



Office use only

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011788  
014

**THE TRUSTEE FOR WHITE STRAND  
SUPERANNUATION FUND  
107 GRAHAM RD  
ROSSMORE NSW 2557**

## Business activity statement

July to September 2020

Document ID **42 388 043 133**ABN **65 812 391 377**Form due on **28 Oct 2020**Payment due on **28 Oct 2020**GST accounting method **Cash**

Contact phone number

**04 25 33 6 06 6**Authorised contact person  
who completed the form**Frank Narkmyle**

### HOW TO LODGE

This form can be lodged online. Visit  
[ato.gov.au/general/online-services](http://ato.gov.au/general/online-services).

- Individuals and sole traders can lodge online via their myGov account.
- Businesses can use the secure portal or Standard Business Reporting (SBR) enabled software.

If lodging by paper:

- print clearly using a black pen
- use whole dollars or '0' (zero)
- do not use n/a, nil, negative figures or symbols.

### Goods and services tax (GST)

for the QUARTER from 1 Jul 2020 to 30 Sep 2020

Complete Option 1 OR 2 OR 3 (Indicate one choice with an X)

#### ☒ Option 1: Calculate GST and report quarterly

Total sales (G1 requires 1A completed) G1 \$ **4419**

Does the amount shown at G1 include GST? (indicate with X)  
☒ Yes ☐ No

Export sales G2 \$

Other GST-free sales G3 \$

Capital purchases G10 \$

Non-capital purchases G11 \$

Report GST on sales at 1A and GST on purchases at 1B in the Summary section over the page

#### ☐ Option 2: Calculate GST quarterly and report annually

Total sales (G1 requires 1A completed) G1 \$

Does the amount shown at G1 include GST? (indicate with X)  
☐ Yes ☐ No

Report GST on sales at 1A and GST on purchases at 1B in the Summary section over the page

#### ☐ Option 3: Pay GST instalment amount quarterly

G21 \$

Write the G21 amount at 1A in the Summary section over the page (leave 1B blank)

OR if varying this amount, complete G23, G24

Estimated net GST for the year G22 \$

Varied amount payable for the quarter G23 \$

Write the G23 amount at 1A in the Summary section over the page (leave 1B blank)

Reason code for variation G24

NAT 4189-11.2019 [DE-9137]

149ATBA Form A NSW 219/011788/011788/13

### HOW TO PAY

Your payment reference number (PRN) is: **65812 391 377 6260**

BPAY®



Bill code: 75556  
Ref: **658123913776260**

Telephone & Internet Banking - BPAY®

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

### CREDIT OR DEBIT CARD

Pay online with your credit or debit card at  
[www.governmenteasypay.gov.au/PayATO](http://www.governmenteasypay.gov.au/PayATO)

To pay by phone, call the Government EasyPay service on 1300 898 089.  
A card payment fee applies.

### OTHER PAYMENT OPTIONS

For other payment options, visit [ato.gov.au/paymentoptions](http://ato.gov.au/paymentoptions)

### HOW TO LODGE

This form can be lodged online. Visit [ato.gov.au/general/online-services](http://ato.gov.au/general/online-services)

*Handwritten notes:*  
6/10/2020 ATO.  
Cancelled from 1/10/2020

# PAYG TAX WITHHELD

No liability due for this period

Total salary, wages and other payments W1 \$

Amount withheld from payments shown at W1 W2 \$

Amount withheld where no ABN is quoted W4 \$

Other amounts withheld (excluding any amount shown at W2 or W4) W3 \$

Total amounts withheld (W2 + W4 + W3) W5 \$

Write the W5 amount at 4 in the Summary section below

Reason for varying (G24 & T4)	Code	Obligation
Change in investments	21	PAYG only
Current business structure not continuing	22	GST & PAYG
Significant change in trading conditions	23	GST & PAYG
Internal business restructure	24	GST & PAYG
Change in legislation or product mix	25	GST & PAYG
Financial market changes	26	GST & PAYG
Use of come tax losses	27	PAYG only

## Summary

### Amounts you owe the ATO

GST on sales or GST instalment 1A \$

PAYG tax withheld 4 \$

PAYG income tax instalment 5A \$

Deferred company/fund instalment 7

1A + 4 + 5A + 7 8A \$

# PAYG income tax instalment

for the QUARTER from 1 Jul 2020 to 30 Sep 2020

Complete Option 1 OR 2 (indicate one choice with X)

☐ Option 1: Pay a PAYG instalment amount quarterly

ATO instalment amount T7 \$  1291 From 2019 assessment

Write the T7 amount at 5A in the Summary section below OR if varying this amount, complete T8, T9, T4

Estimated tax for the year T8 \$

Varied amount payable for the quarter T9 \$

Write the T9 amount at 5A in the Summary section below

Reason code for variation T4

OR

☐ Option 2: Calculate PAYG instalment using income times rate

PAYG instalment income T1 \$

ATO instalment rate T2  7.98 % Notional tax \$5,164 from 2019 assessment

OR

New varied rate T3  %

T1 x T2 (or x T3) T11 \$

Write the T11 amount at 5A in the Summary section below

Reason code for variation T4

### Amounts the ATO owes you

GST on purchases 1B \$

Do not complete 1B if using GST instalment amount (Option 3)

Credit from PAYG income tax instalment variation 5B

1B + 5B 8B \$

## Payment or refund?

Is 8A more than 8B?

(Indicate with X)

☒ Yes, then write the result of 8A minus 8B at 9. This amount is payable to the ATO.

☐ No, then write the result of 8B minus 8A at 9. This amount is refundable to you (or offset against any other tax debt you have).

Your payment or refund amount

9 \$

Do not use symbols such as +, -, /, %

Declaration I declare that the information given on this form is true and correct, and that I am authorised to make this declaration. The tax invoice requirements have been met.

Signature

*Frank Naylor*

Date

06/10/2020

Return this completed form to

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936

## PAYMENT SLIP - 60

THE TRUSTEE FOR WHITE STRAND  
SUPERANNUATION FUND

ATO code 0000 0156 03

ABN 65 812 391 377

Amount paid \$ 883 - .00

PRN Code 65812 391 377 6260

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936



<65812391377>

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0042

MR FRANK G NORMOYLE  
107 GRAHAM RD  
ROSSMORE NSW 2557



Electricity

**Important Information****We can help during COVID-19**

We are here to support you in this challenging time. If you need help head to [originenergy.com.au/coronavirus](https://originenergy.com.au/coronavirus) to learn more.

**Your electricity bill**

122 WENTWORTH ST PORT KEMBLA NSW 2505

27 Jun 20 - 24 Sep 20

Amounts include GST unless otherwise specified

**YOUR ACCOUNT DETAILS**

Account number  
200 009 247 913

Tax invoice  
158 001 693 409

Issue date  
25 Sep 20

Total amount due  
See the Account Summary on page 2

**DUE DATE****16 Oct 20****DIRECT DEBIT: 16 Oct 20****AMOUNT DUE****\$74.48****YOUR USAGE SUMMARY**

Average cost per day **\$0.83**  
Average daily usage **0.32 kWh**  
Same time last year **0.33 kWh**

**Your indicative greenhouse gas emissions**  
Total for this bill **0.0 tonnes**  
Same time last year **0.0 tonnes**  
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit [originenergy.com.au](https://originenergy.com.au).

**3.03% decrease**  
in usage since last year



LAST YEAR



THIS YEAR

**YOUR ENERGY PLAN****Origin Flexi ending 28 Jun 21**

This bill also includes benefits from your previous energy plan

**Benefits available on this energy plan**

Guaranteed usage discount (14%)  
Guaranteed supply discount (14%)

**NEED TO GET IN TOUCH?**

Enquiries & moving address: **13 24 61**

**Faults & emergencies**

13 10 03  
Call Endeavour Energy 24 hrs.

**Help & support online**

Got a question about your bill? We've got answers: [originenergy.com.au/help-support](https://originenergy.com.au/help-support)

**HOW TO PAY****DIRECT DEBIT**

Register online at [originenergy.com.au/myaccount](https://originenergy.com.au/myaccount) or call **13 24 61** to arrange automatic payment of future accounts

**VISA OR MASTERCARD\*\***

Call **1300 658 783** or visit [originenergy.com.au/paynow](https://originenergy.com.au/paynow)

Billers Code: 41  
Ref: 200 009 247 913

**MAIL**

Send this slip with your cheque made payable to: Origin Energy Holdings Limited GPO Box 2951 SYDNEY NSW 2001

**IN PERSON**

Pay at any Post Office\*\*

Billpay Code: 2958  
Ref: 1200 0092 4791 3

**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](https://www.bpay.com.au)

Billers Code: 130112  
Ref: 200 009 247 913

\*Card payment fee may apply to the total payment amount (incl GST): debit card (Visa 0.26%, Mastercard 0.20%); credit card (Visa 0.60%, Mastercard 0.72%); for NSW customers 0.49% if payment made at Australia Post. Fees on next bill. Conditions apply. \*\*Payment processing fee of the higher of \$2.00 or 0.49% may apply (excl NSW).

**ACCOUNT SUMMARY****Previous activity**

Opening balance	\$79.12
Payments received	\$79.12 CR <sup>(A)</sup>

**Balance carried forward** **\$0.00**

**Your new charges**

Total electricity charges - incl discounts and rebates (incl GST of \$6.77) **\$74.48** <sup>(B)</sup>

**Total amount due** **\$74.48**  
(incl net GST charges of \$6.77)

**PAYMENTS RECEIVED** <sup>(A)</sup>

20 Jul 20	Direct Debit - Bank Account	\$79.12 CR
<b>Total</b>		<b>\$79.12 CR</b>

**TOTAL ELECTRICITY CHARGES** <sup>(B)</sup>**Your site details**

**Supply address** **National Meter Identifier (NMI)**  
122 WENTWORTH ST PORT KEMBLA NSW 43111348251  
2505

**Meter read** **Last meter read date**  
Estimated 24 Sep 20

**Next scheduled read date**  
24 Dec 20 (+/- 2 business days)

**Period: 27 Jun 20 - 24 Sep 20 (90 days)**  
Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
1959385	Peak	1141 (A)	1170 (E)	29
(A = Actual, E = Estimated)				<b>Total kWh</b> 29

Estimate reason: Locked premises

	Usage (kWh)	Charge (incl GST)	Amount (incl GST)
<b>27 Jun 20 - 28 Jun 20 (2 days)</b>			
<b>Charges</b>			
Supply Charge		87.45 c/Day	\$1.75
<b>Discounts and Rebates</b>			
Guaranteed supply discount (12%)			\$0.21 CR
<b>29 Jun 20 - 30 Jun 20 (2 days): energy plan change</b>			
<b>Charges</b>			
Peak Usage	1	28.578 c/kWh	\$0.29
Supply Charge		87.45 c/Day	\$1.75
Continued on the next page...			

**NEED TO GET IN TOUCH?****Moving address?**

Go online  
[originenergy.com.au/movers](http://originenergy.com.au/movers) (allow 3 business days notice)

**Contact us**

We're happy to help - any questions or complaints:

- My Account login  
[originenergy.com.au/myaccount](http://originenergy.com.au/myaccount)
- Call us **13 24 61**
- Go online  
[originenergy.com.au/rescontact](http://originenergy.com.au/rescontact)
- Write to us (no payments) **Origin Energy Customer Contact Centre, GPO Box 1199, Adelaide SA 5001**

**Solar, storage and maintenance**

For solar and battery sales, installation, service and billing enquiries call **1300 791 468**.

**Concessions and rebates**

You may be eligible for NSW Government Energy or Life Support rebates - call us on **13 24 61** for details.

**Payment assistance**

Payment extensions, special payments, instalment plans, and assistance through authorised welfare groups, are available if you need it - call us on **13 24 61** for details.

**National Relay Service**

If you have a hearing or speech impairment, contact us through the National Relay Service. For more information, visit [www.relayservice.gov.au](http://www.relayservice.gov.au)

**Need an interpreter?**

Call **1300 137 427**

**خدمة الترجمة الهاتفية للغات غير الإنكليزية.**

Servicio Telefónico de Interpretes para otros idiomas.

Per lingue oltre all'Inglese contattate il Servizio

d'Interpretariato Telefonico

Dịch vụ thông dịch qua điện thoại cho những ngôn ngữ

khác không phải tiếng Anh.

Τηλεφωνική Υπηρεσία Διαμετνησεων για άλλες γλώσσες

εκτός της αγγλικής.

非英語語言電話傳譯服務。

**PAYMENT SLIP**

\*2958 1 200009247913

User code

Customer reference number

009241

00200009247913

Debited on

16 / Oct / 20

Amount due

**\$ 74.48**

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+009241+

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+444+

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**Discounts and Rebates**

Guaranteed usage discount (14%)  
Guaranteed supply discount (14%)

\$0.04 CR  
\$0.25 CR

Usage (kWh)	Charge (incl GST)	Amount (incl GST)
-------------	-------------------	-------------------

**1 Jul 20 - 30 Aug 20 (61 days): price change****Charges**

Peak Usage	19 28.436 c/kWh	\$5.40
Supply Charge	87.016 c/Day	\$53.08

**Discounts and Rebates**

Guaranteed usage discount (14%)	\$0.76 CR
Guaranteed supply discount (14%)	\$7.43 CR

**31 Aug 20 - 31 Aug 20 (1 days)****Charges**

Peak Usage	1 28.436 c/kWh	\$0.28
Supply Charge	87.016 c/Day	\$0.87

**Discounts and Rebates**

Guaranteed usage discount (14%)	\$0.04 CR
Guaranteed supply discount (14%)	\$0.12 CR

**1 Sep 20 - 24 Sep 20 (24 days)****Charges**

Peak Usage	8 28.436 c/kWh	\$2.27
Supply Charge	87.016 c/Day	\$20.88

**Discounts and Rebates**

Guaranteed usage discount (14%)	\$0.32 CR
Guaranteed supply discount (14%)	\$2.92 CR

**Total for period 27 Jun 20 - 24 Sep 20** **\$74.48**

**Your total electricity charges (incl GST \$6.77)** **\$74.48**

**Account number**  
200 009 247 913

**Tax invoice**  
158 001 693 409

**Issue date**  
25 Sep 20

**YOUR SITE DETAILS****Supply address**

122 WENTWORTH ST PORT KEMBLA  
NSW 2505

**National Meter Identifier (NMI)**  
43111348251

**Meter read**  
Estimated

**Last meter read date**  
24 Sep 20

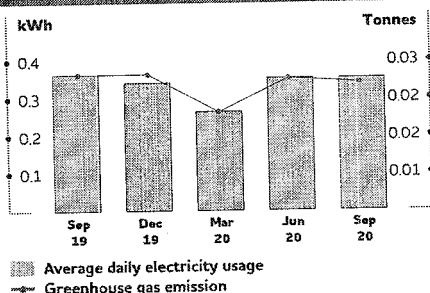
**Next scheduled read date**  
24 Dec 20 (+/- 2 business days)

**YOUR USAGE BREAKDOWN**

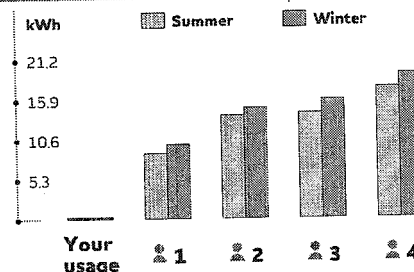
Average cost per day **\$0.83**  
Average daily usage **0.32 kWh**  
Same time last year **0.33 kWh**

**Your indicative greenhouse gas emissions**  
Total for this bill **0.0 tonnes**  
Same time last year **0.0 tonnes**  
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit  
[originenergy.com.au](http://originenergy.com.au).

**HOW YOU COMPARE**

Using the table on the right, you can compare your average daily electricity consumption to other households in your area. Note the different usage bands for summer and winter, and be aware that these comparisons relate to households without a pool. For more information on electricity usage and energy efficiency visit [energymadeeasy.gov.au](http://energymadeeasy.gov.au)



## Important Information

### Good news on NSW electricity prices

On 1 July 2020, our electricity charges went down for most New South Wales residential and small business customers. Our GreenPower electricity charges also reduced on 1 July, for customers with GreenPower. You would have received a letter or email from us in June, if any changes apply to you. You'll also see any new charges on this bill. Find more at [originenergy.com.au/nswpricechange](https://originenergy.com.au/nswpricechange).

### Mastercard debit card fee change 1 July 2020

We reduced the Mastercard debit card payment fee from 0.32% (incl GST) to 0.20% (incl GST) on 1 July 2020. You can find more at [originenergy.com.au/feesandcharges](https://originenergy.com.au/feesandcharges).

### We've amended your Market Agreement Terms 1 January 2021

We've made a change to the 'Digital Meters and energy supply interruption' clause in your Terms, so that if Origin needs to replace your existing electricity meter with a digital meter as part of a new meter deployment, you agree to this meter replacement under the Terms. It means you can't opt out of receiving the new meter. Your updated Terms will be available from 1 January 2021 and can be viewed at [originenergy.com.au/termsandconditions](https://originenergy.com.au/termsandconditions).

### Fee changes 1 January 2021

Some fees will be changing from 1 January 2021 for most residential and small business customers on a market contract. Along with this Bill, we've included some information called 'Upcoming fee changes', to notify you of the fee changes that will apply from this date. Please read this information. Other exclusions may also apply. You'll also find more in our FAQ at [originenergy.com.au/feesandcharges](https://originenergy.com.au/feesandcharges).

**Account number**  
200 009 247 913

**Tax invoice**  
158 001 693 409

**Issue date**  
25 Sep 20



## YOUR SITE DETAILS

**Supply address**  
122 WENTWORTH ST PORT KEMBLA  
NSW 2505

**National Meter Identifier (NMI)**  
43111348251

**Meter read**  
Estimated

**Last meter read date**  
24 Sep 20

**Next scheduled read date**  
24 Dec 20 (+/- 2 business days)



## Frank @ J & J Towing

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**From:** Brett Pentecost <Brett.Pentecost@capricorn.coop>  
**Sent:** Tuesday, 6 October 2020 3:26 PM  
**To:** Frank @ J & J Towing  
**Subject:** FW: [External] RE: 2020 - Landlords Renewal - Frank & Thomas Normoyle (29222)  
**Attachments:** FW: Renewal Amendment - Frank & Thomas Normoyle - CGU Landlords - Fiona - 29222

Hi Frank,

Confirming both the house and granny flat are covered by this policy

Regards

**Brett Pentecost**

Account Manager - NSW & Central West

M +61 (437) 185032 | [www.capricornrisk.com](http://www.capricornrisk.com)



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Capricorn Risk Services Pty Ltd

ABN 93 111 632 789

Corporate Authorised Representative of Capricorn Mutual Ltd (ABN 24 104 601 194) (AFS Licence No: 230 038) (CAR 460893)  
Corporate Authorised Representative of Capricorn Insurance Services Pty Ltd (ABN 17 154 801 377) (AFS Licence No: 435 197) (CAR 460893)

Locked Bag 3003, West Perth WA 6872  
**Australia FreeCall:** 1800 007 022  
790  
**New Zealand FreeCall:** 0800 555 303

**FreeFax:** 1800 833

**FreeFax:** 0800 555

**From:** Frank @ J & J Towing <[frank@jandjtowing.com.au](mailto:frank@jandjtowing.com.au)>  
**Sent:** Wednesday, 9 September 2020 9:16 AM  
**To:** CIS-Info <[info@capricorninsurance.com.au](mailto:info@capricorninsurance.com.au)>  
**Cc:** Brett Pentecost <Brett.Pentecost@capricorn.coop>  
**Subject:** [External] RE: 2020 - Landlords Renewal - Frank & Thomas Normoyle (29222)

Hi Brett

Wanted to clarify that both the house (3 Fiona Place) and the granny flat (3A Fiona place) are covered by this policy?

Regards,

Frank

## Frank @ J & J Towing

**From:** Frank @ J & J Towing  
**Sent:** Wednesday, 9 September 2020 9:15 AM  
**To:** 'CIS-Info'  
**Cc:** 'Brett Pentecost'  
**Subject:** RE: 2020 - Landlords Renewal - Frank & Thomas Normoyle (29222)

Hi Brett

Wanted to clarify that both the house (3 Fiona Place) and the granny flat (3A Fiona place) are covered by this policy?

Regards,

Frank

**From:** CIS-Info [mailto:info@capricorninsurance.com.au]

**Sent:** Tuesday, 8 September 2020 9:49 AM

**To:** Frank @ J & J Towing <frank@jandjtowing.com.au>

**Cc:** Rob Sedkey <Rob.Sedkey@capricorn.coop>; Brett Pentecost <Brett.Pentecost@capricorn.coop>

**Subject:** 2020 - Landlords Renewal - Frank & Thomas Normoyle (29222)

2/10/20 Brett to  
Brett REGARDING  
Insurance of both properties

Dear Frank,

**Our Reference:** 17090114  
**Insurance:** Landlords  
**Policy Number:** 06L0952234

We are pleased to confirm renewal of the above policy with effect from 20/09/2020 and we enclose the following information for your records -

- Insurance Tax Invoice including a summary of cover
- Product Disclosure Statement (PDS)
- Financial Services Guide (FSG)
- Terms of Engagement
- Premium Funding Application

R 21/10/20  
AF  
\$ 2650

Further information is available at [www.capricorninsurance.com.au](http://www.capricorninsurance.com.au).

Your current insurer has offered renewal terms. The total premium is \$2,650 including all charges.

Please note that we are unable to obtain comparison quotes this renewal, as no other insurers are offering 'Rent Default' options due to current Covid-19 situation.

It is important that you review your insurance policy to ensure the risks and sums insured are correct. When reviewing the values specified within the insurance policy, it is important that you do so in conjunction with the insurer's policy wording to ensure that you have adequate coverage. Should any amendments be required, please contact our office immediately.

### Here's how to proceed

If you would like to proceed with the attached quotation, please confirm your acceptance and payment instructions via return email, Payment Options are as follows:

### **Payment Options**



**Renewal**

Frank & Thomas Normoyle  
PO Box 267  
LIVERPOOL NSW 2170

**MEMORANDUM:** 17090114  
**CLIENT REF:** MEMNORM009  
**INVOICE NUMBER:** I34152  
**DATE:** 08/09/20  
**POLICY NUMBER:** 06L0952234  
**EXECUTIVE:** Brett Pentecost

**INSURER:** Insurance Australia Ltd (t/as CGU)  
80 Flinders Street  
ADELAIDE SA 5000

**INSURED:** Frank & Thomas Normoyle

**PERIOD:** 20/09/20 to 20/09/21 At 4pm Local Time

**CLASS:** CGU Landlords

**PARTICULARS:**

Renewal of Landlords Policy - 2020/21

Premium	1,841.51
Fire/SES Levy*	276.45
U/W GST	211.80
Stamp Duty	209.68
Brokers Fee	100.51
Br Fee GST	10.05

**Sub Total** 2,650.00

**AMOUNT PAYABLE** \$2,650.00

*Paid 21/9/2020*  
*\$2650-*  
*EF1.*

Terms of Payment – As per your Capricorn Account

To ensure that this product or service meets your needs we recommend that you carefully read any PDS or documentation that we may give you.

**\*Note:** Fire Levy for risks in NSW contains the State Emergency Services contribution.

## SPECIAL NOTICES

The document set attached is prepared as a summary of your insurance policy. It is not a complete description of all your policy terms, conditions and exclusions.

In case of a claim under any policy, or questions with regard thereto, the provisions of the policy will prevail.

## YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer you have a duty under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of any matter:-

- that is common knowledge;
- that diminishes the risk to be undertaken by the insurer;
- that your insurer knows or, in the ordinary course of business, ought to know;
- as to which, compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If, however, your non-disclosure is fraudulent, the insurer may also have the option of voiding the contract.

## PRIVACY POLICY

We are bound by the Australian Privacy Principles of the Privacy Act 1988 (Cth) and the New Zealand Privacy Principles of the Privacy Act 1993 (NZ).

We are committed to protecting your personal information in accordance with these Privacy Principles and will only use or disclose personal information we hold about you in accordance with this Privacy Policy or as otherwise notified to you. Capricorn believes that respect for your privacy forms part of the ongoing trust Capricorn wishes to develop with you.

For further information please visit [www.capricornrisk.com.au](http://www.capricornrisk.com.au)

## GENERAL ADVICE WARNING

Please be aware that this advice was prepared and provided without taking into account your objectives, financial situation or needs. Before acting on this advice, you should consider its appropriateness (having regard to your objectives, needs and financial situation) and you should always read the PDS relating to the policy before deciding whether to acquire it.

## SUBROGATION (RECOVERY) AGREEMENTS

Before you enter into a contract of general insurance with an insurer, the Insurance Contracts Act 1984 stipulates that the insurer must advise you of any provisions in your policy affecting the preservation of their rights of subrogation.

As your insurer has given us such advice, your policy of insurance provides that you will not be able to recover under it if you enter into or have entered into any agreement which excludes or limits your rights of recovery from other parties. Therefore, you must not have agreed to and must not agree to give away any of your rights which may affect your insurer's right to recover under subrogation from other parties.

## LIABILITY FOR GOODS AND SERVICES TAX (GST)

As the service of providing general insurance services falls under the umbrella of the Goods and Services Tax (GST), we are required to charge you on a proportional basis for any insurance services provided by or via us after 30 June, 2000.

Therefore, the attached document includes this charge which has been calculated based on information available to us at this time. Subsequently, if this charge requires amendment, we will recover from (or reimburse) you for any difference.

## INSURANCE BROKERS' DISPUTE FACILITY

Clients placing **domestic or personal lines business** who are not fully satisfied with our services should contact our customer relations/complaints officer, located at the above address.

## SCHEDULE

### STEADFAST LANDLORDS RESIDENTIAL INSURANCE

Insured Name(s)- Frank Normoyle Pty Ltd ATF White Strand Superannuation Fund

#### RENEWAL PREMIUM COMPARISON

To help you understand how your renewal premium compares to last year, we have included a comparison below. Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

	Last Year	This Year
Premium	\$ 1,552.38	\$ 1,841.51
Emergency Services Levy	\$ 188.34	\$ 276.45
Goods and Services Tax	\$ 174.07	\$ 211.80
Stamp Duty	\$ 172.35	\$ 209.68
Total Premium	\$ 2,087.14	\$ 2,539.44

#### Changes to your premium:

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss. To learn more about general premium calculations you may refer to the Insurance Council of Australia website. <http://understandinsurance.com.au/premiums-explained>

Situation 1 - 3 FIONA PL, INGLEBURN, NSW 2565

	SUM INSURED
BUILDINGS (including Replacement Benefit)	\$714,000
CONTENTS	\$15,800
SPECIAL CONTENTS	Not Insured
TOTAL SUM INSURED FOR ALL CONTENTS	\$15,800
LOSS OF RENT	\$43,700
RENT DEFAULT AND THEFT BY A TENANT	Insured

Excess applicable to all above \$600

Additional excesses apply for earthquake and tsunami claims. These are shown in the policy wording.

LIABILITY	\$20,000,000
WORKERS' COMPENSATION	Not Insured

#### POLICY VARIATIONS AND EXTENSIONS

In respect of: Situation - 3 FIONA PL, INGLEBURN, NSW 2565  
SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS) This SPDS is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance and updates and should be read with the Landlords Residential Property Insurance Product Disclosure Statement and Policy (PDS). This SPDS applies to all policies with a commencement date of 31st March 2020. The PDS is amended to delete the optional cover

# CAPRICORN<sup>TM</sup>

## INSURANCE SERVICES

of "Rent default and theft by a tenant" in the policy and all other references to this optional benefit in the policy. This applies to new business and endorsements only.

### Excess Change

We have recently reviewed our excess levels and your excess amount may have changed effective from the commencement of your new period of insurance as noted on this renewal schedule.

### ----- Important Information -----

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:

- (1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?
- (2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
- (3) Have there been any changes to the insured property which might increase the risk of loss or damage?

### ----- IMPORTANT NOTICES -----

#### POLICY AMENDMENTS

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

#### POLICY EXCESS

For each separate identifiable incident for which your policy provides cover any applicable excess will apply for each incident giving rise to a claim.

#### COOLING-OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a refund of premium paid, provided you have not made a claim under the policy.

Workers' Compensation insurance is compulsory if you have employees. This cover is not provided unless specifically shown on the schedule. CGU Insurance can arrange separate cover in those states where legislation permits.

## IMPORTANT CHANGE TO YOUR POLICY

There have been some changes to the cover under your policy. These changes are described below in this document. This document should be read in conjunction with your policy booklet as the terms described now form part of your policy. The following additional exclusion now applies to all sections of this policy, other than Workers' Compensation. Contamination by chemical and/or biological agents, which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public. We will continue to cover losses, such as property damage, from other forms of terrorism, in accordance with your policy's existing terms and conditions.

To provide some protection against increased costs, the sum insured on Buildings &/or Contents has been increased. You may select different sums insured if you wish.

## Your renewal

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS) for this insurance. This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us.

You can contact us:

By phone on 131532, or

By writing to Insurance Australia Limited, GPO Box 9902 in your Capital City, or

By completing our e-Form or e-Mail at [www.cgu.com.au](http://www.cgu.com.au)

## FIRE SERVICES LEVY

The Fire Services Levy (FSL/ESL) amount charged on this policy is the amount we have allocated to this policy based on the location of the insured property and the total estimated amount CGU expects to pay in this financial year.

## INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR - FOR RISKS IN NSW

### Information

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

### The Insurance Monitor

The office of the Insurance Monitor was established, in June



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

If you would like further information

Contact your broker in the first instance if you have questions about your policy.

Information about the Insurance Monitor can be found at:  
[www.eslinsurancemonitor.nsw.gov.au](http://www.eslinsurancemonitor.nsw.gov.au)

## INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR

### Information

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

### Your renewal premium comparison

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

	Last Year	This Year
Premium	1,552.38	1,841.51
NSW Emergency Services Levy	188.34	276.45
U/W GST	174.07	211.80
Stamp Duty	172.35	209.68
Brokers Fee	65.33	100.51
Brokers Fee GST	6.53	10.05
Client Payable	2,159.00	2,650.00

*Note: Last Year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term including any variations and endorsements during the policy period. Premium differences between this year and last year may be due to factors including, but not limited to: indexation of sum insured; cover changes; policy period; claims history; and/or rating factors applied in calculating your premium.*

### The Insurance Monitor

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

Information about the Insurance Monitor can be found at: [www.eslinsurancemonitor.nsw.gov.au](http://www.eslinsurancemonitor.nsw.gov.au)

### If you would like further information

Contact your insurance broker in the first instance if you have questions about your policy.





# CAMPBELLTOWN CITY COUNCIL

91 Queen Street, Campbelltown NSW 2560  
www.campbelltown.nsw.gov.au  
Telephone: 02 4645 4000  
Facsimile: 02 4645 4111  
Email: council@campbelltown.nsw.gov.au  
Rate Enquiries: 02 4645 4935  
ABN: 31 459 914 087

## RATES & CHARGES

1 JULY 2020 - 30 JUNE 2021



Frank Normoyle Pty Ltd  
107 Graham Rd  
ROSSMORE NSW 2557



014  
1006861  
R1\_14959

REFERENCE NO.

133991

POSTING DATE

06 Jul 2020

DUE DATE

30 Sep 2020

VALUATION BASE DATE

01 Jul 2019

DEDUCT PAYMENTS MADE SINCE

30 Jun 2020

### PROPERTY LOCATION AND DESCRIPTION

3 Fiona Place, INGLEBURN NSW 2565  
Lot 22 DP 244411

### RATES AND CHARGES

PARTICULARS	RATE/CHARGES	RATEABLE VALUE	AMOUNT
Residential	0.003206	441,000	\$1,413.85
Special Rate - Infrastructure	0.00028	441,000	\$123.48
Domestic Waste Management (WRG)	357.52	1	\$357.52
Additional Domestic Waste	205.4	1	\$205.40
Additional Recycling Service	98.48	1	\$98.48
Stormwater Management Charge	25	1	\$25.00

B.P. 31/12/20  
\$556.03



Receive your notice via email  
Go to [campbelltownnsw.enotices.com.au](http://campbelltownnsw.enotices.com.au)

Your eNotice Reference No:

04C7BEE20R

OVERDUE	1st INSTALMENT	2nd INSTALMENT	3rd INSTALMENT	4th INSTALMENT	TOTAL
Nil	30 Sep 2020 \$556.03	30 Nov 2020 \$555.90	28 Feb 2021 \$555.90	31 May 2021 \$555.90	\$2,223.73

L DEITZ  
GENERAL MANAGER

Rates and charges that remain unpaid after they become due and payable shall incur penalty interest charged at 0% pa for the period 1 July 2020 to 31 December 2020 and 7% pa for the period 1 January 2021 to 30 June 2021.

STANDARD

#### Direct Debit

Direct debit your bank account through your financial institution. For details phone Revenue Section (02) 4645 4935  
[www.campbelltown.nsw.gov.au](http://www.campbelltown.nsw.gov.au)



#### In Person

Council Administration Building, Customer Service Centre, Campbelltown Civic Centre, 91 Queen Street, Campbelltown 8:30am - 4:30pm or Eagle Vale Central, 25 Emerald Drive, Eagle Vale 9:00am - 4:00pm.



#### BPAY®

Contact your financial institution to make payment from your bank account (credit card accounts not accepted). [www.bpay.com.au](http://www.bpay.com.au)  
BPAY® this payment via Internet or phone banking  
BPAY View® View and pay this bill using internet banking  
BPAY View Registration No.: 133991



Bill Code: 52167  
Ref: 133991

#### Internet and Phone

Pay by credit card at [www.campbelltown.nsw.gov.au](http://www.campbelltown.nsw.gov.au) or by phoning



**1300 791 110**

payment by credit card only  
MSF Surcharge of 0.45%

#### Mail

Detach and include this payment slip with your cheque and mail to:  
Campbelltown City Council,  
PO Box 57 Campbelltown NSW 2560



#### Centrepay

Go to [humanservices.gov.au/Centrepay](http://humanservices.gov.au/Centrepay) for information and to set up Centrepay deductions from your payments.  
Centrelink Ref No. 555 068 033X



#### Post Billpay

Present this notice intact at any Australia Post Office for payment by cash, cheque or EFTPOS. Credit cards are NOT accepted.



REFERENCE NO.

133991

OVERDUE

Nil

INSTALMENT

\$556.03

Please read the back of this notice for information about your rates.



\*4200 133991

Saturday, 8 August 2020

LIVERPOOL SMASH REPAIRS  
61 Georges Road  
Leppington NSW 2179  
Australia

*122 WENTWORTH ST*

**CERTIFICATE OF MEMBERSHIP  
CAPRICORN MUTUAL LTD  
Tax Invoice**

**ABN 24 104 601 194**

**AFS Licence Number 203038**

This is to confirm that the entity/individual listed below has been admitted to membership of Capricorn Mutual Limited.

CML Membership Number:  
Name:  
Address:

CML00005433  
THOMAS NORMOYLE T/AS LIVERPOOL SMASH REPAIRS  
61 Georges Road  
Leppington NSW 2179  
Australia

Date Issued:  
Period of Membership:

Saturday, 8 August 2020  
From Friday, 7 August 2020 to Saturday, 7 August 2021

Mutual Membership Fee: \$10.00  
GST: \$1.00  
Total Contribution: \$11.00

A single payment of \$11.00 will be charged to the following CSL Membership number: 029222.

Membership is subject to the Constitution and Rules of Capricorn Mutual Limited.

*122 WENTWORTH ST*

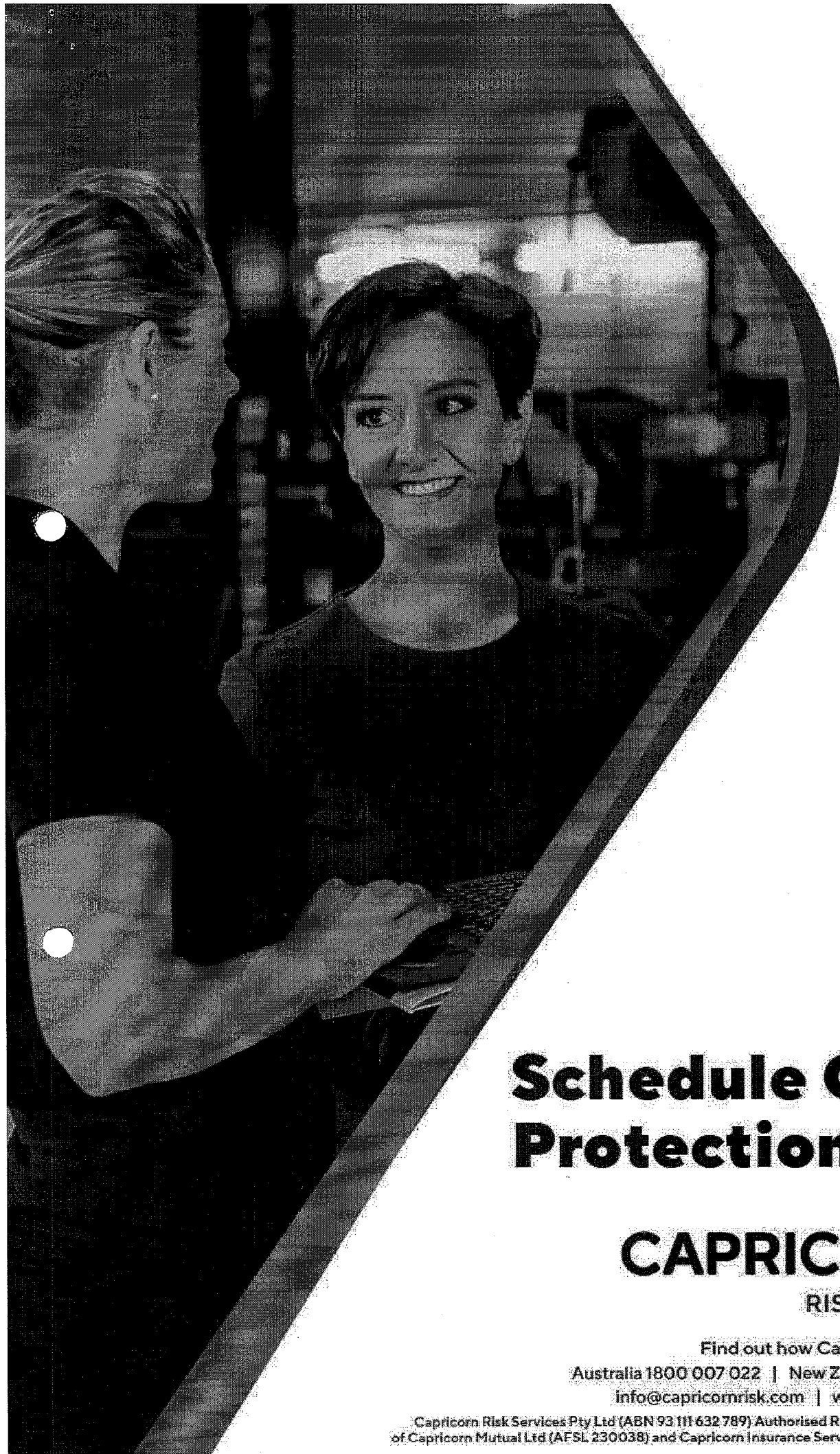
*4445-91*

*Membership Fee*

*11-*

*PAID 30.09.2020 EFT*

*44476.91*



6/8/20  
122  
Newlyweds

Phil Kendall

## Schedule Of Protection

**CAPRICORN**<sup>TM</sup>  
RISK SERVICES

Find out how Capricorn can help you.

Australia 1800 007 022 | New Zealand 0800 555 303

[info@capricornrisk.com](mailto:info@capricornrisk.com) | [www.capricornrisk.com](http://www.capricornrisk.com)

Capricorn Risk Services Pty Ltd (ABN 93 111 632 789) Authorised Representative (No. 460893)  
of Capricorn Mutual Ltd (AFSL 230038) and Capricorn Insurance Services Pty Ltd (AFSL 435197).

# Schedule Of Protection

<b>Member Name:</b>	NORMOYLE SUPER CO PTY LTD T/AS LIVERPOOL SMASH REPAIRS
<b>Trading Name:</b>	LIVERPOOL SMASH REPAIRS
<b>Capricorn Mutual Member Number:</b>	CML00005355
<b>Member Since:</b>	2012
<b>Protection Number:</b>	P00009578
<b>ABN:</b>	71002737420
<b>Issue Date:</b>	Friday, 3 July 2020
<b>Period of Protection:</b>	From 1600 hours on Monday, 10 August 2020 to 1600 hours on Tuesday, 10 August 2021
<b>Your Risk Account Manager:</b>	Brett Pentecost

This Schedule of Protection confirms that you, as a member of Capricorn Mutual, have been issued with the Protection as set below, which also includes information about the applicable Amounts, Limits of Protection and Excesses.

Capricorn Mutual is not an insurer and Protections issued by Capricorn Mutual are not insurance. Protections are an alternative to insurance and are regulated by the Australian Securities and Investments Commission under the *Corporations Act 2001* (Cth) as a "miscellaneous financial risk product". Unlike insurance, a Protection is not an immediate promise of indemnity. Rather, if there is a loss or liability covered by the Protection, the member may request that Capricorn Mutual exercise its discretion to indemnify the member against that loss or liability. Further information is available in our Product Disclosure Statement which is available at [www.capricornmutual.com](http://www.capricornmutual.com).

This Protection is issued by Capricorn Mutual in accordance with its Constitution and Rules. This Schedule of Protection is taken to be incorporated as a part of the Rules and unless otherwise stated any defined terms in the Rules have the same meaning in this Schedule of Protection.

SUMMARY OF PROTECTIONS			
Premises 1 - 122 Wentworth St, PORT KEMBLA NSW 2505 Australia		Anywhere in Australia	
<b>Business: Property Owners Only</b>		Section 7 General Property	x
Section 1 Business Buildings	✓	Section 8 Goods in Transit	x
Section 2 Building Contents	x	Section 9 Public & Products Liability	✓
Section 3 Burglary	x	Section 10 Professional Protection	x
Section 4 Money	x	Section 11 Legal Expenses	x
Section 5 Engineering	x	Section 12 Tax Audit	x
Section 6 Business Interruption	x	Section 13 Commercial Vehicles	x
		Section 14 Customer Vehicles	x
		Section 15 Stock Vehicles	x

SUMMARY OF CONTRIBUTIONS	
Contributions	\$4,059.92
GST	\$405.99
Total Contributions	\$4,465.91
Contribution Frequency	Annually

**Section 1: BUSINESS BUILDINGS**
**Premises 1 - 122 Wentworth St, PORT KEMBLA NSW 2505**
**Limit of Protection**
**Business Buildings**

\$976,000.00

**Optional Benefits**

Accidental Loss or Damage

\$50,000.00

Loss of Rent

\$75,000.00

Glass

Replacement Value

Flood Damage

Not Taken

**Excesses**

Standard

\$750.00

In respect of Earthquakes

1% of Buildings sum protected or \$20,000 whichever is the higher during any one 72 hour period

In respect of Named Cyclones

\$2,500.00

In respect of Glass

\$250.00

In respect of Flood

\$2,000.00

**Interested Parties:**

Westpac Banking Corporation - Interested Party

**Section 9: PUBLIC AND PRODUCTS LIABILITY**
**Public and Products Liability**
**Limit of Protection**

Limit of Protection for any one occurrence during the period of protection

\$10,000,000

**Excesses - Each & Every Claim**

Standard

\$1,000.00

**Special Conditions:**

Section 9. Public and Products Liability: This protection is only for the owner's liability at: 122 Wentworth Street, Port Kembla, NSW.

**Interested Parties**

Westpac Banking Corporation - Interested Party

<b>Capricorn Mutual Limited - ABN: 24 104 601 194</b>					
<b>Contributions Summary &amp; Tax Invoice</b>					
<i>This will become a Tax Invoice when you make payment</i>					
<b>Schedule of Protection: P00009578</b>				<b>Monday, 10 August 2020</b>	
<b>CML Member Number: CML00005355</b>					
Member Name:	NORMOYLE SUPER CO PTY LTD T/AS LIVERPOOL SMASH REPAIRS	Trading Name:	LIVERPOOL SMASH REPAIRS	ABN:	71002737420
Address:	61 George Road Leppington NSW 2179 Australia				
TOTAL CONTRIBUTIONS (excluding GST):			\$4,059.92		
GST:			\$405.99		
<b>TOTAL DUE:</b>			<b>\$4,465.91</b>		
<b>Payments from Capricorn Society Account:</b>				<b>029222</b>	
<b>Payment option selected:</b>					
Lump sum \$4,465.91					
<b>Period of Protection</b> from 04:00 PM hrs Monday, 10 August 2020 to 04:00 PM hrs Tuesday, 10 August 2021					

### Seeking further information?

For further information on your Business and Personal Protections, please contact our Authorised Representative, Capricorn Risk Services via:

Phone: 1800 007 022  
Email: [info@capricornrisk.com](mailto:info@capricornrisk.com)

Or visit our website [www.capricornmutual.com](http://www.capricornmutual.com)

You can also contact your Risk Account Manager.



# About Capricorn Risk Services

**CAPRICORN**  
RISK SERVICES

Capricorn was formed over 40 years ago to support businesses in the automotive industry. It began as a simple buying cooperative, but today over 20,000 Members across Australia and New Zealand have access to a range of valuable Member benefits to be stronger in their business. One of the most important Member benefits is access to Capricorn Risk Services.

Capricorn Risk Services provides Members with a one-stop solution when it comes to protecting their businesses and personal assets from risk. With Capricorn Risk Services, Members can access mutual protection as well as a wide range of insurance products brokered through other providers. This means Capricorn Members can consolidate all their risk protection needs through Capricorn while still earning Capricorn Rewards Points.

## Benefits

### You Get

Access to more than just insurance, Capricorn Mutual is an exclusive risk protection mutual for Members, that is designed specifically for your automotive business.

The mutual difference.

One-stop shop for Member protection, for both business and personal assets.

Personalised service with your own Risk Account Manager.

Protection you can trust.

Complimentary leisure travel insurance.

One account, more rewards.

### Which Means

A choice of protections driven by Members needs - including Business Building, Business Contents, Burglary, Customers Vehicles, Commercial Vehicles, Professional Protection and Public and Products Liability plus more.

With no 3rd party investors, Members interests always come first. Profits are reinvested to benefit Members of the mutual.

There's no need to have insurance policies with lots of different companies. Through Capricorn Risk Services, you can consolidate access to protection from Capricorn Mutual as well as general insurance products.

We work with you to obtain the protection options you select at the best possible price.

Capricorn Mutual is owned by Members and exists for Members. So if you ever make a claim within your protection, we'll be there to look after you.

You, and your accompanying spouse and children\*, are covered for personal leisure travel up to 14 days in Australia and 28 days internationally at no extra cost when you purchase a product through Capricorn Risk Services.

All your purchases are paid through your Capricorn Trade Account, so you have just one monthly statement and more rewards points to enjoy.



# WOLLONGONG CITY COUNCIL

41 Burelli Street Wollongong  
www.wollongong.nsw.gov.au  
council@wollongong.nsw.gov.au  
Customer Service phone (02) 4227 7111  
ABN 63 139 525 939 - GST Registered

# RATES & CHARGES

1 JULY 2020 - 30 JUNE 2021

ASSESSMENT NUMBER

0615810

POSTING DATE

31/07/2020

RATEABLE VALUE BASE DATE

01/07/2019

DUE DATE

30/09/2020

DEDUCT PAYMENTS MADE SINCE

17/07/2020

INTEREST

7% from 1 January 2021

Please note - 0% interest until 31 December 2020



11.3411 - 3612 61581 014  
**Frank Normoyle Pty Ltd**  
107 Graham Rd  
ROSSMORE NSW 2557

## PROPERTY LOCATION AND DESCRIPTION

122 Wentworth Street, PORT KEMBLA NSW 2505  
Lot 30 Sec 3 DP 5868

## RATES AND CHARGES

Rates and Charges	Rate/Charge	Rateable Value/Quantity	Amount
Residential Ad Valorem	0.00193975	73,920	143.39
Residential	Base Amount		255.04
Business Commercial	0.01253098	150,080	1,880.65
Domestic Waste 120 Litre Bin	\$411.00	2	822.00
Stormwater Management - Residential	per property	1	25.00

## OVERDUE

## 1st INSTALMENT

## 2nd INSTALMENT

## 3rd INSTALMENT

## 4th INSTALMENT

## TOTAL

	30/09/2020 \$781.58	30/11/2020 \$781.50	28/02/2021 \$781.50	31/05/2021 \$781.50	\$3,126.08
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GST EXEMPT

## Direct Debit

Direct debit your bank account through your financial institution. For details phone Customer Service (02) 4227 7111 or visit [www.wollongong.nsw.gov.au](http://www.wollongong.nsw.gov.au)



## B-PAY

Contact your financial institution to make payment from your bank account (credit card accounts not accepted). [www.bpay.com.au](http://www.bpay.com.au)  
B-PAY® this payment via Internet or phone banking.  
B-PAY View - View and pay this bill using internet banking.  
B-PAY View Registration No.: 0615810



Bill Code: 54122  
Ref: 0615810

## Post Billpay

Pay by credit card at [postbillpay.com.au](http://postbillpay.com.au) or by phoning 13 18 16. Pay by cash, cheque or EFTPOS at any Post Office.



Billpay Code: 2027  
Ref: 0615810

## Centrepay

Please contact Centrepay for further information on Ph 1800 044 063 or visit the Centrelink website.

Centrepay Reference  
**555 052 384J**



## Internet and Phone

Pay by credit card only at [www.wollongong.nsw.gov.au](http://www.wollongong.nsw.gov.au) or by phoning

**1300 672 936**  
Credit Card Payment  
Processing Fee of 0.50%



## Mail

Detach and include this payment slip with your cheque and mail to:  
**Wollongong City Council**  
Locked Bag 8821  
Wollongong DC NSW 2500



## In Person

Council Administration Building  
Customer Service Centre  
41 Burelli Street, Wollongong.  
Cash, cheque or EFTPOS.  
Monday to Friday, 8.30am to 5pm



ASSESSMENT NUMBER

0615810

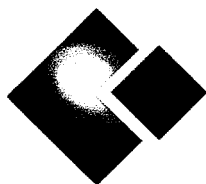
OVERDUE

INSTALMENT

\$781.58



\*2027 615810



Blue Chip Super

**TAX INVOICE**

ABN: 23 108 645 110

White Strand Superannuation Fund  
107 Graham Road  
Rossmore NSW 2557

**Invoice Number:** 000124810000084

**Issue Date** 06 August 2020

**Charges** \$2,500.00

**Charges Due** 05/09/2020

**Total Amount Due** \$2,500.00

**SUMMARY OF CHARGES**

Description	Amount	GST	Total
Superannuation Income Tax, Financial Statements 2020	\$2,272.73	\$227.27	\$2,500.00
<b>Total</b>			<b>\$2,500.00</b>

For Direct Credit:

Name: Blue Chip Super

BSB: 082-566

Acc: 568-763-158

*Please include your name or invoice number as reference*

*Paid 18/9/20*

*\$2500*

*EF1.*

Last bill	Payments	Balance	This bill	Total amount due
\$299.08	\$299.08	\$0.00	\$290.56	<b>\$290.56</b>

07206-23

014



FRANK NORMOYLE PTY LTD  
 107 GRAHAM RD  
 ROSSMORE NSW 2557

Please pay by

**21/09/20**

Account number

**4412 246**

## Account for residential property

**3 Fiona PI Ingleburn**

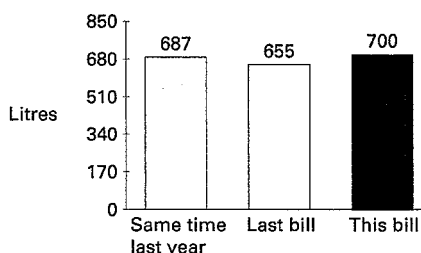
Fixed charges - GST free	1 Jul 20 - 30 Sep 20	\$
Water service		10.06
Wastewater (sewerage) service		137.25

Usage charges - GST free	2 Jun 20 - 30 Aug 20	
Water	02/06 - 30/06	20 kL at \$2.1100 a kL
	01/07 - 30/08	43 kL at \$2.3500 a kL

*Emailed 3/9/20 \$143.45*  
 42.20  
 101.05

**Total amount due \$290.56**

## Your average daily usage



1000 litres  
 =  
 1 kilolitre

How much water did you use?

Continued over

SYDNEY WATER CORPORATION ABN 49 776 225 038

**TAX INVOICE**

Date of issue 31 August 2020

**Account for 3 Fiona PI Ingleburn**



BPAY®: Internet or phone banking.  
 Biller code: 45435 Ref no.: 4412 246 0007

Online ID: 6418362

Card payments:  
 0.4% fee applies



Telephone payments: MasterCard or VISA.  
 Call **1300 12 34 58** (24 hour service)

Payment number

**4412 246 0007**



Direct Debit: from your bank account or credit card.  
 Visit [sydneywater.com.au/directdebit](http://sydneywater.com.au/directdebit)

Please pay by

**21/09/20**



Internet payments: MasterCard, VISA or PayPal.  
 Visit [sydneywater.com.au/pay](http://sydneywater.com.au/pay)

Total amount due

**\$290.56**

TRAN CODE

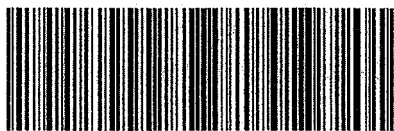
831

USER CODE

066859

CUSTOMER REFERENCE NUMBER

000044122460007

012605  
014

**THE TRUSTEE FOR WHITE STRAND  
SUPERANNUATION FUND  
107 GRAHAM RD  
ROSSMORE NSW 2557**

Office use only

1 0 1 0



41890314

## Business activity statement

April to June 2020

Document ID 42 321 332 581

ABN 65 812 391 377

Form due on 28 Jul 2020

Payment due on 28 Jul 2020

GST accounting method Cash

Contact phone number 0425336066

Authorised contact person who completed the form Frank Nimsyle

When completing this form:

- print clearly using a black pen
- round down to whole dollars (do not show cents)
- if reporting a zero amount, print '0' (do not use NIL)
- leave boxes blank if not applicable (do not use N/A, NIL)
- do not report negative figures or use symbols such as +, -, /, \$.

### Goods and services tax (GST)

for the QUARTER from 1 Apr 2020 to 30 Jun 2020

Select Option 1 OR 2 OR 3 (indicate one choice with an X)

#### ☒ Option 1: Calculate GST and report quarterly

Total sales (G1 requires 1A completed) G1 \$ 4419.00

Does the amount shown at G1 include GST? (indicate with X) ☒ Yes ☐ No

Export sales G2 \$

Other GST-free sales G3 \$

Capital purchases G10 \$

Non-capital purchases G11 \$

Report GST on sales at 1A and GST on purchases at 1B in the Summary section over the page

OR

#### ☐ Option 2: Calculate GST quarterly and report annually

Total sales (G1 requires 1A completed) G1 \$

Does the amount shown at G1 include GST? (indicate with X) ☐ Yes ☐ No

Report GST on sales at 1A and GST on purchases at 1B in the Summary section over the page

OR

#### ☐ Option 3: Pay GST instalment amount quarterly

G21 \$

Write the G21 amount at 1A in the Summary section over the page (leave 1B blank)

OR if varying this amount, complete G22, G23, G24

Estimated net GST for the year G22 \$

Varied amount payable for the quarter G23 \$

Write the G23 amount at 1A in the Summary section over the page (leave 1B blank)

Reason code for variation G24

NAT 4189-03.2014 [JS 29398]

149ATBA Form A NSW 199/012605/012605/3

### METHODS OF PAYMENT

#### BPAY®

Contact your financial institution to make this payment from your cheque or savings account. You will need the details listed below:



Biller Code: 75556

Reference: Your EFT code (shown on the front of your payment slip directly above the barcode)

#### Credit card

Payments can be made online or by phone, visit our website at [ato.gov.au/howtopay](http://ato.gov.au/howtopay) or phone 1300 898 089. A card-payment fee applies.

#### Other payment options

For more information about other payment options, you can:

- visit our website at [ato.gov.au/howtopay](http://ato.gov.au/howtopay)
- phone us on 1800 815 886.

Payments cannot be made in person at any of our branches or shopfronts.

# No liability due for this period

Total salary, wages and other payments W1 \$

Amount withheld from payments shown at W1 W2 \$

Amount withheld where no ABN is quoted W4 \$

Other amounts withheld (excluding any amount shown at W2 or W4) W3 \$

Total amounts withheld (W2 + W4 + W3) W5 \$

Write the W5 amount at 4 in the Summary section below

Reason for varying (G24 & T4)	Code	Obligation
Change in investments	21	PAYG only
Current business structure not continuing	22	GST & PAYG
Significant change in trading conditions	23	GST & PAYG
Internal business restructure	24	GST & PAYG
Change in legislation or product mix	25	GST & PAYG
Financial market changes	26	GST & PAYG
Use of income tax losses	27	PAYG only

## Summary

### Amounts you owe the ATO

GST on sales or GST instalment 1A \$

PAYG tax withheld 4 \$

PAYG income tax instalment 5A \$

Deferred company/fund instalment 7 \$

1A + 4 + 5A + 7 8A \$

## Payment or refund?

Is 8A more than 8B?

(indicate with X)

☒ Yes, then write the result of 8A minus 8B at 9. This amount is payable to the ATO.

☐ No, then write the result of 8B minus 8A at 9. This amount is refundable to you (or offset against any other tax debt you have).

**Declaration** I declare that the information given on this form is true and correct, and that I am authorised to make this declaration. The tax invoice requirements have been met.

Signature

Date

Return this completed form to

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936

HRS

MINS

Estimate the time taken to complete this form. Include the time taken to collect any information.

Taxation laws authorise the ATO to collect information including personal information about individuals who may complete this form. For information about privacy and personal information go to [ato.gov.au/privacy](http://ato.gov.au/privacy). Activity statement instructions are available from [ato.gov.au](http://ato.gov.au) or can be ordered by phoning 13 28 66.

## PAYMENT SLIP - 60

THE TRUSTEE FOR WHITE STRAND  
SUPERANNUATION FUND

ATO code 0000 0156 03

ABN 65 812 391 377

Amount paid \$ 1730 -

EFT Code 65812 391 377 6260

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936



for the QUARTER from 1 Apr 2020 to 30 Jun 2020  
Complete Option 1 OR 2 (indicate one choice with X)

☒ Option 1: Pay a PAYG instalment amount quarterly

ATO instalment amount T7 \$ 1355 From 2019 assessment

Write the T7 amount at 5A in the Summary section below  
OR if varying this amount, complete T8, T9, T4

Estimated tax for the year T8 \$

Varied amount payable for the quarter T9 \$

Write the T9 amount at 5A in the Summary section below

Reason code for variation T4

OR

☐ Option 2: Calculate PAYG instalment using income times rate

PAYG instalment income T1 \$

T2 %

OR

New varied rate T3 %

T1 x T2 (or x T3) T11 \$

Write the T11 amount at 5A in the Summary section below

Reason code for variation T4

### Amounts the ATO owes you

GST on purchases 1B \$

Do not complete 1B if using GST instalment amount (Option 3)

Credit from PAYG income tax instalment variation 5B \$

1B + 5B 8B \$

### Your payment or refund amount

9 \$

Do not use symbols such as +, -, /, \$



0042

MR FRANK G NORMOYLE  
107 GRAHAM RD  
ROSSMORE NSW 2557



Electricity

**Important Information****We can help during COVID-19**

We are here to support you in this challenging time. If you need help head to [originenergy.com.au/coronavirus](https://originenergy.com.au/coronavirus) to learn more.

**Your electricity bill**

122 WENTWORTH ST PORT KEMBLA NSW 2505

26 Mar 20 - 26 Jun 20

Amounts include GST unless otherwise specified

**YOUR ACCOUNT DETAILS**

Account number  
200 009 247 913

Tax invoice  
151 001 700 546

Issue date  
30 Jun 20

Total amount due  
See the Account Summary on page 2

**DUE DATE****20 Jul 20****DIRECT DEBIT: 20 Jul 20****AMOUNT DUE****\$79.12**

*DLG*  
*25% Discount*  
*11/06/20*

**YOUR USAGE SUMMARY**

Average cost per day **\$0.85**  
Average daily usage **0.32 kWh**  
Same time last year **0.32 kWh**

Your indicative greenhouse gas emissions  
Total for this bill **0.0 tonnes**  
Same time last year **0.0 tonnes**  
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit  
[originenergy.com.au](https://originenergy.com.au).

**0.00% difference**  
in usage since last year



LAST YEAR

THIS YEAR

**YOUR ENERGY PLAN**

Origin Flexi ending 28 Jun 21

**NEED TO GET IN TOUCH?**

Enquiries &amp; moving address: 13 24 61

**Faults & emergencies**

13 10 03  
Call Endeavour Energy 24 hrs

**Help & support online**

Got a question about your bill? We've got answers: [originenergy.com.au/help](https://originenergy.com.au/help)

**HOW TO PAY****DIRECT DEBIT**

Register online at [originenergy.com.au/myaccount](https://originenergy.com.au/myaccount) or call 13 24 61 to arrange automatic payment of future accounts

**MAIL**

Send this slip with your cheque made payable to: Origin Energy Holdings Limited, GPO Box 2951 SYDNEY NSW 2001

**VISA OR MASTERCARD\***

Call 1300 658 783 or visit [originenergy.com.au/paynow](https://originenergy.com.au/paynow)

**IN PERSON**

Pay at any Post Office\*\*

**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](https://www.bpay.com.au)

Billers Code: 41  
Ref: 200 009 247 913

Billpay Code: 2958  
Ref: 1200 0092 4791 3

Billers Code: 130112  
Ref: 200 009 247 913

\*Card payment fee may apply to the total payment amount (incl GST): debit card (Visa 0.26%, Mastercard 0.20%); credit card (Visa 0.60%, Mastercard 0.72%); for NSW customers 0.49% if payment made at Australia Post. Fees on next bill. Conditions apply. \*\*Payment processing fee of the higher of \$2.00 or 0.49% may apply (excl NSW).

Origin Energy Electricity Ltd ABN 33 071 052 287



**ACCOUNT SUMMARY****Previous activity**

Opening balance	\$79.04
Payments received	\$79.04 CR <sup>A</sup>

**Balance carried forward** **\$0.00**

**Your new charges**

Total electricity charges - incl discounts and rebates (incl GST of \$7.19) **\$79.12** <sup>B</sup>

**Total amount due** **\$79.12**

(incl net GST charges of \$7.19)

**PAYMENTS RECEIVED** <sup>A</sup>

20 Apr 20	Direct Debit - Bank Account	\$79.04 CR
<b>Total</b>		<b>\$79.04 CR</b>

**TOTAL ELECTRICITY CHARGES** <sup>A</sup>**Your site details**

**Supply address** 122 WENTWORTH ST PORT KEMBLA NSW 2505  
**National Meter Identifier (NMI)** 43111348251

**Meter read** Actual  
**Last meter read date** 26 Jun 20

**Next scheduled read date**  
 25 Sep 20 (+/- 2 business days)

**Period:** 26 Mar 20 - 26 Jun 20 (93 days)  
**Your rate:** General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
1959385	Peak	1111 (A)	1141 (A)	30
(A = Actual, E = Estimated)				<b>Total kWh</b> 30

	Usage (kWh)	Charge (incl GST)	Amount (incl GST)
<b>26 Mar 20 - 29 Apr 20 (35 days)</b>			
<b>Charges</b>			
Peak Usage	11	28.578 c/kWh	\$3.14
Supply Charge		87.45 c/Day	\$30.61
<b>Discounts and Rebates</b>			
Guaranteed usage discount (12%)			\$0.38 CR
Guaranteed supply discount (12%)			\$3.67 CR

**30 Apr 20 - 30 Apr 20 (1 days)**

<b>Charges</b>			
Supply Charge		87.45 c/Day	\$0.87

Continued on the next page...

**NEED TO GET IN TOUCH?****Moving address?**

Go online  
[originenergy.com.au/movers](http://originenergy.com.au/movers) (allow 3 business days notice)

**Contact us**

We're happy to help - any questions or complaints:

My Account login  
[originenergy.com.au/myaccount](http://originenergy.com.au/myaccount)

Call us **13 24 61**

Go online  
[originenergy.com.au/rescontact](http://originenergy.com.au/rescontact)

Write to us (no payments) **Origin Energy Customer Contact Centre, GPO Box 1199, Adelaide SA 5001**

**Solar, storage and maintenance**

For solar and battery sales, installation, service and billing enquiries call **1300 791 468**.

**Concessions and rebates**

You may be eligible for NSW Government Energy or Life Support rebates - call us on **13 24 61** for details.

**Payment assistance**

Payment extensions, special payments, instalment plans, and assistance through authorised welfare groups, are available if you need it - call us on **13 24 61** for details.

**National Relay Service**

If you have a hearing or speech impairment, contact us through the National Relay Service. For more information, visit [www.relayservice.gov.au](http://www.relayservice.gov.au)

**Need an interpreter?**

Call **1300 137 427**

خدمة الترجمة المتأقفة للغات غير الإنكليزية.

Servicio Telefónico de Intérpretes para otros idiomas.

Per lingue oltre all'inglese contattate il Servizio

d'Interpretariato Telefonico

Dịch vụ thông dịch qua điện thoại cho những ngôn ngữ

khác không phải tiếng Anh.

Τηλεφωνική Υπηρεσία Διαμενηών για άλλες γλώσσες

εκτός της αγγλικής.

非英語語言電話傳譯服務。

**PAYMENT SLIP**

\*2958 1 200009247913

User code

Customer reference number

009241

00200009247913

+00200009247913>

+009241+

<0000000000>

<0000007912>

+444+

Debited on

20 / Jul / 20

Amount due

**\$ 79.12**



...Continued from the previous page

**Discounts and Rebates**

Guaranteed supply discount (12%)

Usage (kWh)	Charge (incl GST)	Amount (incl GST)
		\$0.10 CR

**1 May 20 - 26 Jun 20 (57 days)****Charges**

Peak Usage	19	28.578 c/kWh	\$5.43
Supply Charge		87.45 c/Day	\$49.85

**Discounts and Rebates**

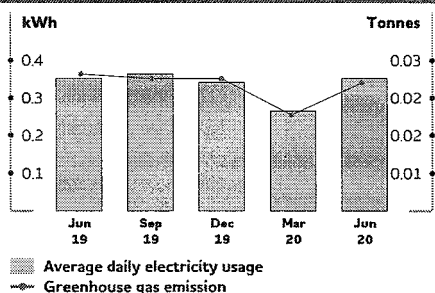
Guaranteed usage discount (12%)	\$0.65 CR
Guaranteed supply discount (12%)	\$5.98 CR

**Total for period 26 Mar 20 - 26 Jun 20** **\$79.12****Your total electricity charges (incl GST \$7.19)** **\$79.12****Account number**  
200 009 247 913**Tax invoice**  
151 001 700 546**Issue date**  
30 Jun 20**YOUR SITE DETAILS****Supply address**  
122 WENTWORTH ST PORT KEMBLA  
NSW 2505**National Meter Identifier (NMI)**  
43111348251**Meter read**  
Actual**Last meter read date**  
26 Jun 20**Next scheduled read date**  
25 Sep 20 (+/- 2 business days)**YOUR USAGE BREAKDOWN**

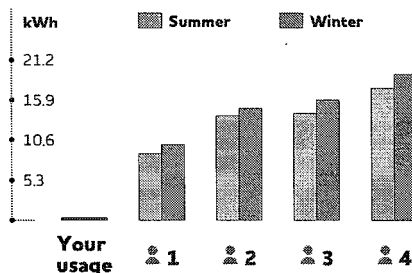
Average cost per day	<b>\$0.85</b>
Average daily usage	<b>0.32 kWh</b>
Same time last year	<b>0.32 kWh</b>

**Your indicative greenhouse gas emissions**

Total for this bill	<b>0.0 tonnes</b>
Same time last year	<b>0.0 tonnes</b>
Saved with GreenPower	<b>N/A</b>

For more information on greenhouse gas emissions visit  
[originenergy.com.au](http://originenergy.com.au).**HOW YOU COMPARE**

Using the table on the right, you can compare your average daily electricity consumption to other households in your area. Note the different usage bands for summer and winter, and be aware that these comparisons relate to households without a pool. For more information on electricity usage and energy efficiency visit [energymadeeasy.gov.au](http://energymadeeasy.gov.au)



30 June 2020



8051

MR FRANK G NORMOYLE  
107 GRAHAM RD  
ROSSMORE NSW 2557

**Account number:** 200009247913

## HELLO FRANK,

### Your new Origin plan(s)

Good news - all the paperwork's been sorted, and we've included the details of your new energy plan(s) in this pack.

### Manage your account the easy way

My Account lets you manage up to five accounts online with just one login.

You can use it to see your account balance, make payments, set up direct debit and more. Head to **[originenergy.com.au/myaccount](https://originenergy.com.au/myaccount)** to register or login.

### Any questions?

Check out our support page at **[originenergy.com.au/help](https://originenergy.com.au/help)** or give us a call on 13 24 61.

☺ We're glad to have you with us.

All the best,

A handwritten signature in black ink, appearing to read 'J Briskin'.

Jonathan Briskin  
General Manager, Retail



## Your Details for electricity

This Details section is part of your Agreement with us. This Agreement does not include any concession rebates you may be eligible for, which are applied separately to your account (provided you've supplied us with your concession details).

### Your contact & supply details

Account number	200009247913
Account name	FRANK NORMOYLE
Contact number	0425336066
Supply Address	122 WENTWORTH ST PORT KEMBLA NSW 2505
Billing address	107 GRAHAM RD ROSSMORE NSW 2557
National Meter Identifier (NMI)	43111348251
Billing frequency	You will receive your energy bills at least every 3 months.
Bill delivery method	email

### Your Energy Plan details

Energy Plan name	Origin Flexi electricity
Energy Plan Period	12 month(s)
Acceptance date	29 June 2020
Energy Plan expiry date	28 June 2021
Cool-off expiry date	16 July 2020
Supply Start Date	29 June 2020

### Your Energy Plan benefits

Discount	14.00% on usage Charges and supply Charges
----------	--

## Your electricity Charges as at 29 June 2020

We change the electricity and green product Charges from time to time, generally in July. We'll let you know if they do change.

Charge description	Units	Charges (incl GST)
Peak Usage	cents per kWh	28.5780
Supply Charge	cents per day	87.4500

## Other fees that may apply

Card payment fee	Card payments may incur a fee applied to the total payment amount (incl GST): debit card (Visa 0.26%, Mastercard 0.32%), credit card (Visa 0.60%, Mastercard 0.72%), and for NSW customers 0.49% for card payments made at an Australia Post outlet.
Late payment fee	\$12.00 (non-taxable, no GST)
Reconnection and disconnection fees	A fee may apply when your property is reconnected or disconnected including when you move in or out. This fee is passed through from your Distributor or Meter Provider and may vary. Visit <a href="http://originenergy.com.au/additionalcharges">originenergy.com.au/additionalcharges</a> for more information on these fees.
Meter works administration fee	\$49.50 (incl GST) fee may apply when you request that we arrange metering-related goods or services for you with a Meter Service Provider or Distributor.

If you're eligible for concession rebates, some fees may not apply.

### Feed-In Tariffs

If you have a Solar PV system at your Supply Address exporting electricity to the grid, we offer a retailer feed-in tariff of 8c/kWh (incl GST if any).

Feed-in tariffs are subject to change by notice - we'll let you know if they do.

## Terms and Conditions for Your Origin Flexi Energy Plan

### Energy Plan Period

This Energy Plan is for 12 months from the Supply Start Date unless it ends earlier.

### Benefits

Under this Energy Plan you receive the following benefit(s):

- A guaranteed discount on the usage and supply Charges for 12 months from the supply start date

The applicable discount(s) are set out in the Details section. The discount(s) only apply to the specific Charge(s) detailed above. They do not apply to other Charges which apply. If we make any changes to the Charges (in accordance with our Agreement Terms) your discount(s) will continue – but will just apply to the new Charges.

### When could this Energy Plan end early?

If our Agreement to supply you with energy ends, this Energy Plan will also end – including if you move to another address.

We may also end this Energy Plan:

- if you stop being a Residential Customer; or
- if we withdraw this Energy Plan from sale – refer to the Agreement Terms.

### What happens when this Energy Plan ends?

If we are still your retailer after this Energy Plan ends, we'll still supply you with energy under our Agreement. We may extend your current Energy Plan or set you up with a new Energy Plan – but only if we've written to you first and you haven't told us not to.

If you are entitled to an account credit (see the Details section to determine this) but this Energy Plan ends before it's applied to your account, then you won't receive the credit.