



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 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**

3.03% decrease
in usage since last year



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



LAST YEAR



THIS YEAR

For more information on greenhouse gas emissions visit originenergy.com.au.

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

HOW TO PAY



DIRECT DEBIT

Register online at 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



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

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	\$79.12
Payments received	\$79.12 CR
Balance carried forward	\$0.00
Your new charges	
Total electricity charges - incl discounts and rebates (incl GST of \$6.77)	\$74.48
Total amount due	\$74.48
(incl net GST charges of \$6.77)	

PAYMENTS RECEIVED

20 Jul 20	Direct Debit - Bank Account	\$79.12 CR
Total		\$79.12 CR

TOTAL ELECTRICITY CHARGES

Your site details	
Supply address	National Meter Identifier (NMI)
122 WENTWORTH ST PORT KEMBLA NSW 2505	43111348251
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)				Total kWh
				29

Estimate reason: Locked premises

	Usage (kWh)	Charge (incl GST)	Amount (incl GST)
27 Jun 20 - 28 Jun 20 (2 days)			
Charges			
Supply Charge		87.45 c/Day	\$1.75
Discounts and Rebates			
Guaranteed supply discount (12%)			\$0.21 CR
29 Jun 20 - 30 Jun 20 (2 days): energy plan change			
Charges			
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 (allow 3 business days notice)

Contact us

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

- My Account login originenergy.com.au/myaccount
- Call us **13 24 61**
- Go online 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

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 Διαμετνήσεων 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

+00200009247913>

+009241+

<0000000000>

<0000007448>

+444+

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Discounts and Rebates

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

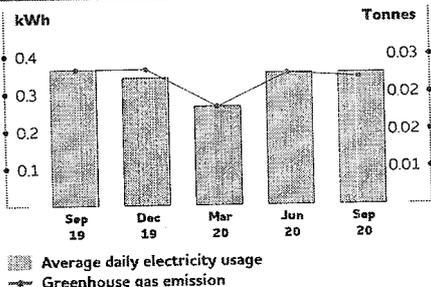
Last meter read date
24 Sep 20

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**

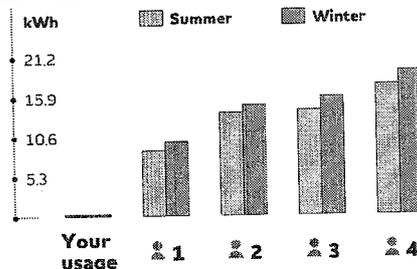
Your indicative greenhouse gas emissions
 Total for this bill **0.0 tonnes**
 Same time last year **0.0 tonnes**
 Saved with GreenPower **N/A**



For more information on greenhouse gas emissions visit originenergy.com.au.

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



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.

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.

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.

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.

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

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



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>
Sent: Wednesday, 9 September 2020 9:16 AM
To: CIS-Info <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



2/10/20 Speak to

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)

QUESTIONS REGARDING

ITENSATION 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

Recd 21/09/20

*AFI
\$ 2650*

Further information is available at 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

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

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

CLASS: CGU Landlords

PARTICULARS:

Renewal of Landlords Policy - 2020/21

Paid 21/09/2020
\$2650
EF.

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

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 Product Disclosure Statement (PDS) in a 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

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

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

CAPRICORN™

INSURANCE SERVICES

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

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 8th June 2016.

Information about the Insurance Monitor can be found at: 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.



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. 31/01/20
 \$556.03*



Receive your notice via email
 Go to 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



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.



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Contact your financial institution to make payment from your bank account (credit card accounts not accepted). 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 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 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.	OVERDUE	INSTALMENT
133991	Nil	\$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 SYDNEY

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 SYDNEY

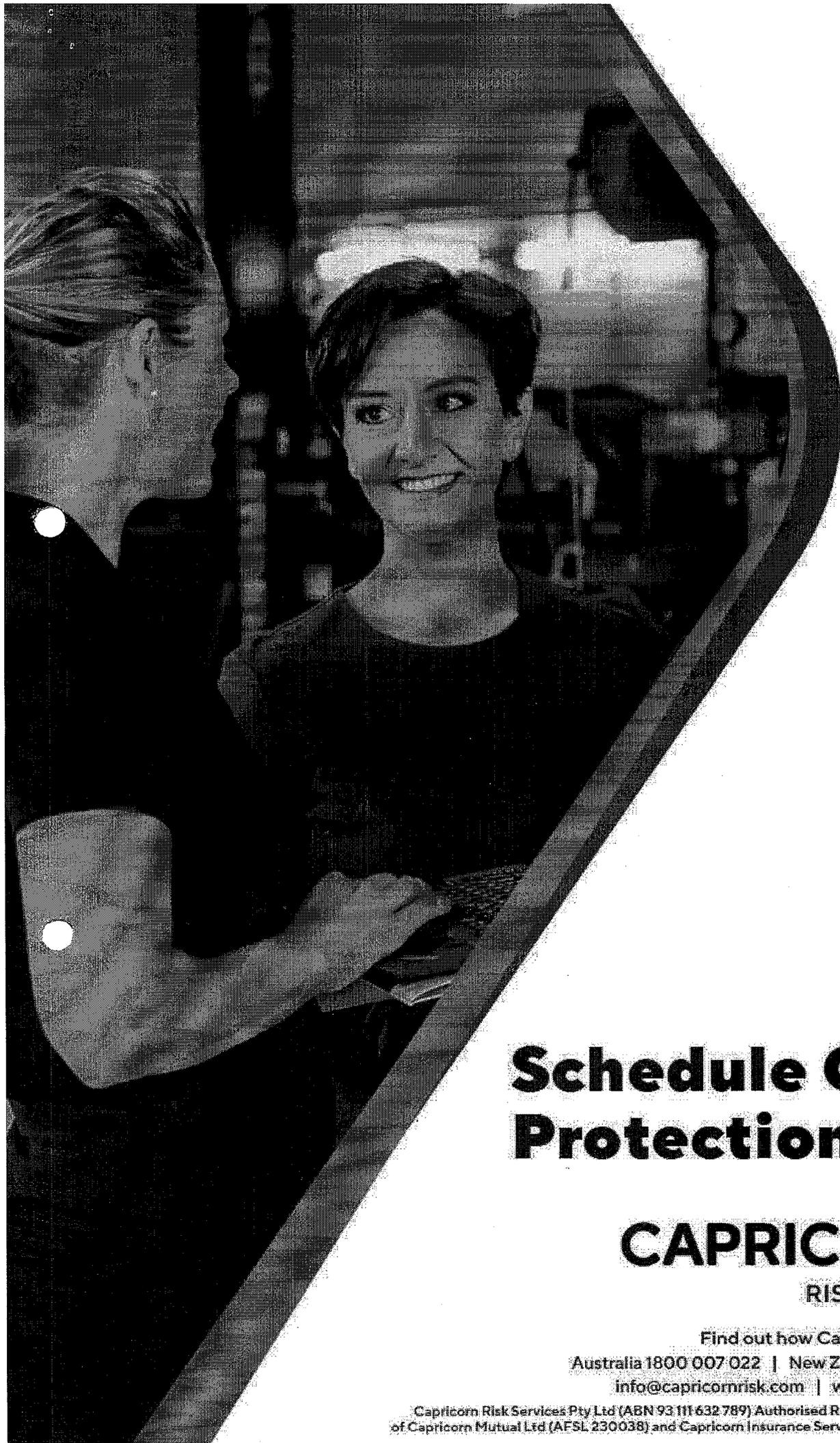
4445.91

Membership Fee

11.00

PAID 30/09/2020 EPI

4445.91



6/8/20
122
NEW ZEALAND \$J

Pat Kendall

Schedule Of Protection

CAPRICORNTM
RISK SERVICES

Find out how Capricorn can help you.

Australia 1800 007 022 | New Zealand 0800 555 303

info@capricornrisk.com | 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

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

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			
Business: Property Owners Only		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		<u>Limit of Protection</u>
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		<u>Limit of Protection</u>
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		

Capricorn Mutual Limited - ABN: 24 104 601 194					
Contributions Summary & Tax Invoice					
<i>This will become a Tax Invoice when you make payment</i>					
Schedule of Protection: P00009578				Monday, 10 August 2020	
CML Member Number: CML00005355					
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		
TOTAL DUE:			\$4,465.91		
Payments from Capricorn Society Account:				029222	
Payment option selected:					
Lump sum \$4,465.91					
Period of Protection 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

Or visit our website 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



*BR. 30/9/20
\$781.58*

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

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



B-PAY

Contact your financial institution to make payment from your bank account (credit card accounts not accepted). 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.: 0615810



Bill Code: 54122
Ref: 0615810

Post Billpay

Pay by credit card at 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 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



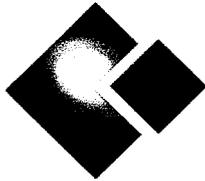
ASSESSMENT NUMBER
0615810

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
Total			\$2,500.00

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

\$2500.00

EF1.

Last bill	Payments	Balance	This bill	Total amount due
\$299.08	\$299.08	\$0.00	\$290.56	\$290.56

07206-23 014

 FRANK NORMOYLE PTY LTD
 107 GRAHAM RD
 ROSSMORE NSW 2557

Please pay by

21/09/20

Account number

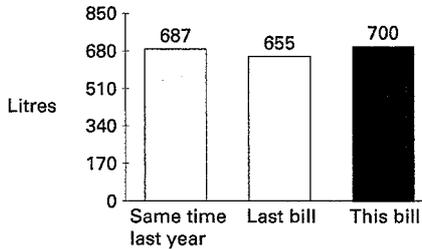
4412 246

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
		<i>See over for details</i>
		<i>42.20</i>
		<i>101.05</i>
		<i>Emailed 3/9/20 \$143.45</i>
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

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

Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Card payments:
 0.4% fee applies

Payment number

4412 246 0007

Please pay by

21/09/20

Total amount due

\$290.56

TRAN CODE: 831
 USER CODE: 066859
 CUSTOMER REFERENCE NUMBER: 000044122460007



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 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 Gen
25% Discount
11/06/2021*

YOUR USAGE SUMMARY

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

0.00% difference
in usage since last year

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.

YOUR ENERGY PLAN

Origin Flexi ending 28 Jun 21

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

HOW TO PAY

DIRECT DEBIT
Register online at 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

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

VISA OR MASTERCARD®*
Call **1300 658 783** or visit originenergy.com.au/paynow

POST IN PERSON
Pay at any Post Office**

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

Balance carried forward **\$0.00**

Your new charges

Total electricity charges - incl discounts and rebates (incl GST of \$7.19) **\$79.12**

Total amount due **\$79.12**

(incl net GST charges of \$7.19)

PAYMENTS RECEIVED

20 Apr 20	Direct Debit - Bank Account	\$79.04 CR
Total		\$79.04 CR

TOTAL ELECTRICITY CHARGES**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)				Total kWh 30

	Usage (kWh)	Charge (incl GST)	Amount (incl GST)
26 Mar 20 - 29 Apr 20 (35 days)			
Charges			
Peak Usage	11	28.578 c/kWh	\$3.14
Supply Charge		87.45 c/Day	\$30.61
Discounts and Rebates			
Guaranteed usage discount (12%)			\$0.38 CR
Guaranteed supply discount (12%)			\$3.67 CR
30 Apr 20 - 30 Apr 20 (1 days)			
Charges			
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 (allow 3 business days notice)

Contact us

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

- My Account login
originenergy.com.au/myaccount
- Call us **13 24 61**
- Go online
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

Need an interpreter?

Call **1300 137 427**

خدمة الترجمة المتكيفة للغات غير الانكليزية.

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 Διαρμηνείας 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%)

\$0.10 CR

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

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)

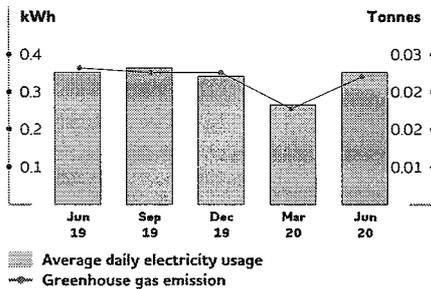
YOUR USAGE BREAKDOWN

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

Your indicative greenhouse gas emissions

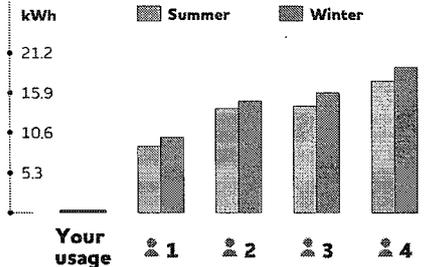
Total for this bill	0.0 tonnes
Same time last year	0.0 tonnes
Saved with GreenPower	N/A

For more information on greenhouse gas emissions visit originenergy.com.au.



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



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 to register or login.

Any questions?

Check out our support page at 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 'Jonathan 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 benefits

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

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 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 originenergy.com.au/additionalcharges 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.