLASTIC 3.3LTR JSDD30+ 1 @ \$5.80	4.9% DISC	\$5.80
4 @ SubTotal:		\$30.32
<b>Total</b>		<b>\$30.32</b>
TAX INCLUDED IN THE TOTAL		\$2.76
EFT		\$30.32
CARD NO: 456468-516		
CREDIT		
Rounding		\$0.00
<b>Change</b>		<b>\$0.00</b>

Total PowerPass Savings  
\$1.58

\*x\* Indicates non taxable item(s)

S6158 R93 P180 C000001 #093-64460-6158-2023-03-09



Your whole project from start to finish  
Visit Whole of House - Bunnings Trade

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www.bunnings.com.au/haveyoursay

COMMONWEALTH BANK EFTPOS  
BUNNINGS ARUNDEL  
8158 OLD REG 93  
TERMINAL REFERENCE 14790893



184

ARUNDEL  
BUNNINGS GROUP LIMITED  
ABN 26 008 672 179  
Ph: (07) 5665 2700

Sat 11/03/2023 08:14:34 AM  
SELF CHECKOUT R94

Invoice Number Details: 6158/09415027  
Account Number: 243725483  
EAST COAST COMPLIANCE  
94 ARUN DRIVE DRIVE  
Arundel QLD  
Mr DAVID BAIRD

**PowerPass Sale**  
**\*\* TAX INVOICE \*\***

Order Number:  
Job Number:

8032149 PINE STRUCTURAL TREATED H3			
90X35MM 2.4M			
1 @ \$14.16	4.9% DISC		\$14.16
9310086513761 SCREWS HTL SHEDTEK HX BUILDEX			
14X25 12G HX HEAD BX50 X513761			
1 @ \$19.76	5.0% DISC		\$19.76
9311105008640 HERBICIDE ALL PURP ROUNDUP			
2.5L FAST PUMPNGO RTU199895			
1 @ \$43.56	4.9% DISC		\$43.56
6958959313983 BATHROOM ACC ROCOCO MONDELLA			
90CM DBL TWL BAR			
1 @ \$94.97	5.0% DISC		\$94.97
4 @ SubTotal:			\$172.45

**Total \$172.45**  
GST INCLUDED IN THE TOTAL \$15.68  
EFT \$172.45  
CARD NO: 456468-508  
CREDIT

Now:ding \$0.00  
**Change \$0.00**

**Total PowerPass Savings \$9.07**

"\*" Indicates non taxable item(s)

58158 R94 P220 C352356 W094-15027-8158-2023-03-11



Your whole project from start to finish  
Visit Whole of House - Bunnings Trade

Thank you for shopping with Bunnings  
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**Have Your Say**

Give us your feedback online at  
[www.bunnings.com.au/haveyoursay](http://www.bunnings.com.au/haveyoursay)

COMMONWEALTH BANK EFTPOS  
BUNNINGS ARUNDEL  
8153 QLD REG 94  
TERMINAL 14790894  
REFERENCE 445711

18-5

# ABC Pool Fence Inspections

*Pool safety is as easy as ABC*

Licence Number 101387

ABN 80 531 839 931

Grant Prince (trading as)  
Abc pool fence inspections  
65 Avanti Street  
Mermaid Waters  
Queensland 4218

## TAX INVOICE

0431 020 951  
grant@abcpoolfenceinspections.com.au

TO Dave & Julie Baird  
0418 447 478

Invoice # 2303141

Invoice Date 14/03/2023

Due Date 28/03/2022

Quantity	Description	Unit Price	Amount
1	Pool fence safety inspection for 12 Menzies Close, Arundel	\$ 130.00	\$ 130.00
		\$ -	\$ -
		\$ -	\$ -
			\$ -
1	Government pool safety certificate (No GST on Govt certificate)	\$ 42.80	\$ 42.80

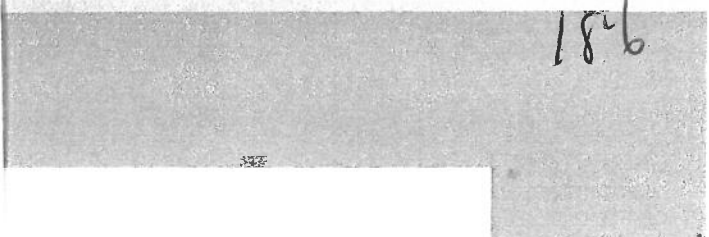
Payment Terms  
Strictly 14 days  
Cash, cheque or direct deposit  
Payable to:  
Abc pool fence inspections  
(Bank of Queensland)  
BSB: 124199  
ACC: 21770362

<b>Sub Total</b>	\$ 130.00
<b>GST</b>	\$ 13.00
<b>Non GST</b>	\$ 42.80
<b>Total</b>	\$ 185.80

THANK YOU FOR YOUR BUSINESS



Original  
**TAX INVOICE\*/STATEMENT\* 27**  
 (\*delete as appropriate)  
 Date 14/3/23  
 to DAVID SAIRD PTY LTD



ABN (of Recipient) \_\_\_\_\_ Order No. \_\_\_\_\_  
 From TAYLORS HANDYMAN  
 ABN (of Supplier) 93892763183

980 38955

QTY	DESCRIPTION	PRICE	G.S.T.	TOTAL
	12 MENZIES CL AROUND			
	REPLACE REAR DOWN PIPE			
	RESSEAL BATHROOM VANITIES			
	RESSEAL SHOWER			
	REPLACE BROWN KITCHEN TILES			
	REPAIR KITCHEN CUPBOARD DOORS			
	SUPPLY MATERIALS			

room repairs  
 (yd/Melb)

Automatically choose it when you make payments.

TOTAL INCLUSIVE OF G.S.T. **580-**

Total includes G.S.T. of

18-7

# Fix The Pipes Plumbing

## TAX INVOICE

P.O Box 375 Labrador  
Phone: 0425430150  
Email: fixthepipes@hotmail.com  
ABN: 6945 9145 433  
QBCC License: 1301382

INVOICE #590  
DATE: 29.03.23

**TO:**  
Da & J Baird  
daj@bairdenterprises.com.au

**JOB ADDRESS:**  
12 Menzies Close Arundel

### INVOICE DESCRIPTION:

Job Type	Description	Charge	TOTAL COST
	Job Date: 27.03.23		
Maintenance	Repairs to drains - Install new stormwater pit, right side of house.	\$480.00	\$480.00
Subtotal			\$480.00
Total			\$480.00

### PAYMENT DETAILS:

- **Account Name: Fix The Pipes Plumbing**
- **BSB number: 064 451**
- **Account number: 1050 1852**

**PAYMENT DUE: - 30.03.23**

Thanks for your business!

18-8

# Fix The Pipes Plumbing

# TAX INVOICE

P.O Box 375 Labrador  
Phone: 0425430150  
Email: fixthepipes@hotmail.com  
ABN: 6945 9145 433  
QBCC License: 1301382

INVOICE #600  
DATE: 05.06.23

**TO:**  
Da & J Baird  
daj@bairdenterprises.com.au

**JOB ADDRESS:**  
12 Menzies Close Arundel

**INVOICE DESCRIPTION:**

Job Type	Description	Charge	TOTAL COST
Maintenance	Job Date: 26.05.23 – 27.05.23 – 29.05.23 Attend site to repair underground water leak. Dig to expose leak. Burst pipe found underneath stormwater drains. Cut out section of drain necessary for repairs. Repair burst water main & test for leaks, no leaks found. Repair stormwater drain and backfill hole.	\$2490.00	\$2490.00
Subtotal			\$2490.00
Total			\$2490.00

## PAYMENT DETAILS:

- Account Name: Fix The Pipes Plumbing
- BSB number: 064 451
- Account number: 1050 1852

**PAYMENT DUE: - 06.06.23**

Thanks for your business!

189



O'BRIEN GLASS INDUSTRIES LTD  
A.C.N. 000 022 275 ABN 74 000 022 275  
P.O. Box 54, Padstow, NSW 2211

NEW BOOKINGS 13 16 16

David Baird  
12 Menzies Close  
Arundel QLD 4214

PLEASE PAY BY	AMOUNT	INVOICE DATE
17/03/2023	\$0.00	17/03/2023

**TAX INVOICE NO. 22236652**

**Branch Name:** Brisbane  
**Job No.:** 11220279  
**Site:** 12 Menzies Close Arundel  
**Customer No.:** 303030  
**Order No.:**  
**Invoice Terms:** 0 Days from invoice date

**Sales**

Item	Quantity	Size	SQM	Total
Reglaze Window 4mm Clear Glass	1	1246 x 1017	1.27	\$549.00



<b>Discount</b>	\$-137.70
<b>Total</b>	\$411.30
<b>Incl. GST of</b>	\$37.39
<b>Amount Applied</b>	\$411.30
<b>Balance Due</b>	\$0.00

18-10



# TAX INVOICE

D & J Baird Pty Ltd c/o Jk& sons Holdings Pty Ltd  
D & J Baird Pty Ltd c/o Jk& sons Holdings Pty Ltd -  
57 Marine Court  
Jacobs Well Queensland 4208

**Location**  
12 Menzies Close  
Arundel Queensland 4214

**Invoice Date** 23 Mar 2023  
**Invoice Number** INV-01249  
**Order Number**  
**Reference**  
**East Coast Compliance**  
94 Arun Drive  
4214  
Queensland  
Australia  
+61418447478  
admin@eastcoastcompliance.com.au

Description	Quantity	Unit Price	Tax Rate %	Amount AUD
Supply and Install 2 new smoke alarm	2	146.00	0.00%	292.00
Supply and Install perspex barriers around the pool fence to make compliant	1	735.00	0.00%	735.00
Supply and Install a security screen on the garage window	1	328.00	0.00%	328.00
Supply and Install a new creepy crawler pool cleaner	1	198.00	0.00%	198.00
			Subtotal	1,553.00
			TOTAL TAX	0.00
			<b>TOTAL</b>	<b>AUD 1,553.00</b>

A  
B  
C  
D

**Due Date: 30 Apr 2023**  
ANZ BANK  
EAST COAST COMPLIANCE  
BSB -014 596  
ACC NO - 422664915

# PAYMENT ADVICE

**Customer** D & J Baird Pty Ltd c/o Jk& sons Holdings Pty Ltd  
**Invoice Number** INV-01249  
**Order Number**

**Amount Due** 1,553.00  
**Due Date** 30 Apr 2023

**Amount Enclosed**  
Enter the amount you are paying above

To: East Coast Compliance  
94 Arun Drive  
4214  
Queensland  
Australia

18.11

# GAR'S GARAGE DOORS

**658 NERANG BROADBEACH RD  
CARRARA QLD 4211**

**MOBILE: 0418 767 359 NOEL  
OFFICE: 07 55 945 330 HEIDI**

**Tax Invoice: 00032080**

Date: 20/06/2023

A.B.N.: 89 538 135 966

EMAIL: garsgaragedoors@sctelco.net.au

WEB SITE: www.garsgaragedoors.com.au

Send To:

C/- NANAK SAI REALTY  
57 MARINA PARADE  
JACOBS WELL QLD 4208

Site Address:

OWNER - D & J BAIRD PTY LTD  
REALTY REF No 957  
12 MENZIES CLOSE  
ARUNDEL

Description

RESET LIMITS ON TWO RD800 OPERATORS

SERVICED TWO ROLLER DOORS AND RD800 OPERATORS

SERVICE CALL

\$135.30

SITE NOTES: R/H (INSIDE LOOKING OUT) OPERATOR NEEDED RESETTING  
TO GET REMOTES WORKING

DIRECT ACCOUNT PAYMENTS TO  
GAR'S GARAGE DOORS  
COMMONWEALTH BANK  
BSB 064 214 ACC NUMBER 100 257 91  
PLEASE USE INVOICE NUMBER AND INVOICE  
NAME ON TRANSFER REFERENCE

**INVOICE DUE:**  
Terms: Net 30th

Freight: \$0.00  
GST: \$12.30  
**Total Inc GST: \$135.30**  
Amount Applied: \$0.00

**Balance Due: \$135.30**

18.12

Delta Appliance Repairs Pty Ltd  
 Unit 5 17 Ereton Drive  
 Arundel QLD 4214  
 07 5500 5744  
 deltaappliance@gmail.com  
 ABN 31 077 116 397

## Tax Invoice



INVOICE TO  
 12 Menzies Cl  
 c/o Jk and Sons Holdings Pty Ltd  
 57 Marina Parade  
 Jacobs Well QLD 4208

SHIP TO  
 12 Menzies Cl  
 Arundel QLD 4214

INVOICE NO.	DATE	TOTAL DUE	DUE DATE	TERMS	ENCLOSED
49658	13/06/2023	A\$240.00	01/07/2023	7 days	

**BRAND**  
 Electrolux

**PO NO:**  
 953

QTY	SERVICE	RATE	GST	AMOUNT
1	JC JC49658 Fault reported Oven - Not heating.  Service Performed Replaced fan element and screws that rusted.	240.00	GST	240.00

Payment details:  
 Direct Deposit  
 BSB: 484-799  
 Account No: 045737915  
 Please quote Invoice No or forward remittance.

INCLUDES GST TOTAL	21.82
TOTAL	240.00
<b>BALANCE DUE</b>	<b>A\$240.00</b>

**Conditions:-**

Warranty is only applicable to work done on this invoice. Warranty period varies between manufacturers from 3 months to 2 years. Invoices past the due date will incur a \$40 fee every 7 days to manage account.

# GOLDCOAST. Water and Sewerage Rate Notice

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

Notice number  
**8 1072673 7**

Date of issue  
**15 August 2022**



041 - 19145 - 7861  
D & J BAIRD PTY LTD (TRUSTEE)  
94 ARUN DRIVE  
ARUNDEL QLD 4214

**Current Billing Period:**

11 May 2022 to 4 August 2022

Amount due:

**\$461.01**

(see back for payment options)

Due date for payment:

**15 September 2022**

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

19-1

12 MENZIES CLOSE, ARUNDEL  
L 505 RP220639

(Payments received after 7 August 2022 may not be included in this notice)

**Water and sewerage charges** (see account page for details)  
**(INCLUDES STATE BULK WATER PRICE)**

**\$461.01**

**Amount payable if paid by: 15 SEPTEMBER 2022**

**\$461.01**

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit [cityofgoldcoast.com.au/myaccount](http://cityofgoldcoast.com.au/myaccount)

0833210078610110  
AU\_1-6\_2\_018267 / 009144 / 007861

CITY OF  
**GOLDCOAST.**

**In Person / Mail Payment Advice**

Name: D & J BAIRD PTY LTD (TRUSTEE)  
Ref: 8 1072673 7

\*419 810726737

**Credit**



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



Billers Code: 868745  
Ref: 8 1072673 7



**Post Billpay**

Date

/ /

Cash

Teller stamp  
and initials

No. of  
Cheques

Cheques (see reverse)

Total amount payable  
Due by: **15 September 2022**

**\$461.01**

For Credit  
**Gold Coast City Council**

Tran Code      User ID      Customer Reference No.  
**8 3 1      0 6 6 6 8 4      0 0 0 0 0 8 1 0 7 2 6 7 3 7 4**

**\$**

**+757+**



# GOLD COAST Water and Sewerage Rate Notice

[cityofgoldcoast.com.au/water](http://cityofgoldcoast.com.au/water)  
(07) 5667 5995 or 1300 366 659

Notice number  
**8 1072673 7**

Date of issue  
**14 November 2022**



041 - 12845 - 6185  
D & J BAIRD PTY LTD (TRUSTEE)  
94 ARUN DRIVE  
ARUNDEL QLD 4214

**Current Billing Period:**

5 August 2022 to 2 November 2022

Amount due:  
**\$497.75**

(see back for payment options)

Due date for payment:

**15 December 2022**

(interest penalty applies after due date)

To make payment

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

19.2

12 MENZIES CLOSE, ARUNDEL  
L 505 RP220639

(Payments received after 6 November 2022 may not be included in this notice)

<b>Water and sewerage charges</b>	(see account page for details)	<b>\$497.75</b>
<b>(INCLUDES STATE BULK WATER PRICE)</b>		

<b>Amount payable if paid by: 15 DECEMBER 2022</b>	<b>\$497.75</b>
--	-----------------

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit [cityofgoldcoast.com.au/myaccount](http://cityofgoldcoast.com.au/myaccount)

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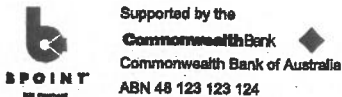
CITY OF  
**GOLD COAST**

**In Person / Mail Payment Advice**

Name: D & J BAIRD PTY LTD (TRUSTEE)  
Ref: 8 1072673 7

\*419 810726737

**Credit**



Billor Code: 868745  
Ref: 8 1072673 7



Post  
Billpay

Date

Cash

Cheques (see reverse)

Total amount payable  
Due by: **15 December 2022**

**\$497.75**

Teller stamp  
and initials

No. of  
Cheques

For Credit  
**Gold Coast City Council**

Tran Code      User ID      Customer Reference No.  
**8 3 1      0 6 6 6 8 4      0 0 0 0 0 8 1 0 7 2 6 7 3 7 4**

**\$**

**+ 7 5 7 +**

# GOLD COAST Water and Sewerage Rate Notice

Gold Coast City Council

ABN 84 858 548 480  
Page 1

[cityofgoldcoast.com.au/water](http://cityofgoldcoast.com.au/water)  
(07) 5667 5995 or 1300 366 659

Notice number  
**8 1072673 7**

Date of issue  
**20 February 2023**



041 - 16829 - 7917  
D & J BAIRD PTY LTD (TRUSTEE)  
94 ARUN DRIVE  
ARUNDEL QLD 4214

### Current Billing Period:

3 November 2022 to 8 February 2023

Amount due:

**\$527.87**

(see back for payment options)

Due date for payment:

**23 March 2023**

(interest penalty applies after due date)

To make payment

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

193

12 MENZIES CLOSE, ARUNDEL  
L 505 RP220639

(Payments received after 12 February 2023 may not be included in this notice)

**Water and sewerage charges** (see account page for details)  
(Includes State Bulk Water Price)

**\$527.87**

**Amount payable if paid by: 23 MARCH 2023**

**\$527.87**

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CITY OF  
**GOLD COAST™**

### In Person / Mail Payment Advice

Name: D & J BAIRD PTY LTD (TRUSTEE)  
Ref: 8 1072673 7

\*419 810726737

**Credit**



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



Biller Code: 868745  
Ref: 8 1072673 7



**Post  
Billpay**

Date

/ /

Cash

Cheques (see reverse)

Total amount payable  
Due by: **23 March 2023**

**\$527.87**

Teller stamp  
and initials

No. of  
Cheques

For Credit  
**Gold Coast City Council**

Tran Code

User ID

Customer Reference No.

831

066684

000008107267374

\$

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AU\_1-6\_2\_019657/006929/007917

# GOLD COAST™ Water and Sewerage Rate Notice

[cityofgoldcoast.com.au/water](http://cityofgoldcoast.com.au/water)  
(07) 5667 5995 or 1300 366 659

Notice number  
**8 1072673 7**

Date of issue  
**22 May 2023**



041 - 14364 - 6858  
D & J BAIRD PTY LTD (TRUSTEE)  
94 ARUN DRIVE  
ARUNDEL QLD 4214

**Current Billing Period:**

9 February 2023 to 12 May 2023

Amount due:

**\$501.19**

(see back for payment options)

Due date for payment:

**22 June 2023**

(interest penalty applies after due date)

**To make payment**

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

19.4

12 MENZIES CLOSE, ARUNDEL  
L 505 RP220639

(Payments received after 14 May 2023 may not be included in this notice)

<b>Water and sewerage charges</b> (Includes State Bulk Water Price)	(see account page for details)	<b>\$501.19</b>
--	--------------------------------	-----------------

<b>Amount payable if paid by: 22 JUNE 2023</b>	<b>\$501.19</b>
--	-----------------

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit [cityofgoldcoast.com.au/myaccount](http://cityofgoldcoast.com.au/myaccount)

CITY OF  
**GOLD COAST™**

**In Person / Mail Payment Advice**  
Name: D & J BAIRD PTY LTD (TRUSTEE)  
Ref: 8 1072673 7

\*419 810726737

**Credit**



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



Biller Code: 868745  
Ref: 8 1072673 7



Date / /  
Cash  
Cheques (see reverse)

Total amount payable  
Due by: **22 June 2023**

**\$501.19**

Teller stamp  
and initials

No. of  
Cheques

For Credit  
**Gold Coast City Council**

Tran Code	User ID	Customer Reference No.
8 3 1	0 6 6 6 8 4	0 0 0 0 0 8 1 0 7 2 6 7 3 7 4

\$

+757+

AU\_1-6\_2\_008727/004364/006858 0857630068580110

DA & J Baird SF

20-1

Borrowing Costs

\$1,228 Refinance costs 06/12/22-28/02/23

Year

2023	81.87	1146.17
2024	245.61	900.56
2025	245.61	654.95
2026	245.61	409.35
2027	245.61	163.74
2028	163.74	0.00

POSTED

20.2

# DA & J Baird Superannuation Fund General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Borrowing costs (64500)</b>					
<u>Borrowing costs (64500)</u>					
06/12/2022	Transfer To FIRST MAC SERVICES NetB [Transfer To FIRST MAC SERVICES NetB - Refinance fees Loans.com.au]		425.38	20.3	425.38 DR
15/02/2023	NETBANK BPAY SHORT PUNCH & GREAT [NETBANK BPAY SHORT PUNCH & GREAT - review mortgage docs for refinance]		385.00	20.4	810.38 DR
28/02/2023	Loans.com loan funding \$109851.18 & discharge St Loan \$107953.40, difference to borrowing costs	27-1 28-11	417.66		1,228.04 DR
30/06/2023	Write off borrowing costs 2023			20-1 81.87	1,146.17 DR
			<b>1,228.04</b>	<b>81.87</b>	<b>1,146.17 DR</b>

**Total Debits: 1,228.04**  
**Total Credits: 81.87**



20.3

**Payment submitted**

**i** As this is a new payee we may put a security hold of up to 24 hours on payments to them.

**Paid \$425.38 to FIRST MAC SERVICES** 034-002 1513 18

**Receipt no** N320524489874

**From** CDIA 064-474 1047 0938

**Description** VALUATION 80127169

**Reference** 80127169

**On** Mon 05 Dec 2022 at 08:06 AM (Syd/Melb)

Pay faster. Set a default account to pay from and we'll automatically choose it when you make payments.

[Set default account](#)



20.4  
A Wyndham Corporate Centre, Level 7  
1 Corporate Court, Bundall QLD 4217  
M PO Box 5164, Gold Coast MC QLD 9726  
T 07 5538 2277 W spglawyers.com.au

### Taxation Invoice

ABN 76 481 616 786

DA & J Baird Enterprises Pty Ltd A.C.N. 155720086  
ATF DA & J Baird Superannuation Fund  
94 Arun Drive  
ARUNDEL QLD 4214

Our Ref: MAW:2302726

Bill Ref: 174886

By Email: [daj@bairdenterprises.com.au](mailto:daj@bairdenterprises.com.au)

7 February 2023

RE: GENERAL ADVICES

#### Fees & Sundries

Professional Fees (Subject to GST)

To our Professional costs of and incidental to receiving instructions to review documents provided, to advice on Mortgage Documentation and obligations, and various attendances to date.

Our usual charge \$550.00; But to you say

\* \$ 350.00

Total cost (excl. GST)

\$ 350.00

Goods & Services Tax \*

\$ 35.00

**AMOUNT OWING**

**\$ 385.00**

With Compliments  
SPG LAWYERS

  
*Due and payable within 14 days*



A Wyndham Corporate Centre, Level 7  
1 Corporate Court, Bundall QLD 4217  
M PO Box 5164, Gold Coast MC QLD 9726  
T 07 5538 2277 W spglawyers.com.au

20.5

## Trust Statement

ABN 76 481 616 786

The Director  
DA & J Baird Enterprises Pty Ltd A.C.N. 155720086  
ATF DA & J Baird Superannuation Fund  
94 Arun Drive  
ARUNDEL QLD 4214

Our Ref: 2302726

Prepared: 17/02/23

**RE: GENERAL ADVICES**

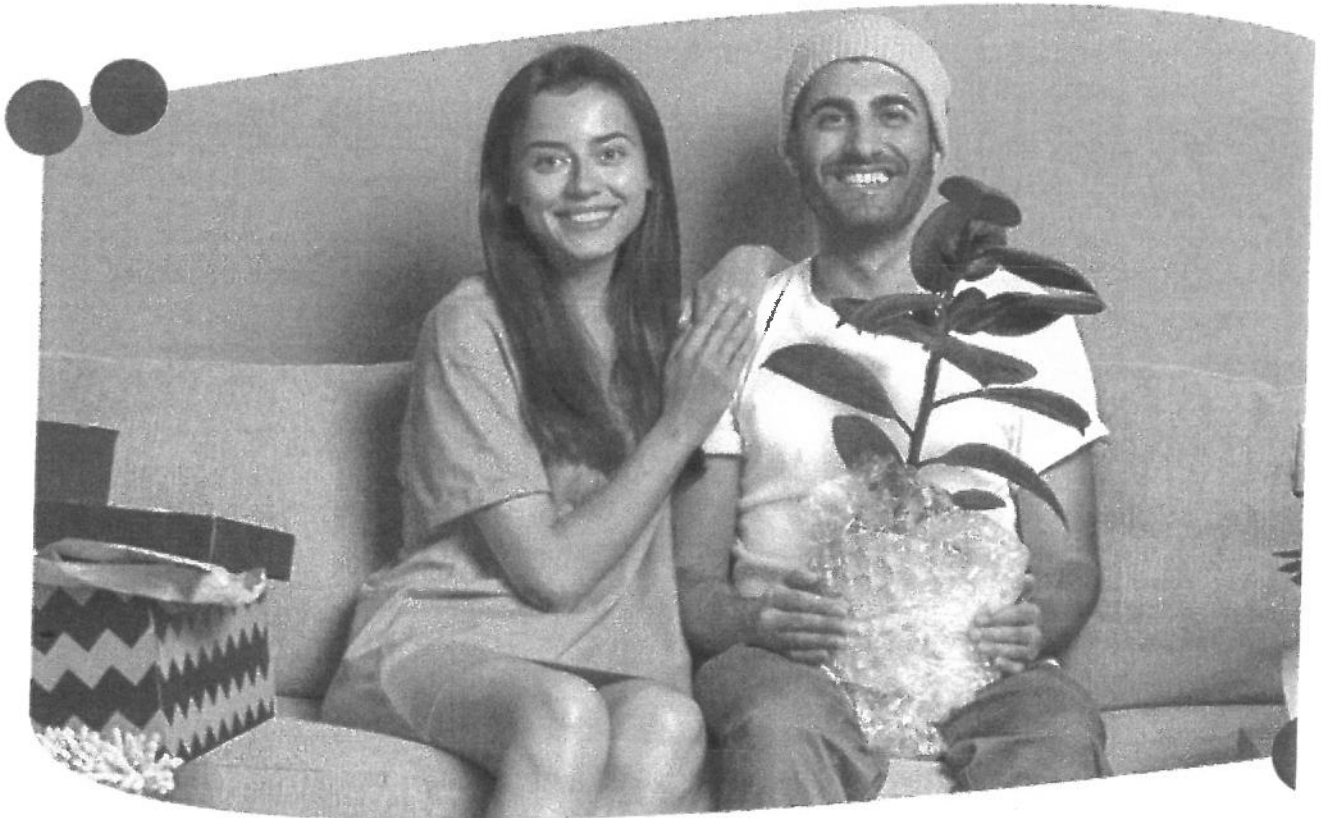
Date	Type	Ref	Drawer/Payee	Description	Transaction Amount	Balance
16/02/23	REC	134655	BPAY: DA & J Baird Enterprises Pty Ltd as Trustee Deposited: 15/02/23	Payment of invoice	385.00CR	385.00CR
16/02/23	EFT	901142	Short Punch & Greatorix General Account	Transfer fees &/or outlays to General EFT Tran Id: 8413527 EFT NAME: Short Punch & Greatorix General Account EFT BSB: 084-917 EFT ACCOUNT: 853742479	385.00DR	0.00

With Compliments  
**SPG LAWYERS**



**Subject:** Your SMSF home loan application  
**Date:** Wednesday, 30 November 2022 at 2:16:06 pm Australian Eastern Standard Time  
**From:** sales@loans.com.au  
**To:** David Baird  
**Attachments:** Application Form - D A & J Baird Superannuation Fund.pdf

**loans.com.au**  
THE HOME OF SMART MONEY



Hi David & Julie,

Thanks for your time today.

I am so pleased you are considering [Loans.com.au](https://loans.com.au) to refinance your SMSF loan.

Please find attached a copy of the SMSF Home Loan application form completed for your consideration.

I have also listed below our account details for the valuation fee.

Account Name: FirstMac Services Pty Ltd

BSB: 034-002

Account Number: 151318

Amount: \$425.38

Reference: 80127169

If you could also please provide a copy of the valuation payment receipt so I can have our accounts team update your application.

Please send the following documents required with your SMSF application.

- Last 6 months loan statements for the loan being refinanced
- Recent super fund statement evidencing contributions, cash, investments, rental
- Evidence of rental income for all properties held within the SMSF
- Certified copies of SMSF Trust Deed and any deeds of variation
- Certified copy of the bare trust/property trust deed
- Independent Legal advice

If you have any questions or if there is anything else I can do to help please let me know.

Kind Regards,

Luke Crowther

The loans.com.au team

Follow us on



Phone: 13 10 90 | Fax: 1800 009 456 | [sales@loans.com.au](mailto:sales@loans.com.au) | [loans.com.au](http://loans.com.au)

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loans.com.au Pty Ltd ACN 082 587 095 ACL 395219 -----

21-1

**DA & J Baird Superannuation Fund**  
**SuperStream Rollover / Release Authority**  
As at 30 June 2023



**1. Rollover / Release Authority Summary**

Member's / Beneficiary's Name: DAVID ALLAN BAIRD

Transaction Type: Release Authority - Excess Concessional Contribution - FY2022

Date: 04/10/2022

Transaction Status: Release Authority Received

**2. Rollover / Release Authority Details**

**Member Details:**

Is the rollover for a member or a beneficiary? Member

Member's Name: DAVID ALLAN BAIRD

Member Account:

TFN: \*\*\*\*\*698

Date of Birth: \*\*\*\*\*1962

Sex: Male

Address: 94 ARUN DR, ARUNDEL, 4214, QLD, AUSTRALIA

Service Period Start Date:

**Transferring Fund Details:**

Is the fund an SMSF? Yes

Name: The trustee for DA & J Baird Superannuation Fund

ABN: 69629778288

ESA: BGLSF360

Member Client ID: UNKNOWN

**Released Amount Details:**

Is the request for the entire balance? No

Payment Reference Number:

Released Amount: \$823.03

Is the request a Death Benefit Rollover? No

**3. SuperStream Rollover / Release Authority Transaction History**

Date	Transaction Status	Transaction Source	Processed By
04/10/2022	Release Authority Received	Electronically received (ATO)	SYSTEM



MR DAVID A BAIRD  
PO BOX 806  
OXENFORD QLD 4210

**Our reference:** 7133208498780  
**Phone:** 13 10 20  
**TFN:** 134 757 698

3 October 2022

## You made excess concessional (before tax) super contributions in 2021-22

Dear MR BAIRD

There is a cap on the amount of concessional (before tax) contributions you can make to your super each financial year without having to pay extra tax.

In the 2021-22 financial year, you have contributed more than the cap. This excess amount has been added to your income and we have updated your income tax notice of assessment.

### Your determination

Your concessional contributions cap (See further information on the reverse of page 1)	\$27,500.00
Your concessional contributions	\$28,468.28
Your excess concessional contributions	\$968.28

**Further information****Concessional contributions cap**

Your concessional contributions cap is the basic cap plus any unused carry forward amount you may have.

For more information about concessional contributions cap, visit our website [www.ato.gov.au/carryforward](http://www.ato.gov.au/carryforward) or you may wish to seek professional advice.

**Discretion**

If you believe your super contributions exceeded or will exceed the contributions cap due to special circumstances you can apply for a determination to have some or all of your contributions disregarded or allocated to another year.

For information about special circumstances and how to apply for a determination, visit our website [www.ato.gov.au/discretions](http://www.ato.gov.au/discretions)

**Objection rights**

You can write to us and object to the assessment if you disagree with the determination.

For more information about objections, visit our website, [www.ato.gov.au/objections](http://www.ato.gov.au/objections)

If you disagree with our decision on your objection you can apply for an independent, external review. When we give you our decision we will let you know if you can apply to the Administrative Appeals Tribunal for a review or appeal to the Federal Court.

2114

## What you need to do

You must complete the following steps:

**Step 1** Pay any income tax you owe by the due date as shown on your notice of assessment.

**Step 2** Choose one of the following options for your excess concessional contributions by **2 December 2022**.

### Option 1 – Do nothing and leave the excess in your super fund(s)

The excess concessional contribution amount will count towards your non-concessional contributions, which also has an annual cap.

Your non-concessional contributions cap for a financial year will be nil if you have a total superannuation balance (TSB) of \$1,700,000 or more on 30 June of the previous financial year. If you have a TSB of \$1,700,000 or more and you do nothing and leave your excess concessional contributions in your super fund, all of your excess amount will be treated as excess non-concessional contributions and you will:

- need to release your excess non-concessional contributions amount and have the associated earnings included in your assessable income, or
- be taxed at 47% on your excess non-concessional contributions.

To find your TSB, log into myGov.

If you go over the non-concessional contributions cap, you will receive further information from us.

Most people in your situation choose option 2 to reduce the amount of tax they have to pay by reducing their excess non-concessional contributions.

### Option 2 – Release the excess from your super fund(s)

Release up to \$823.03 from your super fund(s) (your excess less 15% tax paid by the fund). Any amount you release will be increased by the 15% tax paid by the fund and will no longer count towards your non-concessional (after tax) contributions.

To release money from your super fund(s) log into myGov and complete the *Excess concessional contributions election form* by **2 December 2022**.

When you complete the election form we will ask your nominated super fund(s) to release the amount you nominated and send the money to us. We will use the money to pay any tax or Australian government debts and refund any remaining balance to you.

If you are not already registered, go to [www.ato.gov.au/onlineservices](http://www.ato.gov.au/onlineservices) to register. Alternatively you can download the form via our website [www.ato.gov.au/ecelectionform](http://www.ato.gov.au/ecelectionform) or order the form via our website [www.ato.gov.au/onlineordering](http://www.ato.gov.au/onlineordering) and send it to us.

### Your active super fund(s)

Superannuation fund name	Superannuation fund ABN	Unique super identifier	Member account identifier	Your reported account balance \$	Reported on	Insurance
DA & J BAIRD SUPERANNUATION FUND	69 629 778 288		SMSF112377147286	\$753352.74	30 Jun 2022	

If you disagree with the information your super fund(s) provided to us, you can correct it. Go to [www.ato.gov.au/eccc](http://www.ato.gov.au/eccc) for more information on how to do this.

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**For more information**

Visit our website, [www.ato.gov.au/supercaps](http://www.ato.gov.au/supercaps) to find out more. If you have any questions, phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours sincerely

Emma Rosenzweig  
Deputy Commissioner of Taxation



**DA & J Baird Superannuation Fund**  
**SuperStream Rollover / Release Authority**  
 As at 30 June 2023



### 1. Rollover / Release Authority Summary

Member's / Beneficiary's Name: DAVID ALLAN BAIRD

Transaction Type: Release Authority - Div 293 Due and Payable - FY2022

Date: 12/10/2022

Transaction Status: Release Authority Statement Processing

### 2. Rollover / Release Authority Details

#### Member Details:

Is the rollover for a member or a beneficiary? Member

Member's Name: DAVID ALLAN BAIRD

Member Account:

TFN: \*\*\*\*\*698

Date of Birth: \*\*\*\*\*1962

Sex: Male

Address: 94 ARUN DR, ARUNDEL, 4214, QLD, AUSTRALIA

Service Period Start Date:

#### Transferring Fund Details:

Is the fund an SMSF? Yes

Name: The trustee for DA & J Baird Superannuation Fund

ABN: 69629778288

ESA: BGLSF360

Member Client ID: UNKNOWN

#### Released Amount Details:

Is the request for the entire balance? No

Payment Reference Number: 696297782881012001

Released Amount: \$4,125.00

Is the request a Death Benefit Rollover? No

### 3. SuperStream Rollover / Release Authority Transaction History

Date	Transaction Status	Transaction Source	Processed By
12/10/2022	Release Authority Statement Processing	User created	Leeza Cox
12/10/2022	Release Authority Statement Processing	Electronically received (ATO)	Leeza Cox
10/10/2022	Release Authority Received	Electronically received (ATO)	SYSTEM

22-2

DA & J Baird Superannuation Fund

**SuperStream Rollover / Release Authority**

As at 30 June 2023



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The main body of the document is a large, empty table with a light blue border, intended for the SuperStream Rollover / Release Authority details.

12-3



Australian Government  
Australian Taxation Office



MR DAVID A BAIRD  
PO BOX 806  
OXENFORD QLD 4210

Our reference: 7133341159026  
Phone: 13 10 20  
Website: [ato.gov.au/division293](http://ato.gov.au/division293)  
TFN: 134 757 698  
7 October 2022

# Additional tax on concessional contributions (Division 293) notice for 2021-22

Dear DAVID

There is an additional tax on super contributions which reduces the tax concession for individuals whose combined income and contributions are more than the \$250,000 threshold.

### Why does the additional tax apply to you

For the 2021-22 financial year, your combined income and super contributions were more than \$250,000. This means you now have to pay an additional tax of 15% on some of your concessional contributions.

### How much additional tax do you need to pay

Your additional tax for this notice is:

Taxable super contributions	\$27,500.00
<b>Additional tax due and payable</b>	<b>\$4,125.00</b>
<b>Due date for payment</b>	<b>31 October 2022</b>
Your Payment Reference Number for this amount is:	5510 0134 7576 9813 11

### What you need to do now

There are two options for making a payment (your payment can be made using any combination of these):

1. Pay with your own money
2. Elect to release money from any of your existing super balances by completing a Division 293 election form online, instructions to do this are on the final page of this notice.

**HOW TO PAY**

**Your payment reference number (PRN) is:** 551001347576981311

<p><b>BPAY®</b></p> <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <b>Bill code:</b> 75556  <b>Ref:</b> 551001347576981311 </div> <p><b>Telephone &amp; Internet Banking – BPAY®</b></p> <p>Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a></p>	<p><b>CREDIT OR DEBIT CARD</b></p> <p>Pay online with your credit or debit card at <a href="http://www.governmenteasypay.gov.au/PayATO">www.governmenteasypay.gov.au/PayATO</a></p> <p>To pay by phone, call the Government EasyPay service on <b>1300 898 089</b>.</p> <p>A card payment fee applies.</p> <p>For other payment options, visit <a href="http://ato.gov.au/paymentoptions">ato.gov.au/paymentoptions</a></p>	<p><b>RELEASE MONEY FROM SUPER</b></p> <p>You can ask your fund to pay some or all of the amount from your existing super balance. To do this, access our online services through myGov and complete the Division 293 election form.</p>
---	---	--

**Division 293 tax notice of assessment**

*Income Tax Assessment Act 1997 and Schedule 1 of the Taxation Administration Act 1953*

This is your Division 293 tax assessment for the year ended 30 June 2022.

Your additional tax (Division 293 tax) is 15% of your taxable super contributions. Your taxable super contributions are only those Division 293 super contributions that are above the threshold.

Division 293 income (see below)		\$307,434.00	(a)
Division 293 super contributions (see below)		\$27,500.00	(b)
Combined income and super contributions	(a) + (b)	\$334,934.00	(c)
Less the Division 293 threshold		\$250,000.00	(d)
Amount above the threshold	(c) - (d)	\$84,934.00	(e)
<b>Taxable super contributions</b>	the lesser of (b) or (e)	<b>\$27,500.00</b>	(f)
<b>ADDITIONAL TAX</b>	(f) x 15%	<b>\$4,125.00</b>	

Yours sincerely  
**Melinda Smith**  
 Deputy Commissioner of Taxation

**(a) Division 293 income**

Your Division 293 income is based on your taxable income and other information from your income tax return.

Taxable income	+	Rental property loss	=	<b>DIVISION 293 INCOME</b>
\$306,920		\$514		\$307,434

**(b) Division 293 super contributions**

Your Division 293 super contributions are the total of all your concessional contributions, not including any that are taxed as excess concessional contributions.

**Your concessional contributions**

DA & J BAIRD SUPERANNUATION FUND SMSF112377147286	Employer contributions	\$28,468.28
<b>Total concessional contributions</b>		<b>\$28,468.28</b>
Less excess concessional contributions		-\$968.28
<b>DIVISION 293 SUPER CONTRIBUTIONS</b>		<b>\$27,500.00</b>

## Further information

### Avoid interest charges

- › You need to pay the due and payable amount by the due date to avoid paying interest charges.
- › Though your election form is valid for 60 days you still need to pay by the due date to avoid interest charges.

### Releasing money from super

To release money from any of your existing super balances you can access our ATO online services through myGov and complete the Division 293 election form before 6 December 2022.

When you complete the election form we will ask your nominated super fund(s) to release the amount you elected and send the money to us.

If you are not already registered with myGov visit our website at [ato.gov.au/online-services](https://ato.gov.au/online-services) to register.

You can also download the form via our website [ato.gov.au/div293electionform](https://ato.gov.au/div293electionform), or order the form via our website [ato.gov.au/online-ordering](https://ato.gov.au/online-ordering), and send it to us.

### View your online statement of account

To view your tax and super accounts online all you need is a myGov account linked to our ATO online services.

If you are not already registered with myGov visit our website at [ato.gov.au/online-services](https://ato.gov.au/online-services) to register.

If you have a tax agent, they can also view your tax and super accounts through the Tax Agent Portal.

### If you disagree

If you disagree with:

- › the income we have used, you will need to review your income tax return.
- › the contributions reported, contact your super fund.
- › the amount of your excess concessional contributions, your options are explained in your excess concessional contributions determination.
- › our assessment, you can lodge an objection. Visit [ato.gov.au/objections](https://ato.gov.au/objections) to find out more. If you do lodge an objection to the assessment you still need to pay the due and payable amount by the due date.

### Find out more

For more information about Division 293 tax:

- › visit [ato.gov.au/division293](https://ato.gov.au/division293)
- › phone us on **13 10 20** between 8:00am and 6:00pm, Monday to Friday.

Visit our website at [ato.gov.au/contactus](https://ato.gov.au/contactus) for more contact options.



D A & J BAIRD ENTERPRISES PTY LTD ITF D A & J  
 BAIRD SUPERANNUATION FUND  
 94 ARUN DR  
 ARUNDEL QLD Australia 4214

30 July 2023

Dear D A & J BAIRD ENTERPRISES PTY LTD ITF D A & J BAIRD SUPERANNUATION FUND,  
 Here's your account information and a list of transactions from 01/07/22-20/09/22.

**Account name** D A & J BAIRD ENTERPRISES PTY LTD ITF D A & J BAIRD SUPERANNUATION FUND  
**BSB** 064474  
**Account number** 10470938  
**Account type** CDIA  
**Date opened** 14/07/2012

Date	Transaction details	Amount	Balance
06 Jul 2022	Direct Debit 000439 ST GEORGE S411059224500	-\$1,534.00	\$8,404.65
07 Jul 2022	Direct Credit 361578 QUICKSUPER QSUPER3246152311	\$2,085.00	\$10,489.65
15 Jul 2022	Direct Credit 301500 Nanak Sai realty 12 Menzies Cl, Aru	\$2,319.00	\$12,808.65
20 Jul 2022	Direct Debit 245397 TAL Life Limited 1640215-C2736729	-\$772.28	\$12,036.37
25 Jul 2022	Direct Debit 534289 MLC Limited 92038965	-\$35.93	\$12,000.44
26 Jul 2022	2022 ANZ PAITREO NetBank BPAY 381160 161919900046667159	-\$1,814.40	\$10,186.04
31 Jul 2022	Direct Credit 301500 Nanak Sai Realty 12 Menzies Cl, Aru	\$1,469.05	\$11,655.09
01 Aug 2022	Credit Interest	\$3.23	\$11,658.32
04 Aug 2022	COGC - RATES NetBank BPAY 575217 210726733 rates	-\$1,235.97	\$10,422.35
08 Aug 2022	Fast Transfer From David Baird excess refund excess refund	\$5,970.59	\$16,392.94
08 Aug 2022	Transfer from CB TabletApp	\$1,200.00	\$17,592.94
08 Aug 2022	Direct Credit 361578 QUICKSUPER QSUPER3270595185	\$2,242.34	\$19,835.28
08 Aug 2022	Direct Debit 000439 ST GEORGE S411059224500	-\$1,489.00	\$18,346.28

23.2

Account Number 064474 10470938

Page 2 of 2

Date	Transaction details	Amount	Balance
15 Aug 2022	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,543.80	\$19,890.08
18 Aug 2022	GCCC - WATER NetBank BPAY 868745 810726737 water bill	-\$461.01	\$19,429.07
22 Aug 2022	Direct Debit 245397 TAL Life Limited 1640215-C3388694	-\$772.28	\$18,656.79
24 Aug 2022	Transfer To Simmons Livingstone NetBank BAIRDS1 034098	-\$2,970.00	\$15,686.79
25 Aug 2022	Direct Debit 534289 MLC Limited 92038965	-\$35.93	\$15,650.86
30 Aug 2022	Transfer to CBA A/c NetBank westpac shares	-\$3,230.00	\$12,420.86
31 Aug 2022	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,543.80	\$13,964.66
01 Sep 2022	Credit Interest	\$11.18	\$13,975.84
06 Sep 2022	Direct Debit 000439 ST GEORGE S411059224500	-\$1,547.00	\$12,428.84
09 Sep 2022	Direct Credit 501203 AUTOMATIC DATA P ADP202209091272932	\$5,072.46	\$17,501.30
15 Sep 2022	Transfer To EAST COAST BALI HUTS NetBank BAIRD 9349	-\$8,700.00	\$8,801.30
15 Sep 2022	Transfer from CBA NetBank menzies rent Value Date: 16/09/2022	\$1,469.05	\$10,270.35
20 Sep 2022	Direct Debit 245397 TAL Life Limited 1640215-C3952679	-\$910.27	\$9,360.08

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

If you have questions or need more information, go to [commbank.com.au/support](http://commbank.com.au/support).

Yours sincerely,

Brian Moseley  
General Manager, Retail Customer Service



23-3

Account Number 064474 10470938

Page 1 of 6

D A & J BAIRD ENTERPRISES PTY LTD ITF D A & J  
 BAIRD SUPERANNUATION FUND  
 94 ARUN DR  
 ARUNDEL QLD Australia 4214

30 July 2023

Dear D A & J BAIRD ENTERPRISES PTY LTD ITF D A & J BAIRD SUPERANNUATION FUND,  
 Here's your account information and a list of transactions from 21/09/22-30/06/23.

**Account name** D A & J BAIRD ENTERPRISES PTY LTD ITF D A & J BAIRD SUPERANNUATION FUND  
**BSB** 064474  
**Account number** 10470938  
**Account type** CDIA  
**Date opened** 14/07/2012

Date	Transaction details	Amount	Balance
26 Sep 2022	Direct Debit 534289 MLC Limited 92038965	-\$35.93	\$9,324.15
30 Sep 2022	Direct Credit 301500 Nanak sai realty 12 Menzies Cl, Aru	\$1,543.80	\$10,867.95
01 Oct 2022	Credit Interest	\$8.67	\$10,876.62
05 Oct 2022	Transfer To ATO NetBank 696297782881005001	-\$823.03	\$10,053.59
06 Oct 2022	Direct Debit 000439 ST GEORGE S411059224500	-\$1,604.00	\$8,449.59
11 Oct 2022	Direct Credit 501203 AUTOMATIC DATA P ADP202210111290630	\$2,242.34	\$10,691.93
12 Oct 2022	Transfer To ATO NetBank 696297782881012001	-\$4,125.00	\$6,566.93
15 Oct 2022	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$768.60	\$7,335.53
20 Oct 2022	Direct Debit 245397 TAL Life Limited 1640215-C4549224	-\$910.27	\$6,425.26
25 Oct 2022	Transfer To Simmons Livingstone NetBank baird 035241	-\$253.00	\$6,172.26
25 Oct 2022	ASIC NetBank BPAY 17301 2291606238072 ASIC	-\$290.00	\$5,882.26
25 Oct 2022	Direct Debit 534289 MLC Limited 92038965	-\$35.93	\$5,846.33
01 Nov 2022	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,881.00	\$7,727.33
01 Nov 2022	Credit Interest	\$2.82	\$7,730.15



23.4

Account Number 064474 10470938

Page 2 of 6

Date	Transaction details	Amount	Balance
07 Nov 2022	Direct Debit 000439 ST GEORGE S411059224500	-\$1,664.00	\$6,066.15
11 Nov 2022	Direct Credit 501203 AUTOMATIC DATA P ADP202211111310400	\$2,242.34	\$8,308.49
16 Nov 2022	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,133.40	\$9,441.89
21 Nov 2022	Direct Debit 245397 TAL Life Limited 1640215-C5150089	-\$910.27	\$8,531.62
24 Nov 2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 001696297782888160 tax	-\$676.00	\$7,855.62
25 Nov 2022	Direct Debit 534289 MLC Limited 92038965	-\$35.93	\$7,819.69
28 Nov 2022	AAMI NetBank BPAY 655902 15344124466179 INSURANCE	-\$2,497.69	\$5,322.00
30 Nov 2022	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,432.58	\$6,754.58
06 Dec 2022	Transfer To FIRST MAC SERVICES NetBank VALUATION 80127169	-\$425.38	\$6,329.20
06 Dec 2022	Direct Debit 000439 ST GEORGE S411059224500	-\$1,723.00	\$4,606.20
09 Dec 2022	Direct Credit 501203 AUTOMATIC DATA P ADP202212091327900	\$4,510.77	\$9,116.97
13 Dec 2022	GCCC - WATER NetBank BPAY 868745 810726737 water bill	-\$497.75	\$8,619.22
15 Dec 2022	Transfer from CommBank app Divided	\$1,200.00	\$9,819.22
16 Dec 2022	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,299.00	\$11,118.22
20 Dec 2022	Direct Debit 245397 TAL Life Limited 1640215-C5711165	-\$910.27	\$10,207.95
28 Dec 2022	Direct Debit 534289 MLC Limited 92038965	-\$35.93	\$10,172.02
01 Jan 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,657.80	\$11,829.82
01 Jan 2023	Credit Interest	\$9.60	\$11,839.42
06 Jan 2023	Direct Debit 000439 ST GEORGE S411059224500	-\$1,751.00	\$10,088.42
11 Jan 2023	Direct Credit 501203 AUTOMATIC DATA P ADP202301111345173	\$2,242.34	\$12,330.76
16 Jan 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$2,499.96	\$14,830.72
16 Jan 2023	TAX OFFICE PAYMENTS CommBank app BPAY 75556 001696297782888160 tax	-\$676.00	\$14,154.72

23-5

Date	Transaction details	Amount	Balance
20 Jan 2023	Direct Debit 245397 TAL Life Limited 1640215-C6341696	-\$910.27	\$13,244.45
23 Jan 2023	COGC - RATES NetBank BPAY 575217 210726733 rates	-\$1,235.97	\$12,008.48
25 Jan 2023	Direct Debit 534289 MLC Limited 92038965	-\$35.93	\$11,972.55
01 Feb 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,543.80	\$13,516.35
01 Feb 2023	Credit Interest	\$21.60	\$13,537.95
03 Feb 2023	Transfer from CommBank app Westpac dividend	\$200.00	\$13,737.95
06 Feb 2023	Direct Debit 000439 ST GEORGE S411059224500	-\$1,778.00	\$11,959.95
10 Feb 2023	Direct Credit 501203 AUTOMATIC DATA P ADP202302101364230	\$2,242.34	\$14,202.29
15 Feb 2023	QRO LAND TAX 1 NetBank BPAY 625178 400011100130 land tax	-\$2,526.65	\$11,675.64
15 Feb 2023	SHORT PUNCH & GREATO NetBank BPAY 244624 2302726 re finance loan	-\$385.00	\$11,290.64
16 Feb 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,543.80	\$12,834.44
20 Feb 2023	Direct Debit 245397 TAL Life Limited 1640215-C6895243	-\$910.27	\$11,924.17
27 Feb 2023	Direct Debit 534289 MLC Limited 92038965	-\$38.00	\$11,886.17
01 Mar 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$302.00	\$12,188.17
01 Mar 2023	Credit Interest	\$20.79	\$12,208.96
10 Mar 2023	Direct Credit 501203 AUTOMATIC DATA P ADP202303101381560	\$2,242.34	\$14,451.30
11 Mar 2023	Transfer To Acclaim Airconditioning NetBank Baird 49352	-\$995.00	\$13,456.30
13 Mar 2023	Transfer To DA J BAIRD NetBank Kitchen repairs	-\$757.85	\$12,698.45
13 Mar 2023	GCCC - WATER NetBank BPAY 868745 810726737 water	-\$527.87	\$12,170.58
13 Mar 2023	Transfer To Simmons Livingstone NetBank BAIRDC2 037454	-\$253.00	\$11,917.58
13 Mar 2023	ASIC NetBank BPAY 17301 2291557200865 ASIC	-\$59.00	\$11,858.58
14 Mar 2023	Transfer to other Bank NetBank BAIRD 2303141	-\$185.80	\$11,672.78
14 Mar 2023	Direct Debit 148031 FMC 10221818L49	-\$457.17	\$11,215.61

Created 30/07/23 08:33am (Sydney/Melbourne time)  
While this letter is accurate at the time it's produced,  
we're not responsible for any reliance on this information.

23-6

Date	Transaction details	Amount	Balance
15 Mar 2023	Transfer To DA J BAIRD NetBank Green waste bin GCCC	-\$21.20	\$11,194.41
17 Mar 2023	Transfer To DA J BAIRD NetBank Taylor Handyman - Kitchen bat...	-\$580.00	\$10,614.41
20 Mar 2023	Direct Debit 245397 TAL Life Limited 1640215-C7455765	-\$910.27	\$9,704.14
23 Mar 2023	Transfer To DA J BAIRD CommBank App Pool cleaner	-\$125.68	\$9,578.46
23 Mar 2023	Transfer To DA J BAIRD CommBank App O_Brien glass	-\$411.30	\$9,167.16
24 Mar 2023	Transfer To Acclaim Airconditioning NetBank Baird Final payment 91318	-\$995.00	\$8,172.16
27 Mar 2023	Direct Debit 534289 MLC Limited 92038965	-\$38.00	\$8,134.16
28 Mar 2023	Direct Debit 148031 FMC 10221818L49	-\$457.17	\$7,676.99
31 Mar 2023	Transfer To Fix the pipes Plumbing NetBank BAIRD 590	-\$480.00	\$7,196.99
31 Mar 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$508.20	\$7,705.19
01 Apr 2023	Credit Interest	\$15.24	\$7,720.43
11 Apr 2023	TAX OFFICE PAYMENTS NetBank BPAY 75556 001696297782888160 tax	-\$676.00	\$7,044.43
11 Apr 2023	Direct Debit 148031 FMC 10221818L49	-\$464.56	\$6,579.87
13 Apr 2023	Direct Credit 501203 AUTOMATIC DATA P ADP202304131399615	\$10,491.56	\$17,071.43
15 Apr 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,908.60	\$18,980.03
20 Apr 2023	Direct Credit 383200 Terri Scheer ClaimTSC157904	\$7,901.66	\$26,881.69
20 Apr 2023	Direct Debit 245397 TAL Life Limited 1640215-C8047734	-\$910.27	\$25,971.42
26 Apr 2023	Direct Debit 148031 FMC 10221818L49	-\$464.56	\$25,506.86
26 Apr 2023	Direct Debit 534289 MLC Limited 92038965	-\$38.00	\$25,468.86
01 May 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,798.60	\$27,267.46
01 May 2023	Credit Interest	\$28.54	\$27,296.00
04 May 2023	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009340610646221 tax	-\$2,911.08	\$24,384.92
09 May 2023	Direct Debit 148031 FMC 10221818L49	-\$464.56	\$23,920.36

23.7

Account Number 064474 10470938

Page 5 of 6

Date	Transaction details	Amount	Balance
11 May 2023	Direct Credit 501203 AUTOMATIC DATA P ADP202305111418131	\$2,242.34	\$26,162.70
15 May 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,740.94	\$27,903.64
22 May 2023	Direct Debit 245397 TAL Life Limited 1640215-C8630990	-\$910.27	\$26,993.37
23 May 2023	Direct Debit 148031 FMC 10221818L49	-\$464.56	\$26,528.81
25 May 2023	Direct Debit 534289 MLC Limited 92038965	-\$38.00	\$26,490.81
01 Jun 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,829.60	\$28,320.41
01 Jun 2023	Credit Interest	\$57.80	\$28,378.21
05 Jun 2023	GCCC - WATER NetBank BPAY 868745 810726737 WATER BILL	-\$501.19	\$27,877.02
05 Jun 2023	Transfer To Fix the pipes Plumbing NetBank baird 600	-\$2,490.00	\$25,387.02
06 Jun 2023	Direct Debit 148031 FMC 10221818L49	-\$471.95	\$24,915.07
09 Jun 2023	Direct Credit 501203 AUTOMATIC DATA P ADP202306091436840	\$4,062.53	\$28,977.60
15 Jun 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$1,908.60	\$30,886.20
20 Jun 2023	Direct Debit 148031 FMC 10221818L49	-\$471.95	\$30,414.25
20 Jun 2023	Direct Debit 245397 TAL Life Limited 1640215-C9181236	-\$910.27	\$29,503.98
26 Jun 2023	Direct Debit 534289 MLC Limited 92038965	-\$38.00	\$29,465.98
29 Jun 2023	TAX OFFICE PAYMENTS NetBank BPAY 75556 001696297782888160 tax	-\$676.00	\$28,789.98
30 Jun 2023	Direct Credit 301500 REMITTER 12 Menzies Cl, Aru	\$2,638.81	\$31,428.79

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

23-8

Account Number 064474 10470938

Page 6 of 6

If you have questions or need more information, go to [commbank.com.au/support](http://commbank.com.au/support).

Yours sincerely,



Brian Moseley  
General Manager, Retail Customer Service



24-1

Your Statement

Statement 40 (Page 1 of 2)

Account Number 06 7167 15684665

Statement Period 19 Feb 2022 - 18 Aug 2022

Closing Balance \$37.58 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



041

MR DAVID ALLAN BAIRD  
 94 ARUN DR  
 ARUNDEL QLD 4214

**Direct Investment Account**

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: DA & J BAIRD ENTERPRISES PTY LTD - DA & J BAIRD SUPER FUND A - C -

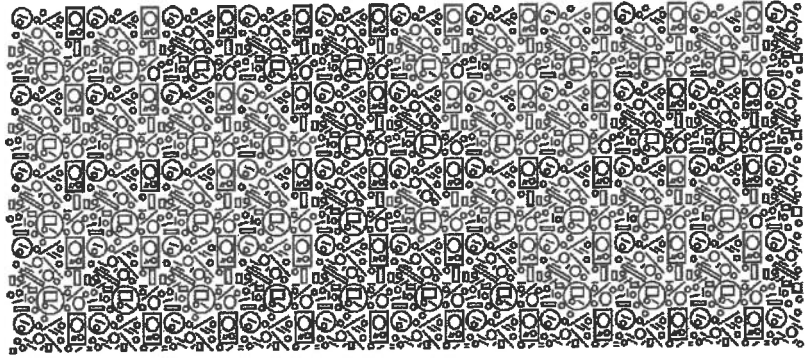
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
19 Feb 2022	OPENING BALANCE			\$9.28 CR
17 Mar	Transfer from CB TabletApp shares		2,400.00	\$2,409.28 CR
21 Mar	Direct Debit 062934 COMMSEC SECURITI COMMSEC	2,399.95		\$9.33 CR
25 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		14,050.05	\$14,059.38 CR
25 Mar	Transfer to CBA A/c CB TabletApp stocks	14,000.00		\$59.38 CR
24 Jun	Direct Credit 250556 WBC DIVIDEND 001277713281		61.00	\$120.38 CR
01 Jul	Direct Credit 397204 ANZ DIVIDEND A073/00638012		1,029.60	\$1,149.98 CR
05 Jul	Direct Credit 531543 NAB INTERIM DIV DV231/01059101		87.60	\$1,237.58 CR
08 Aug	Transfer to CBA A/c CB TabletApp	1,200.00		\$37.58 CR
18 Aug 2022	CLOSING BALANCE			\$37.58 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$9.28 CR		\$17,599.95		\$17,628.25		\$37.58 CR

\*# 1142.3840.1.2 ZZ258R3 0303 AR,R3,S131.D230.L.V06.00.35



### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
18 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.15%
	\$20,000.00 - \$49,999.99	0.25%
	\$50,000.00 - \$99,999.99	0.35%
	\$100,000.00 - \$249,999.99	0.45%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.65%

Note. Interest rates are effective as at the date shown but are subject to change.

#### Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



24.3

Your Statement

Statement 41 (Page 1 of 2)

Account Number 06 7167 15684665

Statement Period 19 Aug 2022 - 18 Feb 2023

Closing Balance \$20.47 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



041

MR DAVID ALLAN BAIRD  
 94 ARUN DR  
 ARUNDEL QLD 4214

**Direct Investment Account**

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: DA & J BAIRD ENTERPRISES PTY LTD - DA & J BAIRD SUPER FUND A - C -

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

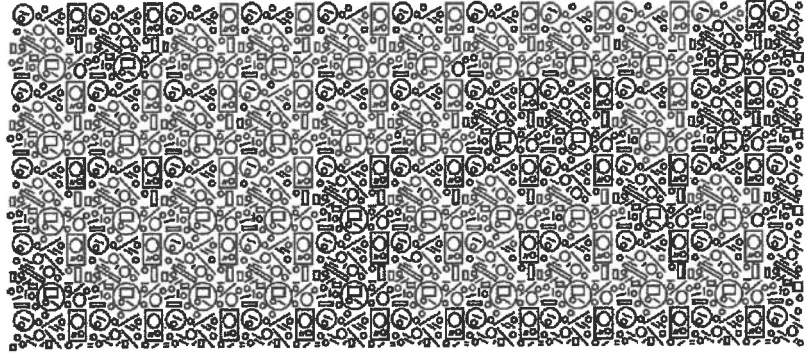
Date	Transaction	Debit	Credit	Balance
19 Aug 2022	OPENING BALANCE			\$37.58 CR
30 Aug	Transfer from NetBank westpac shares		3,230.00	\$3,267.58 CR
01 Sep	Direct Debit 062934 COMMSEC SECURITI COMMSEC	3,229.95		\$37.63 CR
14 Dec	Direct Credit 531543 NAB FINAL DIV DV232/00555223		93.60	\$131.23 CR
15 Dec	Direct Credit 397204 ANZ DIVIDEND A074/00636693		1,129.24	\$1,260.47 CR
15 Dec	Transfer to CBA A/c CommBank app Divided	1,200.00		\$60.47 CR
20 Dec	Direct Credit 250556 WBC DIVIDEND 001286265670		160.00	\$220.47 CR
03 Feb	Transfer to CBA A/c CommBank app Westpac dividend	200.00		\$20.47 CR
18 Feb 2023	CLOSING BALANCE			\$20.47 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$37.58 CR		\$4,629.95		\$4,612.84		\$20.47 CR

\*# 1438.4400.1.2 ZZ258R3 0303 AP.R3.S131.D051.L V06.00.36



24-4



**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
18 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.70%
	\$20,000.00 - \$49,999.99	1.00%
	\$50,000.00 - \$99,999.99	1.20%
	\$100,000.00 - \$249,999.99	1.60%
	\$250,000.00 - \$499,999.99	2.00%
	\$500,000.00 and over	2.15%

Note. Interest rates are effective as at the date shown but are subject to change.

**Important Information:**

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



DA & J BAIRD ENTERPRISES PTY LTD - DA & J BAIRD  
 SUPER FUND A - C -  
 94 ARUN DR  
 ARUNDEL QLD Australia 4214

30 July 2023

Dear DA & J BAIRD ENTERPRISES PTY LTD - DA & J BAIRD SUPER FUND A - C -,  
 Here's your account information and a list of transactions from 01/07/22-30/06/23.

**Account name** DA & J BAIRD ENTERPRISES PTY LTD - DA & J BAIRD SUPER FUND A - C -  
**BSB** 067167  
**Account number** 15684665  
**Account type** CDIA  
**Date opened** 18/02/2013

Date	Transaction details	Amount	Balance
01 Jul 2022	Direct Credit 397204 ANZ DIVIDEND A073/00638012	\$1,029.60	\$1,149.98
05 Jul 2022	Direct Credit 531543 NAB INTERIM DIV DV231/01059101	\$87.60	\$1,237.58
08 Aug 2022	Transfer to CBA A/c CB TabletApp	-\$1,200.00	\$37.58
30 Aug 2022	Transfer from NetBank westpac shares	\$3,230.00	\$3,267.58
01 Sep 2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$3,229.95	\$37.63
14 Dec 2022	Direct Credit 531543 NAB FINAL DIV DV232/00555223	\$93.60	\$131.23
15 Dec 2022	Direct Credit 397204 ANZ DIVIDEND A074/00636693	\$1,129.24	\$1,260.47
15 Dec 2022	Transfer to CBA A/c CommBank app Divided	-\$1,200.00	\$60.47
20 Dec 2022	Direct Credit 250556 WBC DIVIDEND 001286265670	\$160.00	\$220.47
03 Feb 2023	Transfer to CBA A/c CommBank app Westpac dividend	-\$200.00	\$20.47
01 Apr 2023	Credit Interest	\$0.01	\$20.48
01 May 2023	Credit Interest	\$0.01	\$20.49
01 Jun 2023	Credit Interest	\$0.01	\$20.50
27 Jun 2023	Direct Credit 250556 WBC DIVIDEND 001296168710	\$175.00	\$195.50

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Account Number 067167 15684665

Page 2 of 2

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

If you have questions or need more information, go to [commbank.com.au/support](http://commbank.com.au/support).

Yours sincerely,



Brian Moseley  
General Manager, Retail Customer Service



25-1

## Activity statement 001

### Tax type summary

Income tax year	2023
Period	01 July 2022 - 30 June 2023
Type	Pay as you go Instalments
Balance	\$2,704.00 DR

### Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23/11/2022	28/10/2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$676.00		\$676.00 DR
01/02/2023	28/02/2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$676.00		\$1,352.00 DR
26/04/2023	28/04/2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$676.00		\$2,028.00 DR
26/07/2023	28/07/2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$676.00		\$2,704.00 DR

POSTED



25.2

## Activity statement 001

Date generated	07 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

### Transactions

9 results found - from 07 August 2021 to 07 August 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
26 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$676.00		\$0.00
30 Jun 2023	29 Jun 2023	Payment received		\$676.00	\$676.00 CR
26 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$676.00		\$0.00
12 Apr 2023	11 Apr 2023	Payment received		\$676.00	\$676.00 CR
1 Feb 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$676.00		\$0.00
17 Jan 2023	16 Jan 2023	Payment received		\$676.00	\$676.00 CR
25 Nov 2022	25 Nov 2022	General interest charge			\$0.00
25 Nov 2022	24 Nov 2022	Payment received		\$676.00	\$0.00
23 Nov 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$676.00		\$676.00 DR



25.3

## Income tax 551

Date generated	07 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

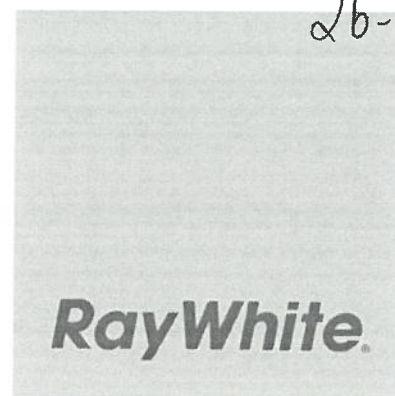
## Transactions

4 results found - from 07 August 2021 to 07 August 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 May 2023	4 May 2023	Payment received		\$2,911.08	\$0.00
17 Aug 2022	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$2,911.08		\$2,911.08 DR
18 Aug 2021	23 Aug 2021	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,035.00		\$0.00
18 Aug 2021	18 Aug 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$1,035.00	\$1,035.00 CR

26-1

08 August 2023



D & J Baird Pty Ltd  
94 Arun Drive  
ARUNDEL QLD 4214

Dear Sir/Madam,

RE: 12 MENZIES CLOSE, ARUNDEL QLD 4214

Thank you for allowing Ray White Surfers Paradise the opportunity to conduct a *drive-by* market appraisal on the above property.

It is our considered opinion taking into account the current market conditions that a fair and realistic price for the property would be approximately \$970,000.

Comparative Sales

51 Melbourne Road, Arundel	\$925,000
7 Melbourne Road, Arundel	\$965,000
4 Ganton Court, Parkwood	\$971,000

This market opinion should not be mistaken as a sworn valuation; it is merely an indication of a price range the property may bring in today's market.

Should you have any further questions or wish to discuss the above mentioned in further detail, please do not hesitate to contact us at your convenience.

Yours sincerely  
RAY WHITE SURFERS PARADISE GROUP

STEVE & MICKI PERTZEL  
Sales & Marketing Consultants  
Mobile: 0412 646 273 / 0416 085 104  
steve.micki@rwsp.net

Ray White The Surfers Paradise Group  
Level 2, 50 Cavill Avenue,  
[PO Box 765]  
Surfers Paradise QLD 4217  
07 5538 1555  
07 5570 1344 fax  
info@rwsp.net

www.rwsp.net

Mr D A Baird  
94 Arun Dr  
Arundel Qld 4214

## Statement Period

Start date: 03/02/2023

End date: 01/07/2023

Statement Number 1

Account Details	
Product Description: SUPER LIVEZ	
Borrower name: Da & J Baird Superannuation Fund	BSB & Account number: 704-997 100287023
Opening Balance: \$0.00	Interest Rate: 6.74%
Closing Balance: -\$106,885.15	

Effective	Posted	Description	Debit	Credit	Balance
	03/02/23	Opening Account Balance			\$0.00
	28/02/23	Interest Rate 5.990% P.a.			
	28/02/23	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	\$109,851.18		-\$109,851.18
28/02/23	01/03/23	Credit from Pexa171498192d05 From: Pexa239251008d05 Ref: 80127169 Surplus		\$1,480.12	-\$108,371.06
03/03/23	03/03/23	Debit For Permanent Principal Reduction	\$1,480.12		-\$109,851.18
03/03/23	03/03/23	Arrears Adjustment Permanent Principal Reduction		\$1,480.12	-\$108,371.06
	04/03/23	Payment Altered From 911.70 To 914.35 Due 31mar2023			
	10/03/23	Rate Altered From 5.990% (v) To 6.240% (v)			
	14/03/23	Credit from 064474 10470938		\$457.17	-\$107,913.89
	27/03/23	Loan Interest	\$491.79		-\$108,405.68
	28/03/23	Credit from 064474 10470938		\$457.17	-\$107,948.51
	01/04/23	Payment Altered From 914.35 To 929.13 Due 30apr2023			
	11/04/23	Credit from 064474 10470938		\$464.56	-\$107,483.95
	25/04/23	Credit from 064474 10470938		\$464.56	-\$107,019.39
	27/04/23	Loan Interest	\$570.75		-\$107,590.14
	05/05/23	Rate Altered From 6.240% (v) To 6.490% (v)			



Effective	Posted	Description	Debit	Credit	Balance
	09/05/23	Credit from 064474 10470938		\$464.56	-\$107,125.58
	23/05/23	Credit from 064474 10470938		\$464.56	-\$106,661.02
	27/05/23	Loan Interest	\$566.20		-\$107,227.22
	01/06/23	Payment Altered From 929.13 To 943.91 Due 30jun2023			
	06/06/23	Credit from 064474 10470938		\$471.95	-\$106,755.27
	09/06/23	Rate Altered From 6.490% (v) To 6.740% (v)			
	20/06/23	Credit from 064474 10470938		\$471.95	-\$106,283.32
	27/06/23	Loan Interest	\$601.83		-\$106,885.15
	01/07/23	Payment Altered From 943.91 To 958.69 Due 31jul2023			
	01/07/23	Closing Account Balance			-\$106,885.15



January 30, 2023

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DA & J BAIRD ENTERPRISES PTY LTD  
ACN 155720086 as trustee for DA & J BAIRD  
SUPERANNUATION FUND  
94 ARUN Drive  
ARUNDEL QLD 4214 Australia

**Borrower:** DA & J BAIRD ENTERPRISES PTY LTD ACN 155720086 as trustee for DA & J Baird  
Superannuation Fund  
**Guarantor:** David Allan Baird  
D & J Baird Pty Ltd ACN 160623807 as trustee for DA & J Baird Enterprises  
Julie Baird  
**Property:** 12 MENZIES Close ARUNDEL Queensland 4214  
**Lender:** WWW.LOANS.COM.AU PTY LTD ACN 117831615  
**Mortgage Manager:** Loans.Com.Au Pty Ltd ABN 18082587095 Australian Credit Licence Number 395219  
**Application ID:** 80127169

Dear Sir/Madam,

### Your home loan is approved

Congratulations! Your new home loan has been approved and your home loan documents are enclosed for your review and signature. Your home loan documents provide important information about your new loan which will be secured by a mortgage over the property listed above.

We recommend you obtain independent legal advice **BEFORE** you sign your home loan documents.

Whilst it is not compulsory, we strongly recommend that you seek independent financial advice from a qualified financial advisor in relation to your financial rights and obligations under the loan documents. You may accept our finance offer by signing and returning your documents promptly, otherwise the approval may lapse. All our requirements must be met **BEFORE** we can arrange settlement. Please keep this in mind, particularly if your transaction is urgent.

### Next Steps – what you must do

Please work through the enclosed **checklist** and return to us;

1. The home loan documents listed in **PART A**, printed, completed and signed; and
2. The additional information listed in **PART B** required from you.

We have included a copy of some of the documents listed in Part A and the general conditions that apply to your home loan and your mortgage. These copies can be retained for your records.

### Need Help?

If you have any questions about the enclosed documents, simply contact our Settlements team on 13 10 90, fax us on 1800 009 456 or email [settlements@customerhelp.com.au](mailto:settlements@customerhelp.com.au). Alternatively, please contact your legal or financial adviser. They will be happy to help.

Kind regards,



Julie Sanders  
Head of Group Operations

## Borrower checklist – Application ID 80127169

This checklist, with all signed documents (including the pages that do not require signing) and the Additional Information in Part B, must be received in our Office by 10am 3 days prior to settlement.

### Return the documents to:

Post: Settlements Team, GPO Box 7001 Brisbane, Qld 4001

### PART A

The Home Loan documents listed below are to be printed (one side only), signed and returned to us. Please note that digital signatures are not acceptable.

Document	Instructions	Tick when Returning
Loan Agreement	All borrowers to sign where indicated.	<input type="checkbox"/>
Borrower Certification	All Borrowers to complete and sign where indicated.	<input type="checkbox"/>
Mortgage/s	The mortgage (2 copies, printed single sided with ref and page numbers printed no more than 1cm from bottom of page) must be signed by each mortgagor . <b>QLD:</b> Justice of the Peace, Commissioner for Declarations, Legal Practitioner, Licensed Conveyancer, Notary Public <b>If signed outside Australia:</b> Australian Consular Officer	<input type="checkbox"/>
Mortgage Side Deed	Complete and sign where indicated.	<input type="checkbox"/>
Verification of Identity Form – David Allan Baird	The Verification of Identity Form must be completed and signed by a Prescribed Person and returned with certified copies of ID.	<input type="checkbox"/>
Verification of Identity Form – Julie Baird	The Verification of Identity Form must be completed and signed by a Prescribed Person and returned with certified copies of ID.	<input type="checkbox"/>
Discharge Authority – St. George Bank	All Borrowers to complete and sign where indicated.	<input type="checkbox"/>
Direct Debit Authority	All Borrowers to complete and sign where indicated.	<input type="checkbox"/>
Guarantors Indemnity Waiver	Complete and sign where indicated.	<input type="checkbox"/>
Settlement Funds Direction and Authority	All Borrowers to complete and sign where indicated.	<input type="checkbox"/>
SMSF Statutory Declaration	Complete and sign where indicated.	<input type="checkbox"/>

**PLEASE NOTE:** that documents cannot be executed under Power of Attorney

## PART B

Additional information required from you

Additional Information	Instructions	Tick when Returning
<p>Copy of Building Insurance Policy 12 <b>MENZIES Close ARUNDEL Queensland 4214</b></p>	<p>We require a Certificate of Currency of Insurance for the security property issued by the Insurer with WWW.LOANS.COM.AU PTY LTD ACN 117831615 noted as first mortgagee showing that the improvements (the building) are insured against damage and destruction for replacement cost. We recommend you review your sum insured with your Insurer. Please note that if the property is in a bushfire or flood prone area, or is subject to a specific environmental or other risk, that the insurance policy should cover such risks. <i>We cannot accept cover notes or certificates issued by an insurance broker or body corporate.</i></p>	<p><input type="checkbox"/></p>
<p><b>SPECIAL CONDITIONS</b></p>	<p>Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</p> <p>Independent Legal Advice Required</p> <p>Copy of Discharge Authority Form</p> <p>Joint and several guarantees required from directors</p> <p>Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</p> <p>Independent Legal Advice Required</p> <p>Certificate of currency for your insurance</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>

# Loan Agreement - SMSF Limited Recourse Loan

**Lender:** WWW.LOANS.COM.AU PTY LTD ACN 117831615 of Level 40, 123 Eagle Street BRISBANE QLD 4000

**Originator/Manager:** Loans.Com.Au Pty Ltd ABN 082587095 of Level 40, 123 Eagle Street BRISBANE QLD 4000

**Borrower (or "you"):** DA & J Baird Enterprises Pty Ltd ACN 155720086 as trustee for DA & J Baird Superannuation Fund of 94 ARUN Drive ARUNDEL Queensland 4214 Australia

**Loan Number:** 80127169

The Originator/Manager has arranged for the Lender to make the loan which will be managed by the Originator/Manager. Normally, you deal with the Originator/Manager. The Lender and the Originator/Manager are individually and together referred to as "we/us/our".

This document does not contain all the precontractual information required by law to be given to you. This document must be read together with the Loan General Terms and Conditions Version SMSF2 dated June 2021 contained in Part 1 of 'Your document pack' (T&Cs). You must comply with all of the terms specified in the T&Cs. If there is any conflict between the T&Cs and this document, the terms of this document prevail. If there is any conflict between any provisions of any security or guarantee and this document and the T&Cs, the terms of this document and the T&Cs prevail.

Words in *italics* have special meanings and are defined in this document or in the T&Cs.

## Financial Table

The following information is prepared as at January 30, 2023 (the *disclosure date*). This information may change before or after the *settlement date*. The *settlement date* is the date we first advance money to you.

<b>How much you are borrowing</b>	<b>\$109,851.18</b>
Made up of:	
<b>SMSF 70 PI 1:</b>	<b>\$109,851.18</b>
<b>Total amount of credit</b>	<b>\$109,851.18</b>
<b>Annual percentage rate(s)</b>	
Interest rates (including fixed rates, unless the fixed rate has been locked in) may change prior to the <i>settlement date</i> . Interest rates other than fixed rates can vary after the <i>settlement date</i> .	
<ul style="list-style-type: none"><li><b>SMSF 70 PI (variable rate)</b></li></ul>	<b>5.74% per annum</b>
<b>Repayments</b>	

<p><b>When your repayments are due</b>  You must make repayments monthly on the same day each month as the <i>settlement date</i>. You may make repayments more frequently if you wish - please see your T&amp;Cs.</p>	
<p><b>When your first repayment is due</b>  Your first repayment is due one month from the <i>settlement date</i>.</p>	
<p><b>How many repayments will you make</b>  Assuming you make all repayments on the due date, the number of repayments you must make will be:</p>	180 repayments
<p><b>How much are your repayments</b>  Based on the current interest rates, your monthly repayments will be as described below. If a variable interest rate changes, your repayment amounts may change.  <b>SMSF 70 PI</b></p>	\$911.63 comprising principal and interest
<p><b>Fees and Charges</b></p>	
<p><b>Credit fees and charges payable on or before settlement of your loan</b>  Unless otherwise stated, all fees are non-refundable. These fees may be payable even if the loan does not proceed for any reason.</p>	
<p><b>Lender's Application Fee:</b> - payable for services provided by us in connection with your loan application (may include legal fees, title insurance premiums, any additional loan processing fee, valuation fees and an amount payable to the Originator/Manager for providing services).</p>	\$0.00
<p><b>Valuation Fee:</b></p>	\$425.38
<p><b>Mortgage Registration Fee:</b></p>	\$208.83
<p><b>Lenders Mortgage Insurance:</b> This amount may be capitalised and added to your loan amount.</p>	Paid by the lender
<p><b>Total of fees and charges payable on or before the <i>settlement date</i> (excluding unascertainable amounts)</b></p>	\$634.21
<p><b>Credit fees and charges payable after settlement of your loan</b></p>	
<p>Originator/Manager's Discharge Administration Fee - payable when we agree to discharge a <i>security</i>.</p>	\$300.00 per security

<p><b>Total of fees and charges payable assuming the loan runs for the entire term (excluding unascertainable amounts or amounts which may or may not become payable)</b></p>	<p><b>\$634.21</b></p>
<p><b>Credit fees and charges payable throughout the term of your loan</b>  The following fees and charges are payable by you if and when the service is provided, the expense incurred, or the relevant event occurs, unless otherwise specified. We can debit your loan account with effect from the date we incur these fees, and either require you to pay the fee or charge immediately, collect it with your regular repayments, or require it to be repaid by one or more repayments. All fees and charges are non-refundable.</p>	
<p><b>Break costs</b></p> <p>Break costs are payable if</p> <ul style="list-style-type: none"> <li>● the whole or part of a fixed rate loan is repaid during a fixed rate period; or</li> <li>● the whole or part of your fixed rate loan is varied by agreement during a fixed rate period (for example, to another type of annual percentage rate or for another fixed rate term).</li> </ul> <p>Break costs are payable on the day on which any of the above events occur. Break costs are payable on fixed rate loans even if repayment is required by us after an <i>event of default</i> occurs. Break costs are further explained in the T&amp;Cs. In addition, you must pay a Break Cost Administration Fee (not payable on switches to variable rate).</p> <p><b>NOTE: Break costs can be significant. Ask us for an estimate of break costs before you repay a fixed rate loan early.</b></p>	<p>Unascertainable</p> <p>\$150 per event</p>
<p>Revaluation fee - payable if the loan is not made within three months of the <i>disclosure date</i>.</p>	<p>Unascertainable</p>
<p>Application reassessment fee - payable if, as a result of delay in entering this loan agreement or settling the loan, we are required to reassess the loan.</p>	<p>\$100.00</p>
<p>If you request that your loan be re-documented prior to the settlement date. This fee does not apply to Firstmac VIP Package customers.</p>	<p>\$100.00</p>
<p>Discharge administration fee - payable at the time of any early discharge when repaying your loan in full.</p> <p>Partial discharge administration fee - payable at the time of each partial discharge.</p>	<p>\$300.00</p> <p>\$150.00</p>
<p>Documentation costs for discharge of mortgage - payable at the time of any early discharge when repaying your loan in full.</p> <p>Third party fees are fees incurred by us in providing the service and include such costs as valuation fees, mortgage insurance premium, Lender's risk and processing fee, legal costs, document custodian charges, titles office fees, and electronic processing fees, all of which are unascertainable at the disclosure date.</p>	<p>\$250.00 per settlement plus <i>third party fees</i></p>

If you request more than three bank cheques on the settlement date, a fee will apply for each additional bank cheque.	\$15.00 for each bank cheque
If you request a copy of a statement.	\$10.00 per statement
Over the counter deposits.	\$2.00 per transaction
Customer assisted transactions fee - payable when you request our assistance to complete a transfer/transaction, place an order, or submit an action that you can independently complete through your online access. This is in addition to the standard transaction fee charged.	\$4.00 per request
Dishonour fee - payable whenever a payment to us is dishonoured.	\$35.00 per dishonour
If you attempt to debit your loan account (other than transferring from one loan account to another) and there are insufficient funds to cover the amount of that debit.	\$35.00 per dishonour
Internal sweep dishonour fee - payable whenever we have an instruction from you to transfer funds from one loan account to another loan account and there are insufficient funds to cover the amount of the transfer.	\$20.00 per dishonour
Default fee - may be payable if your loan account is in default. The default fee is charged once your loan account has been in arrears for 11 days, and then every month thereafter for as long as the default remains.	\$150.00 per month
If the loan is not made on the agreed date through no fault of ours (ie settlement is cancelled), you may be required at that time to pay a cancellation fee.	\$75.00
<p>If the Lender or the Originator/Manager undertakes any of the following:</p> <ul style="list-style-type: none"> <li>• provides copies of any notice or document;</li> <li>• provides any special attendances (eg consent to second mortgage) at your request;</li> <li>• provides information;</li> <li>• decides to inspect the mortgaged property or obtain other reports in relation to it; or</li> <li>• varies your loan at your request (not applicable to Firstmac VIP Package customers).</li> </ul> <p>In addition, you must pay any applicable out of pocket expenses, including legal costs and disbursements.</p>	<p>\$260.00 per attendance</p> <p>Unascertainable</p>



Payment trace fee - payable whenever we are asked to trace a deposit to a loan account.	\$50.00 per trace
If any payment to the Lender is for a taxable supply for the purposes of GST or any similar tax, you must also pay to the Lender on demand an additional amount equal to the tax relating to that supply.	Unascertainable
Enforcement expenses - may be payable if you default under this loan agreement or any <i>security</i> . Enforcement expenses are further explained in the T&Cs.	Unascertainable
Rate lock fee – rate lock applies for 60 days from date of payment.	\$350.00

**We can change any of the financial information described above without your consent, including the fees and charges, the amount of repayments, the dates for debiting interest and the dates for making repayments, interest rates (except during a fixed rate period), and any discount (unless this contract says otherwise). We may introduce new fees and charges without your consent. We will inform you of any changes either in writing or by advertisement in a newspaper circulating throughout your jurisdiction. In making any changes, we will act reasonably.**

## OTHER INFORMATION

Security	<p>You acknowledge that the following security extends to and secures any money due under this loan agreement.</p> <p>1. First registered mortgage by D &amp; J Baird Pty Ltd ACN 160623807 as trustee for DA &amp; J Baird Enterprises over Title Description: 50908074 also described as 12 MENZIES Close ARUNDEL Queensland 4214</p> <p>You must also arrange for us to be granted a guarantee by:</p> <p>(a) the David Allan Baird and Julie Baird, limited to the loan amount; and (b) D &amp; J Baird Pty Ltd ACN 160623807 as trustee for DA &amp; J Baird Enterprises, limited to 12 MENZIES Close ARUNDEL Queensland 4214</p> <p>Together, these securities are referred to as the <i>security</i>.</p>
Guarantor	<p>Guarantee by David Allan Baird.</p> <p>Guarantee by D &amp; J Baird Pty Ltd.</p> <p>Guarantee by Julie Baird.</p> <p>Collectively referred to as the <i>guarantor</i>.</p>
Loan term	15 years commencing on the <i>settlement date</i> .

Loan purpose	You have told us that the loan will be used for Refinancing my investment property.
How your loan will be paid on settlement	The loan will be paid to: (a) for lenders mortgage insurance premium; <b>Paid by the lender</b> (b) balance as directed by you: unascertainable at the disclosure date.
Commission paid or received in relation to your loan	A management fee, which under the National Credit Code may be interpreted as a commission for the introduction of credit business, is payable to the Originator/Manager over the life of the loan. The amount of a commission is not ascertainable at the <i>disclosure date</i> . The Lender and the Originator/Manager and other persons may pay or receive other commissions, fees or benefits in connection with this loan.
Default interest rate	The default rate of interest at any time equals the interest rate applying to the relevant account plus 2.00% per annum. If the interest rate applying to the account changes, the default rate will also change.  The default rate(s) as at the <i>disclosure date</i> are: SMSF 70 PI <span style="float: right;">7.74% per annum</span>
About interest rates	We obtain funding for our loans from a variety of sources. As a result, interest rates may differ from time to time between our different loans. Accordingly, you may see us advertising a different rate to the rate applicable to your loan.
Outstanding conditions	<ul style="list-style-type: none"> <li>● Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</li> <li>● Independent Legal Advice Required</li> <li>● Copy of Discharge Authority Form</li> <li>● Joint and several guarantees required from directors</li> <li>● Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</li> <li>● Independent Legal Advice Required</li> <li>● Certificate of currency for your insurance</li> </ul>
SMSF special conditions	<b>Special Conditions that Apply to your Self Managed Superannuation Fund Loan</b>  The following Specific Conditions apply to your loan contract.

(1) **Additional Definitions**

In these Specific Conditions:

**Guarantors** mean David Allan Baird and Julie Baird and the Property Trustee.

**Property Trustee** means D & J Baird Pty Ltd ACN 160623807 as trustee for DA & J Baird Enterprises

**Property** means 12 MENZIES Close ARUNDEL Queensland 4214

**Superannuation Fund** means DA & J Baird Superannuation Fund

**Superannuation Trustee** means DA & J Baird Enterprises Pty Ltd ACN 155720086 as trustee for the Superannuation Fund.

(2) **Background**

This loan contract is made in accordance with the provisions of section 67A of the *Superannuation Industry (Supervision) Act (SIS Act)* which permits a regulated *Superannuation Fund* to borrow money provided:

- (i) the borrowed funds are used to purchase an asset (in this case the *Property*);
- (ii) the *Property* is held on trust for the *Superannuation Trustee* as trustee of the *Superannuation Fund* by another entity (in this case the *Property Trustee*);
- (iii) the *Superannuation Trustee* has the right to acquire legal ownership of the *Property* on behalf of the *Superannuation Fund* by making payments;

The *Lender's* recourse against the *Superannuation Trustee* and the *Superannuation Fund* for default on the borrowing is limited to the *Property*.

(3) **Security**

Despite any other provision of this agreement, the following stands as security for your loan contract:

- (i) a charge of the beneficial interest in the *Property* by *Superannuation Trustee* on behalf of the *Superannuation Fund*;
- (ii) a mortgage of the legal interest in the *Property* by the *Property Trustee*;
- (iii) a guarantee by the members of the *Superannuation Fund* and the *Property Trustee*; and
- (iv) any other security granted to the *Lender* to secure repayment of the your loan contract.

(4) **Redraw**

Despite any other condition in your loan contract (including conditions set out in the *General Conditions*), redraw is not available on any account.

(5) **Charge of beneficial interest**

The *Superannuation Fund* hereby charges its beneficial interest in the *Property* to the *Lender* to secure payment of all amounts due to the *Lender* or any other person under your loan contract (the "**Debt**"). This charge constitutes a fixed and specific charge over the *Property*. All the terms of the mortgage over the legal title owned by the *Property Trustee* apply to this charge as if set out in full in this agreement and as if the *Superannuation Fund* was the mortgagor and the *Lender* was the mortgagee.

**(6) Limited recourse**

- (i) Despite any other condition in your loan contract (including conditions set out in the *General Conditions*), this agreement relates solely to money payable in respect of the loan made to the *Superannuation Trustee* under your loan contract (including interest and all costs and charges associated with that loan), but does not impose on the *Superannuation Trustee* an obligation to pay any other money. For example, the *Superannuation Trustee* is not obliged to pay all money which it owes the *Lender* other than by the *Lender's* recourse against the *Property*.
- (ii) Despite any other condition in your loan contract (including conditions set out in the *General Conditions*) or any other document, the *Lender's* rights and the guarantors' rights against the *Superannuation Fund* on default are limited to recourse against the *Property* and in the absence of fraud or misrepresentation by the *Superannuation Trustee*, neither the *Lender* nor the guarantors have any recourse whatsoever against the *Superannuation Trustee* or the *Superannuation Fund* for payment of the *Debt* other than recourse against the *Property*.
- (iii) Subject to sub-clause (iv), neither the *Lender* nor the *Guarantors* must take any step pursuant to the rights conferred by this agreement to:
  - (a) have an administrator appointed to the *Superannuation Trustee*;
  - (b) have a receiver, receiver and manager, trustee, other controller (as defined in the Corporations Act), liquidator, provisional liquidator or similar official appointed to the *Superannuation Trustee*, other than a receiver of all or part of the *Property* only;
  - (c) have the *Superannuation Trustee* wound up, or prove in any winding up of the *Superannuation Trustee*;
  - (d) carry out any distress or execution on any property of the *Superannuation Fund* other than the *Property*;
  - (e) exercise any:
    - (a) right of set-off;
    - (b) right to combine or consolidate accounts; or
    - (c) banker's lien, against the *Superannuation Trustee*, other than in respect of the *Property*;
  - (f) make any other claim or institute any proceedings of any kind as against any property or assets of the *Superannuation Trustee* other than the *Property*.
- (iv) The other provisions of this clause do not:
  - (a) prohibit or restrict either the *Lender* or the *Guarantors* from obtaining, or undertaking proceedings to obtain, an injunction or other court order to restrain any breach of this agreement by the *Superannuation Trustee*;
  - (b) prohibit or restrict either the *Lender* or the *Guarantors* from obtaining, or taking proceedings to obtain, declaratory or other such relief in relation to any provision of this agreement with regards to the *Superannuation Trustee*; or
  - (c) affect the *Lender's* rights or the *Guarantors* rights to:
    - (a) enforce this agreement over the *Property* in accordance with the terms of your loan contract and the registered mortgage over the *Property*;
    - (b) for the sole purpose of enforcing its rights against the *Property*, proceed against the *Property Trustee* or the *Superannuation Trustee* to the extent necessary to enforce its rights against the *Property* or to obtain the benefit of the recourse to the *Property Trustee* or the *Superannuation Trustee* allowed by this clause;
    - (c) enforce any rights it may have under any other document; or
    - (d) enforce any rights it may have against the *Superannuation Trustee* for fraud or misrepresentation

**(7) Own enquires**

The *Lender* makes no warranty or representation in relation to the structure under which the *Property Trustee* and the *Superannuation Fund* has acquired the *Property*. The *Superannuation Fund* acknowledges that it has made its own enquiries in relation to the structure and has no claim whatsoever against the *Lender* in relation to any aspect of the structure. For example, the *Superannuation Fund* has no claim against the *Lender* if the entry of the structure, this agreement, or the transaction reflected by this document makes the *Superannuation Fund* non-complying with any law or regulation or results in adverse taxation consequences for the *Superannuation Fund*. The *Lender* can enforce this agreement in full despite any such non-compliance.

**(8) Acknowledgement by Superannuation Trustee**

The *Superannuation Trustee* acknowledges that despite any review of the Superannuation Trust Deed or the Property Trust Deed carried out by the *Lender* or the *Lender's* lawyers in respect of this transaction, the *Lender* makes no representation that the Superannuation Trust Deed or the *Superannuation Fund* itself complies with the SIS Act.

**(9) Change in applicable law**

If at any time the *Lender* determines that there has occurred any introduction of or variation to any law or regulation which makes this loan prohibited under the SIS Act, the result of any of which in the *Lender's* opinion makes it illegal, undesirable, or impractical for the *Lender* to make or continue this loan (and the *Lender's* opinion, acting reasonably will be final in relation to all these matters) then the *Lender* may terminate this loan contract by written notice to the Borrower and require repayment of the *Debt* on or before the expiration of 30 days from the date of the notice.



Signed on behalf of the Lender:  
for WWW.LOANS.COM.AU PTY LTD ACN 117831615

## How to Proceed

**Before you sign this loan agreement, make sure you understand the following. If you have any questions, ask before you sign.**

- **You should consider obtaining legal and financial advice in relation to this loan.**
- **When a variable interest rate applies to your loan, your interest rate can go up or down over the term of your loan. If your interest rate increases, your repayments may increase. We may vary your interest rate at any time (except during a fixed rate term).**
- **You may have to pay fees if you repay your loan early. Significant fees (called 'break costs') may be payable if you repay all or part of a fixed rate loan early. Ask us for an estimate of break costs before you repay a fixed rate loan early.**
- **If you select an interest only term at any time, you will not be repaying any of the loan principal and will end up paying more interest.**
- **The events which may cause you to default under your loan are listed in the T&Cs. You may default under your loan even if you have made all your payments. If you default, you may lose your property. If the sale proceeds from the mortgaged property are insufficient to fully repay the amount you owe us, you are still responsible for repaying the amount outstanding.**
- **If you default under your loan, enforcement expenses may be payable. This means that you may have to pay any of our reasonable costs incurred in maintaining the mortgaged property, collection expenses, and any other internal or external costs we incur as a result of your default.**
- **You must insure the mortgaged property. You should consider whether you need other insurance such as insurance to assist you to make repayments if you are sick, lose your job, or if other contingencies occur.**
- **We may change, suspend or cancel your offset facility at any time.**
- **If we require you to pay for lenders mortgage insurance, this insurance protects us and not you. If you default under your mortgage and the mortgaged property is then sold, and the sale proceeds are insufficient to fully repay the amount you owe us, you are still legally responsible for repaying the balance outstanding under the mortgage**
- **Until the settlement date, we have the right to change the terms of your loan agreement or to withdraw our offer to lend altogether.**
- **Acting reasonably, we can make changes to your loan agreement.**

By signing this document, each of you have made the following declarations.

1. You have carefully read this document and the T&Cs and understand they establish a legal contract between you and us.
2. All information you have given directly or indirectly to us, our agents, or our lawyers is accurate and not misleading. You acknowledge that we are relying on that information to enter this transaction.
3. The loan will be used only for the purpose set out above under 'Purpose'.
4. You agree to pay the lender all fees and charges applicable (as set out under 'Credit fees and charges payable on or before settlement of your loan') even if the loan does not proceed to settlement (including because we withdraw from this offer).

We reserve the right to withdraw from this transaction if this offer is not accepted within 14 days from the *disclosure date*, within 90 days of your conditional approval (if applicable), if the initial drawdown does not occur within 60 days of the *disclosure date*, or if anything occurs which in our reasonable opinion makes settlement undesirable.

## How to accept this offer

To accept this offer you must sign and date this document below and return it to Loans.Com.Au Pty Ltd, GPO Box 7001, Brisbane QLD 4001. This contract comes into force on the *settlement date* or such earlier date as we decide.

**If the borrower is a company or if this loan is predominantly used for business purposes or investment purposes (except for investment in residential property) this loan will not be regulated by the National Credit Code despite any statement that the National Credit Code applies to this loan. The information statement below only applies to you if your loan is regulated by the National Credit Code.**

## Important

### Before you sign

- Read this contract document so that you know exactly what contract you are entering into and what you will have to do under the contract.
- You should also read the information statement: "*Things you should know about your proposed credit contract*".
- Fill in or cross out any blank spaces.
- Get a copy of this contract document.
- Do not sign this contract document if there is anything you do not understand.

### Things you must know

- Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- You do not have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property, such as a house or car.
- If you take out insurance, the credit provider cannot insist on any particular insurance company.
- If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Signed on behalf of DA & J Baird Enterprises Pty  
Ltd ACN 155720086 as trustee for DA & J Baird  
Superannuation Fund pursuant to section 127 of the  
Corporations Act 2001

Date:

[SIGN HERE]

Sole director & Secretary / Director / Secretary  
(cross out those not applicable)

[PRINT NAME HERE]

[SIGN HERE]

Director

[PRINT NAME HERE]

**Your Details**

appropriate box  Borrower  Guarantor  Company  Trust/Trustee

**Full name:** D&J Baird Pty Ltd as trustee for D A & J Baird Superannuation Fund

**Birth date:**

**ACN/Drivers licence no:**

**Age of each dependent:**  
Under 11: 11 & Over:

**Card no (NSW only):**  
**Expiry date (WA only):**

**Address – last 2 years**  
Current: 94 ARUN Drive ARUNDEL Queensland 4214 Australia

**State:** QLD **Postcode:** 4214

**Previous:**

**State:** **Postcode:**

**Work ph:**  
**Email:**

**Employer and occupation – last 2 years**  
Current: **Period**  Full time  Casual  Part time  Self Emp

**Previous:** **Period**  Full time  Casual  Part time  Self Emp

**If self employed – ABN:**  
**Accountant's name:**  
**Email:** **Phone:**

**Your income**  
Rental  Week  Month  Year \$850.00

**Your Details**

appropriate box  Borrower  Guarantor  Company  Trust/Trustee

**Full name:** D A & J Baird Enterprises Pty Ltd as trustee for D A & J Baird Enterprises

**Birth date:**

**ACN/Drivers licence no:**

**Age of each dependent:**  
Under 11: 11 & Over:

**Card no (NSW only):**  
**Expiry date (WA only):**

**Address – last 2 years**  
Current: 94 ARUN Drive ARUNDEL Queensland 4214 Australia

**State:** QLD **Postcode:** 4214

**Previous:**

**State:** **Postcode:**

**Work ph:**  
**Email:**

**Employer and occupation – last 2 years**  
Current: **Period**  Full time  Casual  Part time  Self Emp

**Previous:** **Period**  Full time  Casual  Part time  Self Emp

**If self employed – ABN:**  
**Accountant's name:**  
**Email:** **Phone:**

**Your income**

**Your Details**

appropriate box  Borrower  Guarantor  Company  Trust/Trustee

**Full name:** David Allan Baird

**Birth date:** 15/10/1962

**ACN/Drivers licence no:**

**Age of each dependent:**  
Under 11: 0 11 & Over: 0

**Card no (NSW only):**  
**Expiry date (WA only):**

**Address – last 2 years**  
Current: 94 ARUN Drive ARUNDEL Queensland 4214 Australia

**State:** QLD **Postcode:** 4214

**Previous:**

**State:** **Postcode:**

**Work ph:**  
**Email:** DAJ@BAIRDENTERPRISES.COM.AU

**Employer and occupation – last 2 years**  
Current: Commscope **Period**  Full time  Casual  Part time  Self Emp  
Director Of Sales 1 yrs 2 mths

**Previous:** Self Employed **Period**  Full time  Casual  Part time  Self Emp  
Director 1 yrs 6 mths

**If self employed – ABN:**  
**Accountant's name:**  
**Email:** **Phone:**

**Your income**

**Your Details**

appropriate box  Borrower  Guarantor  Company  Trust/Trustee

**Full name:** Julie Baird

**Birth date:** 05/09/1964

**ACN/Drivers licence no:**

**Age of each dependent:**  
Under 11: 0 11 & Over: 0

**Card no (NSW only):**  
**Expiry date (WA only):**

**Address – last 2 years**  
Current: 94 ARUN Drive ARUNDEL Queensland 4214 Australia

**State:** QLD **Postcode:** 4214

**Previous:**

**State:** **Postcode:**

**Work ph:**  
**Email:** dabaird2@bigpond.net.au

**Employer and occupation – last 2 years**  
Current: Self Employed **Period**  Full time  Casual  Part time  Self Emp  
Director 3 yrs 0 mths

**Previous:** **Period**  Full time  Casual  Part time  Self Emp

**If self employed – ABN:**  
**Accountant's name:**  
**Email:** **Phone:**

**Your income**

**Loan details**

**Address of property to be mortgaged:** 12 Menzies Close Arundel QLD 4214

Owner occupied  Investment

**State:** QLD **Postcode:** 4214

**Weekly rental:** **Estimated value:** \$1,050,000.00

**Loan Purpose - Please specify in detail:** Refinancing my investment property

**Loan to value ratio:** 10.46% **Total security:** \$1,050,000.00

**We would like to:**

reduce the loan as quickly as possible  access any available funds  minimise the loan repayments



have certainty of repayments over a set period  no specific requirements

If you have any requirements or objectives for your loan that have not been covered, please outline these below:

Credit card payment authority:  MasterCard  Visa  AMEX

I hereby authorize (i) loan application and associated fees, including documentation and valuation fees if this loan does not proceed, to be charged to my credit card, (ii) the credit provider to insert the actual amount to be charged

Card number: \_\_\_\_\_ Card expiry date: \_\_\_\_\_ / \_\_\_\_\_ Amount: \$ \_\_\_\_\_ (inc GST)

Cardholder name: \_\_\_\_\_ Cardholder signature: \_\_\_\_\_ CVV: \_\_\_\_\_

Loan product: SMSF 70 PI  
Details:  Loan 1 or  Split 1  Loan 2 or  Split 2  
Loan amount: \$109,851.18  
and type:  Principal & Interest  Interest Only  Principal & Interest  Interest Only  
Loan product: \_\_\_\_\_  
Details:  Loan 3 or  Split 3  Loan 4 or  Split 4  
Loan amount: \_\_\_\_\_  
and type:  Principal & Interest  Interest Only  Principal & Interest  Interest Only  
Loan term: 15 years

External refinance \$109,851.18  
Less deposit - \$0.00  
Total loan amount \$109,851.18

Assets		Liabilities				
Description	Value	Description	Lender	Monthly repay	Limit	✓ Refinance
Shares	\$40,000.00	Investment	St. George Bank	\$1.00	\$109,851.18	<input checked="" type="checkbox"/>
Cash	\$30,000.00	<b>Total liabilities</b>			<b>\$109,851.18</b>	
Investment	\$1,050,000.00					
<b>Total assets</b>	<b>\$1,120,000.00</b>					

Surplus (total assets less total liabilities) \$1,010,148.82

Do you know of any foreseeable significant changes to your circumstances or anything else that may reasonably be expected to have a bearing on your application for credit that will lead to changes in your ability to make contracted repayments under the proposed loan without difficulty?

If yes, provide details:

**Nomination and electronic delivery (please ✓ applicable boxes)**

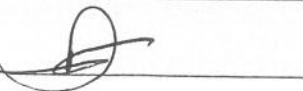
By signing this application form, you consent to receiving information and documents from us electronically.

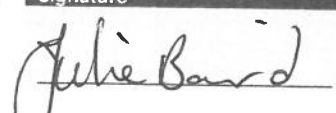
Alternatively, the documents are to be posted to my residential address.

**Declarations by borrower and guarantor:** You have made an application for credit assistance from loans.com.au Pty Ltd ACN 082 567 095 (Australian Credit Licence 395219). By signing this application form, you consent to us and any lender who at any time provides or has an interest in your credit facility ("We/Us") and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.loans.com.au/privacy-policy. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you. Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent. You may gain access to the personal information that we hold about you by contacting us. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud. Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information. Exchange information We and any LMI may exchange personal and credit information with the following types of entities, some of which may be located overseas. (1) Finance brokers, mortgage managers, and persons who assist us to provide our products to you, (2) Financial consultants, accountants, lawyers and advisers, (3) Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan, (4) Businesses assisting us with funding for loans, (5) Trade insurers, (6) Any person where we are required by law to do so, (7) Any of our associates, related entities or contractors, (8) Your referees, such as your employer, to verify information you have provided, (9) Any person considering acquiring an interest in our business or assets, (10) Any organisation providing verification of your identity, including online verification, (11) other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity, (12) any person who proposes to guarantee or has guaranteed repayment of any credit provided to you. Lenders Mortgage Insurers (LMIs) We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities. The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI. The LMIs that we may disclose your personal information and credit information to are: (1) Genworth Financial Mortgage Insurance Pty Ltd, contact 1300 655 422 for a copy of the privacy and credit reporting policy; and (2) QBE Lenders Mortgage Insurance Limited, contact 1300 367 764 for a copy of their privacy and credit reporting policy. The privacy and credit reporting policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines. We may exchange your personal and credit information with Veda Advantage Ltd, veda.com.au. You acknowledge that: 1. We may be paid and retain fees, margins and commissions in respect of the credit arranged by us. 2. We have not provided any financial planning advice or investment advice and have not made any representation as to the financial viability or prudence of the proposed transaction. 3. Any decision to lend is not an indication of the soundness of any investment you make. 4. Any valuation relied upon by the lender to assess this application for finance is for the purpose of the lender and the LMI only. 5. You agree to pay our costs of this loan application, including all costs associated with application and funder processing, searches, valuation/s, documentation, and you agree to pay those costs within 14 days of this application or as agreed in writing, irrespective of whether this application is withdrawn, declined or approved. You declare you have never been declared bankrupt and there are no outstanding judgments against you. You declare that to the best of your knowledge and belief, the facts, information and statements set out in this application are true and correct, and that no information, which might affect the decision of the credit provider or the LMI, has been withheld. Unless indicated, you consent to us using and disclosing information about you for the purposes of direct marketing and agree to being contacted by us and our business partners to be informed about products and services that you may be interested in. You consent to us verifying your identity through a CRB. [Delete this sentence if you do not consent].

D&J Baird Pty Ltd as trustee for D A & J Baird Superannuation Fund  
signature

D A & J Baird Enterprises Pty Ltd as trustee for D A & J Baird Enterprises  
signature

  
Dated 22/12/22

  
Dated 22/12/22

David Allan Baird signature

Julie Baird signature

\_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_

**Next steps**

Log in to onTrack at <https://www.loans.com.au/login> to view status updates and help us to help you get approved.

# Special Addendum: Living Expenses

Please complete the below and submit as part of the application form.

Living expenses	Monthly amount
Education costs / fees	\$0.00
Childcare	\$0.00
Private health cover	\$0.00
General living expenses (include items such as groceries, clothing, utilities, phone/mobile, internet, motor vehicle/transport, rates, home/car insurance)	\$0.00
Other	\$0.00

28-1



Reply to:  
Loans Servicing  
Locked Bag 1  
Kogarah NSW 2217  
P 1300 883 183

28 Feb 2023

DA &-J-BAIRD-ENTERPRISES-PTY-LTD  
94 ARUN DRIVE  
ARUNDEL QLD 4214

**Letter of Notification - Discharge of Mortgage**  
**Account Number: S411059224500**

Dear DA &-J-BAIRD-ENTERPRISES-PTY-LTD,

We received your request to discharge the security identified in the above loan contract. We confirm that 12 MENZIES CLOSE ARUNDEL QLD 4214 was discharged on 28 Feb 2023.

**Final statement for your records on its way.**

You'll receive a final loan statement of account from us for your reference.

We hope your experience with us has been good and we look forward to helping you in th future. In the meantime, if you've any questions just call us on 1300 883 183 between 8.30am - 7.30pm, Monday to Friday.

Yours sincerely,

St.George Bank  
The Loan Servicing Team

# Discharge Authority Form - Consumer



St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

• **Please read these Instructions carefully before you complete the Discharge Authority Form**

Whether a property/security has been sold, a loan is to be refinanced or there is a need to release security, St. George Bank ("the Bank") requires the following information:

- Full name of borrower(s) and guarantor(s)
- Address of property/security(s) to be released
- Loan account number(s)
- Signed declaration
- Contact details of the representative coordinating the settlement (name and phone number(s)).
- Anticipated settlement date and location of settlement
- Forwarding address for correspondence after settlement

Please check the following definitions to determine what type of Release it will be.

## Definitions

### 1. Business Loan Connection

If you have or ever did have a business loan connection with the Bank, this may not be the correct form to complete and may delay your settlement. To avoid this, please contact your Relationship/Business Banker.

### 2. Security Variation (Substitution)

If your proposed situation matches any of the examples provided below, it is a Substitution. For these type of requests, Section F of the Discharge Authority Form needs to be completed.

Existing security property is to be sold/released and substitute security being offered:

- Does not have a mortgage to the Bank
- Currently has a mortgage to the Bank, but not linked to this loan
- Currently has a mortgage to another bank
- Is a Term Deposit until a new property is located
- Is to release your Term Deposit and replace with a new property

### 3. Repaid Loan

If your release request matches any of the examples listed below it is a Repaid Loan and you must complete Section E of the Discharge Authority Form.

- Your loan has been repaid in full and you require the Bank to release your security property
- Your loan has not been repaid in full, however your remaining security property(s) are worth enough to support your existing debts
- Security to be released is an Interest Bearing Deposit (IBD)

If we are discharging a Mortgage over a property:

**Option 1** the Bank can register the Discharge of Mortgage at the Titles registry on your behalf

**Option 2** the Bank can send you the Certificate of Title and Discharge of Mortgage for you to register at the Titles registry

*PLEASE NOTE: If you choose Option 1, a Document Handling fee will be applicable in addition to the State or Territory discharge registration fee.*

### 4. Sold

Where a property has been sold to another party.

### 5. Refinance

Where the loan is to be refinanced by another financial institution (External Refinance).

## Once The Form Is Completed

Once the form is fully completed and signed:

- If Full Discharge - Fax to **02 9995 8300**
- If Partial Discharge or Security Variation (Substitution) - Fax to **02 9995 8304**

or

Mail form to **St. George Bank, Discharges & Security Variations Unit Level 2, Locked Bag 1, Kogarah, NSW 1485**

*Do not return page 1. Please retain for your information.*

Please Read These Instructions Carefully Before Completing The Form

Processing will be unable to proceed until all required fields are complete.

Required fields to be completed:

- Property/security has been sold ..... Complete sections A, B, C, D, G, H
- Loan(s) is being refinanced ..... Complete sections A, B, C, D, G, H
- Loan(s) has been repaid ..... Complete sections A, B, E, G
- Substituting property/security (Substitution) ..... Complete sections, A, B, C, D, F, G, H

Call your Lender/Relationship Manager if you have any questions on how to complete this form; **OR**  
 Call the Customer Contact Centre (CCC) on 1300 883 183; **OR Contact your local branch**

Section A - Customer Details (Full name of ALL parties involved)

Do you have a business loan connection?

No  Yes **▶** contact your Relationship Manager/Business Banker or Business Banking Solutions on 138 266 to arrange for release of security

NOTE: Include previous name if name has changed during the life of the loan. Use additional form if more than 4 people are parties to the loan.

Customer name (1)

Borrower  Guarantor

Customer name (2)

Borrower  Guarantor

Customer name (3)

Borrower  Guarantor

Customer name (4)

Borrower  Guarantor

Contact name

Mobile number

Work phone number

Home phone number

Mailing address of each party on loan for ALL correspondence after settlement. (If there are more parties on the loan, please attach on a separate sheet clearly labelled with your loan account number).

Customer (1)

Postcode

Customer (2)

Postcode

Customer (3)

Postcode

Customer (4)

Postcode

Section B - Property/Security(s) To Be Released

Property (1)

Unit/Street no.	Street name		
Suburb		State	Postcode

Property (2)

Unit/Street no.	Street name		
Suburb		State	Postcode

Property (3)

Unit/Street no.	Street name		
Suburb		State	Postcode

Property (4)

Unit/Street no.	Street name		
Suburb		State	Postcode

Section C - Settlement Type

Property/security(s) has been (please tick one box only)

- Sold
- Refinance to  (Financial Institution) Go to Section D
- Property/security variation (Substitution) Go to Section D
- Loan has been repaid (no settlement required) Go to Section E

Anticipated settlement date

/  /

Please tick one option only

- FULL release of all security properties, or
  - PARTIAL release only for the above property
- Please note: For partial discharges, an additional valuation fee may apply

Section D - Settlement Details

In the boxes below please specify the Loan account number(s) and whether they are to be paid out in full.

<input type="text"/>	is to be Closed? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	limit reduced to	balance reduced to
			<input type="text"/>	<input type="text"/>
For portfolio loans: <input type="checkbox"/> Convert to Savings Account	<input type="checkbox"/> Close Loan Account			
<input type="text"/>	is to be Closed? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	limit reduced to	balance reduced to
			<input type="text"/>	<input type="text"/>
For portfolio loans: <input type="checkbox"/> Convert to Savings Account	<input type="checkbox"/> Close Loan Account			
<input type="text"/>	is to be Closed? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	limit reduced to	balance reduced to
			<input type="text"/>	<input type="text"/>
For portfolio loans: <input type="checkbox"/> Convert to Savings Account	<input type="checkbox"/> Close Loan Account			
<input type="text"/>	is to be Closed? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	limit reduced to	balance reduced to
			<input type="text"/>	<input type="text"/>
For portfolio loans: <input type="checkbox"/> Convert to Savings Account	<input type="checkbox"/> Close Loan Account			

PLEASE NOTE: Where all loans are not being paid out in full, the Bank will contact the customer directly and all requests are subject to the Bank approval. If you have a Personal Loan the payout figure can only be calculated on the morning of settlement

Would you like the Bank to collect all the proceeds at settlement?

No

Yes ▶ NOMINATE A ST. GEORGE ACCOUNT YOU WOULD LIKE ANY SURPLUS CREDITED TO?

NOTE:

- These funds will require 3 days clearance for availability
- If no account is nominated, delays may occur

Are any of the above loans part of an Advantage Package?

- No
- Yes

Withdraw any shortfall funds from St. George Bank account number

Account number

Account Name

Section E - Loan Has Been Repaid (No Settlement Required)

Would you like the Bank to register the discharge of the mortgage at the Lands Title Office?

No

Yes ▶ please provide a St. George account number to debit fees

OR send cheque

Where would you like the documents to be sent? (✓)

- by registered mail to my residential address as per Section A, OR
- to my nearest branch

Please specify branch

Name of person collecting documents

**Section F - Security Variation (Substitution)**

Existing security property has been sold and substituted security being offered.

New property/security being provided (please provide a copy of contract of sale if the property is not mortgaged with the Bank):

Unit/Street No.  Street Name

Suburb  State  Postcode

or  Term Deposit Account

A letter of Variation may be sent to:

your nearest branch  Please specify branch , OR

via Registered Post to your address supplied in Section B.

**Section G - Change to Customer Authority (all parties must sign)**

I/We authorise the Bank to release the above security and to:

- clear or reduce my/our loans;
- charge the applicable fees in accordance with the Terms and Conditions of my/our loan;
- provide a payout figure to my solicitor/conveyancer/refinancer/agent prior to settlement.
- cancel all facilities linked to the loan account (i.e. offset facility);
- charge the applicable fee, if the Bank needs to obtain a valuation of the mortgaged property.

If you are signing as an Executor or Power of Attorney please provide supporting documents.

I/We also agree to be liable for any outstanding amount if there has been any error made in calculating the settlement amount.

Customer (1) signature	Full name	Executor <input type="checkbox"/> P.O.A. <input type="checkbox"/>	Date
<input type="text"/>	<input type="text"/>		<input type="text"/>

Customer (2) signature	Full name	Executor <input type="checkbox"/> P.O.A. <input type="checkbox"/>	Date
<input type="text"/>	<input type="text"/>		<input type="text"/>

Customer (3) signature	Full name	Executor <input type="checkbox"/> P.O.A. <input type="checkbox"/>	Date
<input type="text"/>	<input type="text"/>		<input type="text"/>

Customer (4) signature	Full name	Executor <input type="checkbox"/> P.O.A. <input type="checkbox"/>	Date
<input type="text"/>	<input type="text"/>		<input type="text"/>

**Section H - Solicitors/Conveyancers/Refinancers/Other Agents Details**

Please complete this section as not providing details may delay the sale/refinance booking with the Bank.

Company name  Your reference

Contact name  Phone number  Fax number

Certificate of title reference	Mortgage number
(1) <input type="text"/>	(1) <input type="text"/>
(2) <input type="text"/>	(2) <input type="text"/>
(3) <input type="text"/>	(3) <input type="text"/>

Settlement location



2816



2 February 2023

DA & J BAIRD SUPERANNUATION FUND  
94 ARUN DRIVE  
ARUNDEL  
QLD 4214

4-16 Montgomery Street  
Kogarah NSW 2217  
Locked Bag 1  
P.O Kogarah 2217  
DX 11139  
Telephone: 1300 883 183  
Facsimile :1300 852 057

Loan Number: S411059224500  
Our reference: 4781444  
Re: Full Discharge

Dear Sir / Madam,

We enclose a copy of the letter sent to LIVE LAWYER PTY LTD Solicitors regarding the above matter.

Please contact us should you have any questions.

Yours faithfully

Loan Servicing  
St.George Bank  
Securities Variation Unit

287



02 Feb 2023

Reply to:  
**Loans Servicing**  
Locked Bag 1  
Kogarah NSW 2217  
P 1300 883 183  
F 1300 852 057  
**Your Ref: NDP**  
**Our Ref: 4781444**

LIVE LAWYER PTY LTD  
FAX NO 0730129846  
BRISBANE QLD 4000

Dear Sir / Madam,

Borrower: DA & J BAIRD SUPERANNUATION FUND  
Account Number: S411059224500  
Property: 12 MENZIES CLOSE, ARUNDEL, QLD 4214

We refer to your recent request and provide the **indicative** payout figure(s) on above loan(s) as at **02/02/2023** as follows:-

Loan Account Number	Break Costs	Payout Figure
S411059224500	\$0.00	\$109041.16

Break costs as noted above are payable on Fixed rate loans and a Loan discharge fee of \$350.00 is also payable for each mortgage released which are included in the payout figure.

**The payout figure changes daily. Please confirm the actual payout figure on the day of settlement. If amount required to payout the loan(s) is not confirmed on the day of settlement, settlement may not proceed.**

Please ensure that you clarify that the settlement instructions are correct with the customer and allow at least three (3) working days notice when arranging settlement.

**We give you this payout figure on the understanding that the Bank and its officers are not liable to you for any error (whether negligent or not) the Bank makes in calculating or quoting the payout figure for the required date.**

Yours sincerely,

**Discharge Officer**  
**Loans Servicing**

**Statement of Account**  
**HOME LOAN**

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

 041

MR AND MRS BAIRD  
 94 ARUN DRIVE  
 ARUNDEL QLD 4214

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0592245 00

**BSB/Acct ID No.** 114-911 059224500

**Statement Start Date** 01/07/2022

**Statement End Date** 06/12/2022

**Page** 1 of 3

**Loan Account**

DA & J BAIRD ENTERPRISES PTY LTD ATF DA & J BAIRD SUPERANNUATION FUND

**Account Summary as at 06 Dec 2022**

<b>Opening Balance</b> 114,177.66	+	<b>Interest Charge for the Period</b> \$4,243.04	+	<b>Total Debits excluding Interest</b> 48.00	-	<b>Total Credits</b> 9,561.00	=	<b>Closing Balance</b> 108,907.70
<b>Payments in Advance</b> \$92,596.81		<b>Contract Term Remaining</b> 20yrs 00mths		<b>Forecasted Term</b> 07yrs 00mths		<b>Interest Offset Benefit for Statement Period</b> \$0.00		<b>Annual Percentage Rate</b> 8.620%

**Repayment Details as at 06 Dec 2022**

**Monthly Repayment**  
\$1,751.00

**Monthly Repayment Due Date**  
due on the 6th

AS AT 06 DEC 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$92,596.81.

533301

523311  
Pepper 1214.

517795

513300  
Pepper 1213

78190365

p/w 2hTZyn



**Bill Code: 808220**  
**Ref: 114911059224500**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

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Loan Acct Number S411 0592245 00

BSB/Acct ID No. 114-911 059224500

Statement Start Date 01/07/2022

Statement End Date 06/12/2022

Page 2 of 3

**Phone Banking Plus**  
**☎ 13 33 22**

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2022	<i>Opening Balance</i>			114,177.66
	Interest Rate 6.620% PA			
05 Jul 2022	INTEREST	597.79		114,775.45
05 Jul 2022	LOAN ACCOUNT FEE	8.00		114,783.45
06 Jul 2022	OUTWARD D/E		1,534.00	113,249.45
20 Jul 2022	INTEREST RATE CHANGE TO 7.12% PA			113,249.45
05 Aug 2022	INTEREST	663.11		113,912.56
05 Aug 2022	LOAN ACCOUNT FEE	8.00		113,920.56
06 Aug 2022	OUTWARD D/E		1,489.00	112,431.56
18 Aug 2022	INTEREST RATE CHANGE TO 7.62% PA			112,431.56
05 Sep 2022	INTEREST	709.15		113,140.71
05 Sep 2022	LOAN ACCOUNT FEE	8.00		113,148.71
06 Sep 2022	OUTWARD D/E		1,547.00	111,601.71
20 Sep 2022	INTEREST RATE CHANGE TO 8.12% PA			111,601.71
05 Oct 2022	INTEREST	723.42		112,325.13
05 Oct 2022	LOAN ACCOUNT FEE	8.00		112,333.13
06 Oct 2022	OUTWARD D/E		1,604.00	110,729.13
18 Oct 2022	INTEREST RATE CHANGE TO 8.37% PA			110,729.13
05 Nov 2022	INTEREST	778.05		111,507.18
05 Nov 2022	LOAN ACCOUNT FEE	8.00		111,515.18
06 Nov 2022	OUTWARD D/E		1,664.00	109,851.18
15 Nov 2022	INTEREST RATE CHANGE TO 8.62% PA			109,851.18
05 Dec 2022	INTEREST	771.52		110,622.70
05 Dec 2022	LOAN ACCOUNT FEE	8.00		110,630.70
06 Dec 2022	OUTWARD D/E		1,723.00	108,907.70
06 Dec 2022	<i>Closing Balance</i>			108,907.70

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

Remember to check that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: [moneysmart.gov.au](http://moneysmart.gov.au). If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your insurer or body corporate.

**Statement of Account**  
**HOME LOAN**

St.George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

 041

MR AND MRS BAIRD  
 94 ARUN DRIVE  
 ARUNDEL QLD 4214

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0592245 00

**BSB/Acct ID No.** 114-911 059224500

**Statement Start Date** 07/12/2022

**Statement End Date** 04/03/2023

**Page** 1 of 2

**Loan Account**

DA & J BAIRD ENTERPRISES PTY LTD ATF DA & J BAIRD SUPERANNUATION FUND

**Account Summary as at 04 Mar 2023**



<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
108,907.70	+	\$2,200.70	+	374.00	-	111,482.40	=	0.00
						<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
						\$0.00		9.120%



**Bill Code: 808220**  
**Ref: 114911059224500**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

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Loan Acct Number S411 0592245 00

BSB/Acct ID No. 114-911 059224500

Statement Start Date 07/12/2022

Statement End Date 04/03/2023

Page 2 of 2

**Phone Banking Plus**  
**☎ 13 33 22**

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
07 Dec 2022	<i>Opening Balance</i> Interest Rate 8.620% PA			108,907.70
20 Dec 2022	INTEREST RATE CHANGE TO 8.87% PA			108,907.70
05 Jan 2023	INTEREST	810.00		109,717.70
05 Jan 2023	LOAN ACCOUNT FEE	8.00		109,725.70
06 Jan 2023	OUTWARD D/E		1,751.00	107,974.70
05 Feb 2023	INTEREST	813.42		108,788.12
05 Feb 2023	LOAN ACCOUNT FEE	8.00		108,796.12
06 Feb 2023	OUTWARD D/E		1,778.00	107,018.12
21 Feb 2023	INTEREST RATE CHANGE TO 9.12% PA			107,018.12
28 Feb 2023	LOAN REPAYMENT		107,953.40	935.28 CR
28 Feb 2023	DISCHARGE INT	577.28		358.00 CR
28 Feb 2023	LOAN ACCOUNT FEE	8.00		350.00 CR
28 Feb 2023	LOAN DISCHARGE FEE	350.00		0.00
04 Mar 2023	<i>Closing Balance</i>			0.00

From 20 February 2023, home loans with overdue amounts will not be charged default interest.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)

**Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

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

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

01 July 2022



041

Mr and Mrs Baird  
94 Arun Drive  
ARUNDEL QLD 4214St. George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714  
4 - 16 Montgomery St  
Kogarah NSW 2217  
[www.stgeorge.com.au](http://www.stgeorge.com.au)

Jg.12

**Your home loan repayments are changing**

Dear Mr and Mrs Baird,

**Loan Account: S.411.0592245.00**

We want to let you know about some important changes to your St.George home loan. The variable interest rate on your St.George Super Fund Variable Rate has changed to 6.62% p.a, effective 21 June 2022\*, and as a result we are adjusting your minimum repayment amount.

**NEW MINIMUM MONTHLY REPAYMENT REQUIREMENT**

<b>Loan Repayment</b>	<b>\$1,539.00</b>
<b>Loan Account Fee on your Home Loan</b>	<b>\$8.00</b>
<b>Minimum Monthly Repayment</b>	<b>\$1,547.00</b>

**When will this change?**

Your new monthly repayments starts from 6 August 2022. Repayments will continue to be deducted from your nominated account.

For further information about this interest rate change, please visit [stgeorge.com.au/interestratenews](http://stgeorge.com.au/interestratenews) or call our Customer Care on 13 33 30, 8am to 8pm (EST), Monday to Friday.

Thank you for choosing St.George Bank for your home loan.

Yours sincerely,

Your St.George Home Lending Team

\*As advertised in the "The Australian" newspaper on 21 June 2022.