

RATE INSTALMENT NOTICE



ABN 26 739 454 579

Ph: 02 6340 2028
Fax: 02 6340 2011

Cowra Council
116 Kendal Street
Private Bag 342
Cowra NSW 2794



020_1637

M J & P J Flannery
Spring Creek
880 Darbys Falls Road
COWRA NSW 2794

S001637Q01

Payment may be made at the Council Chambers
116 Kendal Street Cowra.

Receiving Hours: Monday to Friday 8.30am to 4.30pm

Payment may also be made at the Council Agencies
located at 26 Parkes Street Woodstock and 9 King Street
Gooloogong.

1993 Acts and Regulations. Notice is hereby given that the undermentioned land has been rated by Cowra Shire Council as shown hereunder.

Assessment Number:	42590	Property Location: 96 Brisbane Street COWRA NSW 2794
Rating Year:	1/7/2022 - 30/6/2023	LOT 7 DP 37330 (836.200 SQUARE METRES)
Issue Date:	26/10/2022	
Due Date:	30/11/2022	

RATES INSTALMENT DUE 30/11/2022

Arrears	\$0.00
Instalment amount due	\$665.00
TOTAL DUE FOR THIS NOTICE	\$665.00

Interest will be calculated in accordance with the Local Government Act on overdue accounts.
Rate payers who have Direct Debit facility or who have made alternative payment arrangements may disregard this notice



PAYMENT ADVICE RATE INSTALMENT NOTICE

Please detach and forward with payment

Mastercard and Visa payments can be made over the telephone via BPoint 1300 276 468.

BPAY	Billor Code: 96776
	Ref: 42590
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	

Name: M J & P J Flannery
Assessment Number: 42590
Total Amount: \$665.00
Instalment Amount: \$665.00
Due Date: 30/11/2022

Amount Due	\$665.00
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If Address shown is incorrect please complete the following:

Name: _____
Address: _____

If receipt is required, please sign here

paid 30/11/22



020_2387

M J & P J Flannery
Spring Creek
880 Darbys Falls Road
COWRA NSW 2794

Payment may be made at the Council Chambers
116 Kendal Street Cowra.

Receiving Hours: Monday to Friday 8.30am to 4.30pm

Payment may also be made at the Councils agencies
located at 26 Parkes Street, Woodstock and 9 King Street, Gooloogong.

1993 Acts and Regulations. Notice is hereby given that the undermentioned land has been rated by Cowra Shire Council as shown hereunder.

Assessment Number: 42590 **Property Location:** 96 Brisbane Street COWRA NSW 2794
Rating Year: 01/07/2022 to 30/06/2023 **LOT 7 DP 37330 (836.200 SQUARE METRES)**
Issue Date: 26/07/2022
Due Date: 31/08/2022

RATES AND CHARGES	RATE/CHARGE	RATEABLE VALUE	AMOUNT
Business	0.03065070	59300.00	\$1817.59
Commercial Waste - 240 L	580.00	1.00	\$580.00
Commercial Recycling - Si	264.00	1.00	\$264.00
NET AMOUNT DUE			\$2661.59

1ST INSTALMENT	2ND INSTALMENT	3RD INSTALMENT	4TH INSTALMENT	TOTAL AMOUNT
\$666.59 Due 31/08/2022	\$665.00 Due 30/11/2022	\$665.00 Due 28/02/2023	\$665.00 Due 31/05/2023	\$2661.59

N.B. DUE DATE for payment DOES NOT APPLY to rates and charges in ARREARS. Although arrears are included in the instalment amount, they are OVERDUE and will attract daily interest until paid.

Please detach and forward with payment



PAYMENT ADVICE RATE NOTICE

Mastercard and Visa payments can be made over the telephone via BPoint 1300 276 468.

Name: M J & P J Flannery
Assessment Number: 42590
Total Amount: \$2661.59
Instalment Amount: \$666.59
Due Date: 31/08/2022

BPAY	Billers Code: 96776
	Ref: 42590
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	

Amount Paid	
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If receipt is required, please sign here: _____

S002387C01

IMPORTANT INFORMATION

PAYMENT OF RATES

Rates, whether paid as a lump sum or instalments, must be paid at the office of the Council. Notice to pay the rates is hereby given, and if such payment is not made, or where instalments are not paid by the due dates, proceedings will be taken for recovery, as provided in the Act. Attention is drawn to provisions of Section 566 of the Act which provides for an extra charge on overdue rates and charges. Payment of rates sent by post should, where practicable, be made by cheque, money order or postal order. NO CHANGE WILL BE GIVEN FOR ANY CHEQUES TENDERED IN PAYMENT OF RATES OR CHARGES.

CATEGORISATION OF LAND FOR RATING PURPOSES

In accordance with Sections 514-518 of the Local Government Act 1993, Council must declare all rateable land in its area to be in one of four categories - Residential, Farmland, Mining and Business.

Sub-categories of the main categories may also be made. The category and sub-category (if applicable) given to your property is shown on the front of this notice. If the use of the land changes, i.e. from residential to business, you must notify Council within 30 days of the change occurring.

EXEMPTION FROM RATING (SECTION 555, 556 & 557 – LOCAL GOVERNMENT ACT 1993)

Provide details of land that is exempt from all or certain classes of rates. Section 574 of the Act provides details for appeals on the question of whether land is rateable.

PAYMENT OF RATES AND CHARGES BY QUARTERLY INSTALMENTS

The rates and charges may be paid by four instalments. The amount and due date for each is shown on the front of this notice. Reminder notices will be sent for each instalment 30 days before the due date. If paying in full, payment is due by 31st August 2022.

AGREEMENT TO PAY RATES AND CHARGES

If circumstances prevent you from paying the rates and charges by the due dates, Council may enter into an agreement with you to allow payment of the rates and charges over an extended period of time. Depending on the circumstances, i.e: severe financial hardship, Council may reduce or waive interest charges if it is of the opinion that a person is unable to pay accrued interest for reasons beyond their control, and payment of accrued interest would cause hardship. Applications are available from Council's Rates Department.

INTEREST ON OVERDUE RATES AND CHARGES

Daily interest accrues on rates and charges that remain unpaid after they become due and payable. The rate of interest for this current rate year will be 6%p.a.

PENSION REBATE

Generally those ratepayers who have been issued with a pensioner concession card on or before the date of service may be eligible for a rebate on their rates and charges. The rebate only applies to the property that is the pensioners principal place of residence. War widows without a pensioner concession card may also be eligible.

Pensioners who are issued with pensioner concession cards at a later date may be eligible for a rebate proportionate to the number of instalments left payable. Application forms are available at Council's Rates Department.

IF YOU NEED FURTHER INFORMATION REGARDING THE RATES AND CHARGES NOTICE PLEASE CONTACT COUNCIL RATES DEPARTMENT ON (02) 6340 2028.

PLEASE NOTE THAT THERE IS A CURRENT CHARGE OF \$6.30 FOR THE RE-PRINTING OF ANY RATES OR WATER NOTICES

CHANGE OF ADDRESS

NAME

ADDRESS

RATE INSTALMENT NOTICE



Cowra Council
116 Kendal Street
Private Bag 342
Cowra NSW 2794

ABN 26 739 454 579

Ph: 02 6340 2028
Fax: 02 6340 2011



020_1596

M J & P J Flannery
Spring Creek
880 Darbys Falls Road
COWRA NSW 2794

S001596Q01

Payment may be made at the Council Chambers
116 Kendal Street Cowra.

Receiving Hours: Monday to Friday 8.30am to 4.30pm

Payment may also be made at the Council Agencies
located at 26 Parkes Street Woodstock and 9 King Street
Gooloogong.

1993 Acts and Regulations. Notice is hereby given that the undermentioned land has been rated by Cowra Shire Council as shown hereunder.

Assessment Number:	42590	Property Location:	96 Brisbane Street COWRA NSW 2794
Rating Year:	1/7/2022 - 30/6/2023		LOT 7 DP 37330 (836.200 SQUARE METRES)
Issue Date:	21/04/2023		
Due Date:	31/05/2023		

RATES INSTALMENT DUE 31/05/2023

Arrears	\$0.87
Instalment amount due	\$665.00
TOTAL DUE FOR THIS NOTICE	\$665.87

*Paid
15/6/23*

Interest will be calculated in accordance with the Local Government Act on overdue accounts.
Rate payers who have Direct Debit facility or who have made alternative payment arrangements may disregard this notice



PAYMENT ADVICE RATE INSTALMENT NOTICE

Please detach and forward with payment

Name: M J & P J Flannery
Assessment Number: 42590
Total Amount: \$665.87
Instalment Amount: \$665.00
Due Date: 31/05/2023

Mastercard and Visa payments can be made over the telephone via BPoint 1300 276 468.

BPAY	Bill Code: 96776
	Ref: 42590
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	

If Address shown is incorrect please complete the following:

Name: _____
Address: _____

Amount Due	\$665.87
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If receipt is required, please sign here: _____



INSTALMENT OVERDUE NOTICE

Cowra Council
116 Kendal Street
Private Bag 342
Cowra NSW 2794

ABN 26 739 454 579

Ph: 02 6340 2028
Fax: 02 6340 2011



020_507

M J & P J Flannery
Spring Creek
880 Darbys Falls Road
COWRA NSW 2794

Payment may be made at the Council Chambers
116 Kendal Street Cowra.

Receiving Hours: Monday to Friday 8.30am to 4.30pm

Payment may also be made at the Council Agencies
located at 26 Parkes Street Woodstock and 9 King Street
Gooloogong.

1993 Acts and Regulations. Notice is hereby given that the undermentioned land has been rated by Cowra Shire Council as shown hereunder.

Assessment Number: 42590

Property Location: LOT 7 DP 37330 (836.200 SQUARE METRES)

Rating Year: 2023

96 Brisbane Street COWRA NSW 2794

Issue Date: 13/06/2023

Due Date: 7/07/2023

AMOUNT OVERDUE \$667.29

Council draws your attention to the fact that, according to our records, this account is overdue for payment. As you maybe aware, this outstanding debt is attracting interest at a rate of 6% per annum, thus increasing your debt.

Payment in full by the due date of this notice would be appreciated.

Please contact Council's Revenue Department on (02) 6340 2028 should further information be required.

IF AMOUNT HAS BEEN PAID OR YOU HAVE A DIRECT DEBIT FACILITY OR CURRENT ARRANGEMENT IN PLACE PLEASE DISREGARD THIS NOTICE



PAYMENT ADVICE INSTALMENT OVERDUE NOTICE

Please detach and forward with payment

Mastercard and Visa payments can be made over the telephone via BPoint 1300 276 468.

Name: M J & P J Flannery
Assessment Number: 42590
Total Amount: \$667.29
Due Date: 7/07/2023

Paid 15/6

BPAY	Bill Code: 96776
	Ref: 42590
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	

IF AMOUNT HAS BEEN PAID
DISREGARD THIS NOTICE

Amount Paid

If address shown is incorrect please complete the following:

Name: _____
Address: _____

If receipt is required please sign here: _____

S000507Q01

From: M&C Sutherland mandcsutherland@gmail.com
Subject: Invoice 3081 from M&C Sutherland
Date: 26 May 2023 at 11:25 am
To: mjpflannery@inet.net.au



INVOICE NO. 3081

M&C Sutherland

DUE 10/06/2023

A\$245.70

Review and pay

Powered by QuickBooks

Dear Michael Flannery,

Here's your invoice. We appreciate your prompt payment.

Thanks for your business.

M&C Sutherland

M&C Sutherland

76 Brissenden Road COWRA NSW 2794

0428510991 mandcsutherland@gmail.com ABN 47136441523

If you receive an email that seems fraudulent, please check with the business owner before paying.



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M&C Sutherland
76 Brissenden Road
COWRA NSW 2794
0428510991
mandcsutherland@gmail.com
ABN 47136441523

Tax Invoice 3081

INVOICE TO
Michael Flannery

DATE
26/05/2023

PLEASE PAY
A\$245.70

DUE DATE
10/06/2023

DATE	DESCRIPTION	AMOUNT
	Job address - Brisbane St Medical Centre	245.70
	Replace basin set and connectors in staff WC. Reset and service basin in main bath.	
Mark Sutherland Licence number - 65997C	INCLUDES GST TOTAL TOTAL	22.34 245.70

TOTAL DUE A\$245.70

THANK YOU.

*Paid
15/6/23*

To pay via EFT:
NAB Cowra
BSB - 082 534
Acc - 82091 4609



020_3334

M J & P J FLANNERY
 SPRING CREEK
~~820 PARKES STREET~~
~~COWRA NSW 2794~~

L003334



Payment may be made at the Council Chambers
116 Kendal Street Cowra.

Receiving Hours: Monday to Friday 8.30am to 4.30pm

Payment may also be made at the Council Agencies
located at 26 Parkes Street Woodstock and 9 King Street
Gooloogong.

Assessment Number: 42590
Issue Date: 08/06/2022
Due Date: 15/07/2022

Property Location: 96 Brisbane Street COWRA NSW 2794
 LOT 7 DP 37330 (836.200 SQUARE METRES)

Meter Number	Previous Read Date	Previous Read	Current Read Date	Current Read	Consumption
R08040383	26/01/2022	1379	24/05/2022	1421	42
	KI Billed	Sewer Discharge Factor	Rate/KI	Charge	
Water Usage Charge	42		2.60	\$109.20	
Water Access Charge				\$123.33	
Sewer Usage Charge	42	0.95	0.87	\$34.71	
Non-Res Sewer Access 20mm				\$254.66	
				Balance Brought Forward	\$930.74
				Pension Rebate	\$0.00

Total Amount Owing \$1452.64

4/7/2022 entered to tenant

*30/6/22 part payment \$857.55
balance \$595.09*

NB: Interest will accrue on a daily basis at 6% p.a. on overdue charges. The Local Government Act provides for all water supply disconnection if charges are not paid by the due date.



USER PAYS
WATER ACCOUNT

Please detach and forward with payment

Name: M J & P J Flannery
Assessment Number: 42590
Total Amount: \$1452.64
Due Date: 15/07/2022

Mastercard and Visa payments can be made over the telephone via BPoint 1300 276 468.


Bill Code: 89557
Ref: 42590

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

If receipt is required, please sign here

Amount Paid

Non Residential 2021/2022

Meter Size		
Access Charges	20mm	\$370.00
	25mm	\$578.00
	32mm	\$949.00
	40mm	\$1,483.00
	50mm	\$2,329.00
	65mm	\$2,597.00
	80mm	\$2,865.00
	100mm	\$4,476.00
	150mm	\$10,074.00

Usage Charge		
Consumption	All consumption per kl	\$2.60/kl

Average daily water consumption this period: 0.3559 kilolitres
 Average daily water consumption same period last year: 0.4370 kilolitres

Sewer 2021/2022

Meter Size		
Access Charges	20mm	\$764.00
	25mm	\$787.00
	32mm	\$811.00
	40mm	\$836.00
	50mm	\$860.00
	80mm	\$886.00
	100mm	\$914.00
	150mm	\$941.00

Usage Charges		
Consumption	All usage charged at	\$0.87/kl



INSTALMENT OVERDUE NOTICE

Cowra Council
116 Kendal Street
Private Bag 342
Cowra NSW 2794

ABN 26 739 454 579

Ph: 02 6340 2028
Fax: 02 6340 2011



020_544

M J & P J Flannery
Spring Creek
880 Darbys Falls Road
COWRA NSW 2794

Payment may be made at the Council Chambers
116 Kendal Street Cowra.

Receiving Hours: Monday to Friday 8.30am to 4.30pm

Payment may also be made at the Council Agencies
located at 26 Parkes Street Woodstock and 9 King Street
Gooloogong.

1993 Acts and Regulations. Notice is hereby given that the undermentioned land has been rated by Cowra Shire Council as shown hereunder.

Assessment Number: 42590

Property Location: LOT 7 DP 37330 (836.200 SQUARE METRES)

Rating Year: 2023

96 Brisbane Street COWRA NSW 2794

Issue Date: 07/03/2023

Due Date: 5/04/2023

AMOUNT OVERDUE \$669.05

Council draws your attention to the fact that, according to our records, this account is overdue for payment. As you maybe aware, this outstanding debt is attracting interest at a rate of 6% per annum, thus increasing your debt.

Payment in full by the due date of this notice would be appreciated.

Please contact Council's Revenue Department on (02) 6340 2028 should further information be required.

IF AMOUNT HAS BEEN PAID OR YOU HAVE A DIRECT DEBIT FACILITY OR CURRENT ARRANGEMENT IN PLACE PLEASE DISREGARD THIS NOTICE

Please detach and forward with payment



PAYMENT ADVICE INSTALMENT OVERDUE NOTICE

Mastercard and Visa payments can be made over the telephone via BPoint 1300 276 468.

BPAY	Bill Code: 96776
	Ref: 42590
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	

IF AMOUNT HAS BEEN PAID
DISREGARD THIS NOTICE

Amount Paid

Name: M J & P J Flannery
Assessment Number: 42590
Total Amount: \$669.05
Due Date: 5/04/2023

If address shown is incorrect please complete the following:

Name: _____
Address: _____

If receipt is required
please sign here: _____

S000544001

Installed 14.10.22
Phoned 10/11



TAX INVOICE

80 Redfern Street, Cowra NSW 2794
PH: 6342 2282
ABN: 13102 854 315

DATE: 10th October 2022

INVOICE TO:

**Order
Number**

Payment Terms

MICHAEL FLANNERY 98 BRISBANE STREET COWRA NSW	M076	Due on Receipt
---	------	----------------

Qty	Description	Unit Price	Total
3	SCREEN ROLLERS AVENTUS 5% ICE		

Subtotal

GST

**Total Inclusive of
GST**

\$ 73.63

\$810.00

Direct Deposit Details

BSB: 062-529

Account Number: 1017 9848

Please use Surname as Reference

We Thank You & Appreciate Your Business

Handwritten: Paid 11/10/22

93 Kangaroo flat road, cowra, nsw, 2794
Phone: 0417478850
ready65@bigpond.com
ABN: 66458407952



Tax invoice

Invoice number 00003657 **Issue date** 12/11/2022 **Due date** 26/11/2022

Bill to
Mick & Pruë Flannery
880 Darbys Falls road
COWRA NSW 2794

Description	Tax	Amount (\$) excluding tax
Medispring Family Medical Centre - 96 Brisbane st Cowra Saturday Job while Centre closed - Rewire rear internal switchboard back through 1 multi phase meter and replaced 50amp main switch for future installation of smart meter.	GST	290.00
	Subtotal (exc. tax)	\$290.00
	Tax	\$29.00
	Total Amount (inc. tax)	\$319.00
	Total paid	\$0.00
	Balance due	\$319.00

Supes

Paid 13/11/22

View your invoice online

[Click here to view](https://paydirect.myob.com/pay/#/VjR6T2dIOXN5QUVDSmx4RHZQnHwMjzT1c3bEZNNVdRVTlycFVoQXE2eE5tQUg5QnV6Z3RRRFB1T215REg)
<https://paydirect.myob.com/pay/#/VjR6T2dIOXN5QUVDSmx4RHZQnHwMjzT1c3bEZNNVdRVTlycFVoQXE2eE5tQUg5QnV6Z3RRRFB1T215REg>

How to pay Due date: 26/11/2022

View your invoice online

Scan the QR code or click the link above to view this invoice online.



Bank deposit via EFT

Bank Westpac
Name Reads Electrical Services
BSB 032820
AC# 237624
Ref# 00003657

M&C Sutherland
76 Brissenden Road
COWRA NSW 2794
0428510991
mandcsutherland@gmail.com
ABN 47136441523

Tax Invoice 2910

INVOICE TO
Mick Flannery

DATE
15/11/2022

PLEASE PAY
A\$370.00

DUE DATE
30/11/2022

DATE	DESCRIPTION	AMOUNT
	Job address - Brisbane St Medical centre Service, reseal kitchen taps. Replace cistern to staff WC.	370.00
Mark Sutherland Licence number - 65397C	INCLUDES GST TOTAL	33.64
	TOTAL	370.00
	TOTAL DUE	A\$370.00

THANK YOU.

*Paid
17/11/22*

To pay via EFT:
NAB Cowra
BSB - 082 534
Acc - 82091 4609



Tax Invoice

8 Redfern Street Ph: 02 6342 3233
 (PO Box 481) Fax: 02 6342 1779
 COWRA NSW 2794 Email: info@kilbys.com.au

Invoice No.: 00014592

Date: 19/12/2022

A.B.N. 14 164 467 547 Contractor Licence No: 184188C
 A.C.N. 164 467 547

Bill To:

MJ and PJ Flannery Super Account
 "Springridge"
 880 Darbys Falls Road
 Cowra NSW 2794

DESCRIPTION	AMOUNT	CODE
Inspect the operation of rooftop Bonaire evaporative air conditioner & found that it has a blown fuse. Further checks found that the fan motor is faulty & will have to be replaced. Remove fan motor assembly from roof top. Return to workshop & remove faulty motor from its assembly. Clean assembly & fan blade & fit up a new fan motor ready for reinstallation. 16-12-22 Reinstall fan motor assembly back into rooftop unit & fit a new fuse & run capacitor. Wash out the sump & filter pads of mud build up & fit a new water dosing cartridge. Test run unit before placing back into service.		
Labour 2.75 @ 100.00	\$275.00	GST
Apprentice 1.25 @ 75.00	\$93.75	GST
Easy Dose Cartridge - Mini 1 @ 14.00	\$14.00	GST
2710959 Fasco fan motor 750 watt variable speed 1 @ 425.00	\$425.00	GST
25 mfd Capacitor 1 @ 60.00	\$60.00	GST
10A 240V Glass fuse 1 @ 5.00	\$5.00	GST
PLEASE NOTE OUR DETAILS HAVE RECENTLY CHANGED		
Direct Deposit to:		
BSB: 062-529		
ACC No: 10253796		
ACC Name: Kilby's Heating & Cooling PTY Limited		
Please note: All accounts paid using a credit card will be subject to a 1% surcharge. Overdue accounts will attract a monthly fee of \$15, until the account is paid in full.		

Your Order No: Medisprings	Customer ABN:	Freight: \$0.00 GST			
Shipping Date:	Terms: Net 7	GST: \$79.34			
Comment:	Code	Rate	GST	Sale Amount	Total Inc GST: \$872.75
	GST	10%	\$79.34	\$793.41	Amount Applied: \$0.00
					Balance Due: \$872.75

30/12/22



USER PAYS - WATER ACCOUNT

ABN 26 739 454 579

Ph: 02 6340 2029
Fax: 02 6340 2011

Cowra Council
116 Kendal Street
Private Bag 342
Cowra NSW 2794



020_3886

M J & P J FLANNERY
SPRING CREEK
880 DARBYS FALLS ROAD
COWRA NSW 2794

S003886Q01

Payment may be made at the Council Chambers
116 Kendal Street Cowra.

Receiving Hours: Monday to Friday 8.30am to 4.30pm

Payment may also be made at the Council Agencies
located at 26 Parkes Street Woodstock and 9 King Street
Gooloogong.

Assessment Number: 42590
Issue Date: 19/10/2022
Due Date: 18/11/2022

Property Location: 96 Brisbane Street COWRA NSW 2794
LOT 7 DP 37330 (836.200 SQUARE METRES)

Meter Number	Previous Read Date	Previous Read	Current Read Date	Current Read	Consumption
R08040383	24/05/2022	1421	27/09/2022	1639	218
	KI Billed	Sewer Discharge Factor	Rate/KI	Charge	
Water Usage Charge	218		2.68	\$584.24	
Water Access Charge				\$127.00	
Sewer Usage Charge	218	0.95	0.90	\$186.39	
Non-Res Sewer Access 20mm				\$262.33	
				Balance Brought Forward	\$0.00
				Pension Rebate	\$0.00
Total Amount Owing					\$1159.96

*Given to Surgery
1/11/22*

NB: Interest will accrue on a daily basis at 6% p.a. on overdue charges. The Local Government Act provides for all water supply disconnection if charges are not paid by the due date.

Please detach and forward with payment



USER PAYS WATER ACCOUNT

Name: M J & P J Flannery
Assessment Number: 42590
Total Amount: \$1159.96
Due Date: 18/11/2022

Mastercard and Visa payments can be made over the telephone via BPoint 1300 276 468.

BPAY **Bill Code:** 89557 **Ref:** 42590

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

Amount Paid

If receipt is required, please sign here

Non Residential 2022/2023

Meter Size		
Access Charges	20mm	\$381.00
	25mm	\$595.00
	32mm	\$977.00
	40mm	\$1,527.00
	50mm	\$2,399.00
	65mm	\$2,675.00
	80mm	\$2,951.00
	100mm	\$4,610.00
	150mm	\$10,376.00

Usage Charge		
Consumption	All consumption per kl	\$2.68/kl

Average daily water consumption this period: 1.7302 kilolitres
 Average daily water consumption same period last year: 0.2400 kilolitres

Sewer 2022/2023

Meter Size		
Access Charges	20mm	\$787.00
	25mm	\$811.00
	32mm	\$835.00
	40mm	\$861.00
	50mm	\$886.00
	80mm	\$913.00
	100mm	\$941.00
	150mm	\$969.00

Usage Charges		
Consumption	All usage charged at	\$0.90/kl



Morgan Insurance Group

ABN 22 166 392 516 AR 452128

75 Redfern St, Cowra NSW 2794

Mob: 0419 919 509

Email: jim@morganinsurance.com.au

Authorised Representative of PSC Connect Pty Ltd

ABN 23 141 574 914 AFS Lic No: 344648

You are reminded that the policy mentioned below falls due for renewal on 14/10/2022. To ensure your continued protection, payment must be paid by the due date above. Please call the office if you need extension. A cancellation fee may apply if policy cancelled after the due date.

Michael & Prudence Flannery
"Spring Creek"
880 Darby's Falls Road
COWRA NSW 2794

TAX INVOICE

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

Invoice Date: 5/10/2022

Invoice No: 966377

Our Reference: FLANNERY M

Should you have any queries in relation to this account, please contact your Account Manager
Jim Morgan

RENEWAL

Policy No: BRZ001003036BUS

Period of Cover:

From 14/10/2022

to 14/10/2023 at 4:00 pm

Class of Policy: Business Insurance
Insurer: The Hollard Insurance Company Pty Ltd
Level 12/465 Victoria Avenue Chatswood, NSW, 2067
ABN: 78 090 584 473
The Insured: MJ & PJ Flannery Superfund

Details: See below and attached schedule for a description of risk(s) insured.

Renewal Brisbane St

PLEASE READ IMPORTANT NOTICES:

DISCLOSURE

You have an obligation to disclose accurate information to the Insurer at all times before and during the policy period. Please refer to the Important Information on your invoice for your specific obligations.

DISPUTES

Clients who are not fully satisfied with our services should contact our complaints officer. PSC Connect Pty Ltd is a member of the Australian

Financial Complaints Authority (AFCA) a free consumer service.

Your Premium:

Premium	UW Fee	Fire Levy	GST Stamp Duty	Admin Fee	Broker Fee
\$1,230.98	\$75.00	\$216.19	\$177.28	\$0.00	\$250.55

TOTAL \$1,950.00

(A processing fee applies for Credit Card payments)



Billers Code: 20362
Ref: 40159681914392915



Pay by credit card (Visa, Mastercard, Amex or Diners) at www.deft.com.au or Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 40159681914392915



*498 401596 81914392915

PSC Connect Pty Ltd

Our Reference: FLANNERY M

Invoice No: 966377

Due Date: 14/10/2022

Premium	\$1,230.98
U'writer Levy	\$75.00
Fire Levy	\$216.19
GST	\$177.28
Stamp Duty	\$0.00
Broker Fee	\$250.55
Admin Fee	\$0.00

AMOUNT DUE \$1,950.00

Paid

13/10/22

Schedule of Insurance

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	Our Ref: FLANNERY M

Goods in Transit NOT TAKEN
 Employee Dishonesty NOT TAKEN
 Taxation Audit NOT TAKEN

Building and Contents

96 BRISBANE STREET, COWRA NSW 2794

<u>Buildings</u>	\$ 472,500
<u>Contents including stock</u>	\$ 21,000
<u>Removal of debris</u>	As per PDS
Total Sum Insured	\$ 493,500
Flood	Not Taken
Excess	\$1000 except for earthquake and tsunami, subterranean fire or volcanic eruption being \$10,000 or 1% of the total Sum Insured at the location whichever is the lesser

Business Interruption

96 BRISBANE STREET, COWRA NSW 2794

Gross Rentals	\$ 26,300
Indemnity period	12 Months
Claims preparation costs	As per PDS
Excess	\$ 500

Business Liability

Limit of liability	\$20,000,000
Property in your physical or legal care, custody or control	\$ 250,000
Estimated annual turnover	Not Insured
Estimated value of payments to contractors, sub-contractors or labour hire personnel in the policy period	\$0
Excess	\$ 1,000

Business Liability Endorsements

L29 PROPERTY OWNERS EXCLUDING TRADE RISK
 Where you have advised us that you are the property owner only of a building, the 'Business Liability' section of this policy does not cover liability arising out of, or caused by, or in connection with any business, profession, trade or manufacturing

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operations conducted by you, other than as owner of the property, the subject of this indemnity.

Premium Summary

The following comparative information* has been included to assist you in understanding your insurance premium.

	Last Year	This Year
Base Premium	\$ 1,003.12	\$ 1,230.98
Emergency Services Levy	\$ 153.70	\$ 216.19
GST	\$ 115.68	\$ 144.72
Stamp Duty	\$ 0.00	\$ 0.00
Policy Fee	\$ 75.00	\$ 75.00
Policy Fee GST	\$ 7.50	\$ 7.50
Total Payable	\$ 1,355.00	\$ 1,674.39

* The price comparison is based on the cover that was current when renewal of this policy was initially issued by HCl. Any adjustments to cover made after that date are not reflected in the above comparison table.

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

Important Information

Please refer to the Financial Services Guide (FSG) which describes the insurance services offered and is designed to help you decide whether to use those services. The FSG explains how responsible parties are remunerated, how your personal information is protected and provides details of

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how any complaints and disputes will be dealt with as well as important contact details.

The insurer of this product is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (Hollard). Hollard is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA).

This policy is issued by Hollard Select, a trading name of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (HCi) acting under a binding authority given to it by Hollard to administer and issue policies, alterations and renewals. In all aspects of arranging the Policy, HCi acts as an agent for Hollard and not for You. HCi may charge a fee, which is set out in this Insurance Schedule.

Hollard holds an Australian Financial Services Licence 241436 under the Corporations Act 2001 (Cth) and is authorised to deal in and provide financial product advice in general insurance products. Hollard can be contacted on (02) 9253 6600.

This Insurance Certificate outlines details of your insurance and should be read in conjunction with the Product Disclosure Statement (PDS) which contains important information about the terms and conditions of the product. Please keep this Insurance Certificate and other policy documentation such as the PDS in a safe place. If you do not have the PDS please contact your broker.

Compensation Arrangements

Hollard is subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Hollard are met within a stable, efficient and competitive financial system.

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies in relation to Hollard and the policy.

If Hollard were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria).

Information about the Scheme can be obtained from the Government website at www.fcs.gov.au or the APRA hotline on 1300 558 849.

Hollard is exempt from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act.

Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

Schedule of Insurance

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Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. It is your responsibility to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy of your personal information

We recognise that your privacy is very important to you. We are committed to protecting the privacy and security of your personal information in accordance with the Privacy Act, 1988. We generally collect personal information directly from you, or from someone authorised by you, in order to provide and administer the various products and services we offer, including marketing information regarding other products and services (of Ours or a third party). If we are unable to collect your personal information, we may not be able to assess your application or offer to issue the financial product or service to you. We may disclose your personal information to related parties, services providers and other third parties, including disclosure overseas (this can change from time to time and you should contact us for details and to see if this applies to you), in order to manage and administer the financial product or service or for other purposes as explained in Our Privacy Policy. You may reasonably obtain access to and ask us to correct your personal information that we hold. Our Privacy Policy can be viewed on our website www.hollard.com.au or a copy can be requested by phoning 02 9253 6600.

How do we resolve complaints

Please refer to the PDS for full details on the Complaints and Disputes Resolution process.

If your concern still remains unresolved to your satisfaction you may refer the matter to the Australian Financial Complaints Authority (AFCA) subject to its rules, which acts as the external dispute resolution scheme for all financial firms. AFCA is an independent body, established by the Federal Government and its service is free to you.

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AFCA can be contacted on:
Call: 1800 931 678
Post: GPO Box 3, Melbourne, Victoria 3001
Website: www.afca.org.au
Email address: info@afca.org.au

This product is issued by Hollard Select, a trading name of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (Hci) acting under a binding authority from The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard). Any advice provided by Hollard is general only and may not be right for you. You should carefully read the relevant Product Disclosure Statement which contains the full policy terms and conditions (including the limits and exclusions), to ensure the product is right for you.

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Important Information

Please read the following important information. Contact your Broker if there is anything you do not understand, or if you have any questions.

DUTY OF DISCLOSURE/ DUTY NOT TO MAKE A MISREPRESENTATION

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

For Personal, Domestic and Household insurance contracts, you have an additional duty to take reasonable care not to make a misrepresentation to the insurer. To ensure you meet your duty, your responses to the insurers' questions must be truthful, accurate and complete.

IF YOU DO NOT TELL THE INSURER SOMETHING

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

UNDER INSURANCE

Your contract of insurance may contain an average or under insurance provision. This means that if you under insure, you will have to bear part of any loss yourself.

INSURING THE INTEREST OF OTHER PARTIES

If you require another party to be covered by your policy, you must request this in advance. Most policy conditions will not provide indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is noted on the policy.

CLAIMS MADE POLICIES

Some policies (for example, professional indemnity insurance) are "claims made" policies. This means that claims that are first advised to you (or made against you) and reported to your insurer during the period that the policy is current are insured under that policy, irrespective of when the incident causing the claim occurred (unless there is a date beyond which the policy does not cover – this is called a "retroactive date. In order to ensure that your entitlement to claim under the policy is protected, you must report all incidents that may give rise to a claim to the Insurers without delay after they come to your attention and before the policy expires.

COOLING OFF

All Retail Products are subject to a "cooling off period" of a minimum of 14 days and details of this are contained in the PDS. During this time, if you are not happy with a Retail Product, you may withdraw from the new contract at no cost to you other than our broker's fee, which is not refundable.

CANCELLATION OF YOUR POLICY.

If there is a refund or reduction of your premium as the result of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain our commission or charge you a cancellation fee equal to the reduction in commission. We will also retain any adviser fee we have charged you.

PREMIUM FUNDING

Premium funding allows you to spread out the cash flow associated with paying your insurance premiums over the next twelve months. We receive a commission from the funder for arranging the funding contract, full details are available on request. Please note that should the insurance policy be cancelled, before the expiry date for whatever reason, the Premium Funder will charge you the full interest applicable to the contract, as detailed in the Loan Application Form. Typically there will be no refund of our commission on the refund premium and no refund of any fee we may have charged you for arranging the cover. We also reserve the right to charge you a policy cancellation handling fee. In some cases insurers also apply minimum premiums to policies, which may further reduce the refund that you might otherwise receive.

The impact of the above on you is that any refund you receive for the mid term cancellation of your policy will usually be significantly less than a pro rata calculation would produce and in extreme cases may involve you having to make an additional final payment even though the policy has been cancelled. Therefore prior to cancelling a policy and replacing it with another cover we strongly recommend that you discuss your situation with us so that we can advise the exact extent and impact of the early cancellation provisions mentioned above."

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CREDIT TERMS & PAYMENT

Unless agreed otherwise, Credit Terms are strictly in accordance with the period specified on the invoice, if you fail to pay the full premium within the agreed period your cover will lapse. The insurer will be entitled to a premium for the time held covered but you will be uninsured from the date your cover was cancelled.

PRIVACY

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement by visiting www.pscconnect.com.au/privacy or upon request.

PAYMENT OPTIONS (New Business & Renewal Invoices)

DEFT Payment systems - DEFT is a service of Macquarie Bank

Internet

Pay over the internet from your credit card at: www.deft.com.au

PSC Connect accepts Mastercard, Visa, American Express and Diners club Cards*

***Payments by credit card will attract a surcharge**

Telephone

Pay by phone from your credit card.

Call 1300 78 11 45 to make a payment.

PSC Connect accepts Mastercard, Visa, American Express and Diners Club Cards*

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobiles extra).

***Payments by credit card will attract a surcharge**

BPAY

Contact your participating bank, credit union or building society to make a payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of the invoice.

In Person at the Post Office

Please present page intact at any Post Office.

Payments may be paid by cheque or EFTPOS.

Please make any cheques payable to

'DEFT Payment systems for PSC Connect'.

Mail

Detach payment slip and mail payment to:

DEFT Payment Systems

Locked Bag 20015

Melbourne Vic 3001

Please make any cheques payable to **'DEFT Payment systems for PSC Connect'.**

Please note that receipts will not be issued for mailed payments.