

Wayne and Jennifer Watters SMSF

## General Ledger

For The Period 01 July 2022 - 30 June 2023

Transaction Date	Description	Units	Debit
<b>Property Expenses - Council Rates (41960)</b>			
<u>50/11 Emerald Place, Bridgeman Downs QLD, Australia (50/11Emerald)</u>			
18/07/2022	BPAY BPAY TO BCC RATES		465.20
21/10/2022	BPAY BPAY TO BCC RATES		450.20 ✓
18/01/2023	BPAY TO BCC RATES Rates		435.20 ✓
20/04/2023	BPAY TO BCC RATES Rates		450.20 ✓
			<hr/>
			<b>1,800.80</b>
<b>Property Expenses - Insurance Premium (41980)</b>			
<u>50/11 Emerald Place, Bridgeman Downs QLD, Australia (50/11Emerald)</u>			
31/01/2023	Investment BPAY TO TERRI SCHEER		359.00 ✓
			<hr/>
			<b>359.00</b>
<b>Property Expenses - Strata Levy Fees (42100)</b>			
<u>50/11 Emerald Place, Bridgeman Downs QLD, Australia (50/11Emerald)</u>			
25/07/2022	BPAY BPAY TO DEFT PAYMENTS		709.00
30/09/2022	BPAY BPAY TO DEFT PAYMENTS		709.00 ✓
13/02/2023	BPAY TO DEFT PAYMENTS		755.00 ✓
6/04/2023	BPAY TO DEFT PAYMENTS Rates		755.00 ✓
			<hr/>
			<b>2,928.00</b>
<b>Property Expenses - Water Rates (42150)</b>			
<u>50/11 Emerald Place, Bridgeman Downs QLD, Australia (50/11Emerald)</u>			
25/07/2022	BPAY BPAY TO URBAN UTILITIES		65.80
21/10/2022	BPAY BPAY TO URBAN UTILITIES		286.64 ✓
24/01/2023	BPAY TO URBAN UTILITIES Utilities		360.88 ✓
6/04/2023	BPAY TO URBAN UTILITIES Utilities		302.34 ✓
			<hr/>
			<b>1,015.66</b>

# Payment receipt

Payment receipt number is **MBL20221021223554770**  
Date and time of request: **21 October 2022 12:08 (AEDT)**

<b>Amount</b>	<b>\$450.20</b>
<b>From</b>	<b>Cash Management Account Wayne &amp; Jennifer Watters Smsf Pty Ltd Atf Wayne &amp; Jennifer Watters Smsf 182-512   000964295646</b>
<b>To</b>	<b>Brisbane Rates Bcc Rates 78550   500000005503150</b>
<b>When</b>	<b>Paying Friday, 21 Oct 2022 Arriving Friday, 21 Oct 2022 (AEDT)</b>
<b>Description</b>	<b>BPAY Payment</b>
<b>Payment type</b>	<b>BPAY</b>



BRISBANE CITY COUNCIL ABN 72 002 765 795

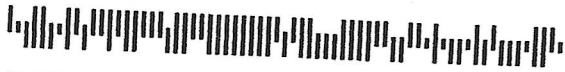
# Rate Account

**Property Location** 50/11 EMERALD PL  
BRIDGEMAN DOWNS  
**Issue Date** 11 Oct 2022

Bill number  
**5000 1042 7686 751**

Bill number including donation  
**5800 1042 7686 751**

Dedicated to a better Brisbane



P280BCCRA198\_A4MA01/E-3705/S-7413/I-14825  
WATTERS BRIDGEMAN DOWN PTY LTD AC  
1 JERSEY PL  
CROMER NSW 2099

## Enquiries

(07) 3403 8888  
24 hours 7 days

Account Period  
1 Oct 2022 - 31 Dec 2022

Nett Amount Payable

**\$435.20**

Due Date

**10 Nov 2022**

## Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more about the work of the Trust visit [lmct.org.au](http://lmct.org.au)

Council is fundraising for the Lord Mayor's Charitable Trust, a registered charity under the Collections Act 1966.



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date.

Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 8.17% per annum will accrue daily on any amount owing immediately after this date.

## Summary of Charges

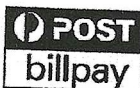
Opening Balance	
Brisbane City Council Rates & Charges	15.00 CR
State Government Charges	391.35
	58.85
<b>Gross Amount</b>	<b>435.20</b>
Discount and/or Rounding (where applicable)	0.00
<b>Nett Amount Payable</b>	<b>435.20</b>
Optional Lord Mayor's Charitable Trust donation received by the Due Date	450.20

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

Including Lord Mayor's Charitable Trust \$15 donation

Excluding Lord Mayor's Charitable Trust \$15 donation

Pay using your smartphone



\*439 580010427686751



Bill Code: 319186  
Ref: 5800 0000 5503 150  
Amt: \$450.20 by 10 Nov 2022



\*439 500010427686751



Bill Code: 78550  
Ref: 5000 0000 5503 150  
Amt: \$435.20 by 10 Nov 2022



WATTERS BRIDGEMAN DOWN PTY LTD AC

Due Date

**10 Nov 2022**

**50**

Gross Amount

**\$435.20**

Nett Amount

**\$435.20**

<0000043520>

<004440>

<500010/27/2/751>



# Payment receipt

Payment receipt number is **MBL20221021223554747**

Date and time of request: **21 October 2022 12:07 (AEDT)**

<b>Amount</b>	<b>\$286.64</b>
<b>From</b>	<b>Cash Management Account Wayne &amp; Jennifer Watters Smsf Pty Ltd Atf Wayne &amp; Jennifer Watters Smsf 182-512   000964295646</b>
<b>To</b>	<b>Water Rates Qld Urban Utilities. 112144   101074117000003</b>
<b>When</b>	<b>Paying Friday, 21 Oct 2022 Arriving Friday, 21 Oct 2022 (AEDT)</b>
<b>Description</b>	<b>BPAY Payment</b>
<b>Payment type</b>	<b>BPAY</b>



UrbanUtilities

Urban Utilities  
ABN 86 673 835 011

Water and Sewerage  
Quarterly Account

Account Enquiries 13 26 57  
Faults and Emergencies 13 23 64  
www.urbanutilities.com.au



QUUR31\_A4A01/E-465/S-569/I-1137/003  
WATTERS BRIDGEMAN DOWN PTY LTD AC  
1 JERSEY PL  
CROMER NSW 2099

Customer reference number	10 1074 1170 0000 3
Bill number	1074 1170 24
Date issued	13/10/2022
<b>Total due</b>	<b>\$286.64</b>
<b>Current charges due date</b>	<b>12/11/2022</b>

Property Location: 50  
11 EMERALD PLACE  
BRIDGEMAN DOWNS 4035

Your water usage

Water usage (kL) 26  
Days charged 79

Average daily water usage (litres)

Current period 329  
Same period last year 280

Account Summary Period 29/06/2022 - 15/09/2022

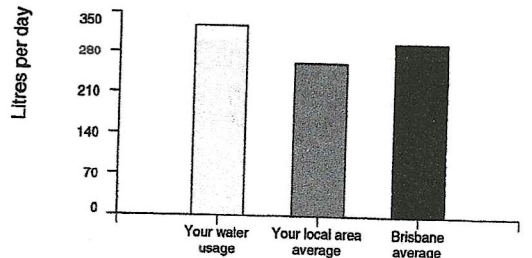
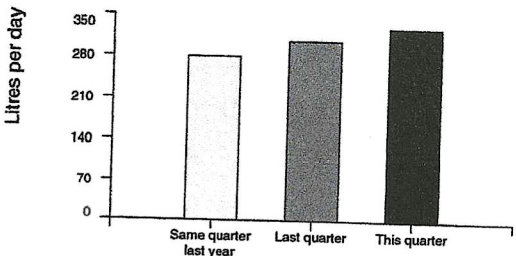
Your Last Account

Amount Billed \$358.47  
Amount Paid \$65.80CR

Your Current Account

Balance \$0.00  
Current Charges \$286.64  
**Total Due \$286.64**

If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.



**FY23 PRICES APPLY FROM FRIDAY 1 JULY 2022**

Scan the QR code for more information or see Pipeline



**Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)



**Telephone and internet banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
BPAY View® View and pay this bill using internet banking.  
More info: [www.bpay.com.au](http://www.bpay.com.au)  
® Registered to BPAY Pty Ltd ABN 69 079 137 518



**Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)  
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

Payment options



**By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa card\*.



**Mail**  
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



**In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



**By Mobile** - Download the free Snip® mobile app, create your account and scan the circular QR code over the page to pay. Snip payments can be used with Visa and MasterCard cards\*. Snip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

BS0120

**YOUR CHARGES for 29/06/2022 - 15/09/2022 (79 days)...continued**

QUUR31\_A4A01/E-465/S-570/I-1139

Page 3

Customerref. no. 10 1074 1170 0000 3

50 11 EMERALD PLACE BRIDGEMAN DOWNS 4035

**Water usage**

**\$108.17**

**Water services**

**\$52.72**

**Sewerage services**

**\$125.75**

**Your total charges 29/06/2022 - 15/09/2022**

**\$286.64**



# Payment receipt

Payment receipt number is **MBL20230213226171644**  
Date and time of request: **13 February 2023 13:55 (AEDT)**

<b>Amount</b>	<b>\$755.00</b>
<b>From</b>	<b>Cash Management Account Wayne &amp; Jennifer Watters Smsf Pty Ltd Atf Wayne &amp; Jennifer Watters Smsf 182-512   000964295646</b>
<b>To</b>	<b>Deft Deft Payments 96503   3052219470503</b>
<b>When</b>	<b>Paying Monday, 13 Feb 2023 Arriving Monday, 13 Feb 2023 (AEDT)</b>
<b>Description</b>	<b>BPAY Payment</b>
<b>Payment type</b>	<b>BPAY</b>

**EMERALD PARK DARIEN CTS 47883**

ABN: 27989382347

5 Darien Street

BRIDGEMAN DOWNS QLD 4035

Accounts enquiries: (07) 3917 6300

Accounts email: accounts.brisbane@whittles.com.au

Your account number  
**WATT06**Date of issue  
**2 Feb 2023**Total amount payable  
**\$755.00**New charges due for payment  
**2 Mar 2023****TAX INVOICE**Watters Bridgeman Down Pty Ltd ACN 615 471  
386  
1 Jersey Place  
CROMER NSW 2099Property Address  
Lot 50,5 Darien Street  
BRIDGEMAN DOWNS QLD 4035Lot number  
**50**Unit number  
**50**

Details	Period	Amount	GST Incl	Total
Admin Fund Contributions	01/02/23 to 30/04/23	541.00	49.18	541.00
Admin Fund Special levy-Insurance renewal	01/02/23 to 30/04/23	99.00	9.00	99.00
Sinking Fund Contributions	01/02/23 to 30/04/23	115.00	10.45	115.00
				755.00
TOTAL DUE IF PAID BY 02/03/23 (Includes GST of \$68.63)				\$755.00

DEFT Reference Number  
3052219470503Date due  
2 Mar 2023Amount due  
\$755.00Plan: 047883  
Lot: 00050  
Account: WATT06

\*496 305221947 0503

+305221947 0503&lt;

Registration is required for payments from cheque or savings accounts. Please register at [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162. You do not need to re-register if you are already registered for phone payments. Registration is not required for one-off credit card payments. Phone, Direct Debit or Online payments can be made using Visa, Mastercard, American Express or Diners. Surcharges will apply. BPAY payments can be made using Visa or Mastercard. No surcharge will apply and loyalty points may not accrue.

**PAYMENT OPTIONS**Phone  
1300 301 090

Call this number to pay by credit card using a land line or mobile phone. Payments by credit cards will attract a surcharge.

Credit Card  
[www.deft.com.au](http://www.deft.com.au)Visit [www.deft.com.au](http://www.deft.com.au) to make a secure credit card payment over the Internet. Payments by credit cards will attract a surcharge.Direct Debit  
[www.deft.com.au](http://www.deft.com.au)Register at [www.deft.com.au](http://www.deft.com.au) to setup Biller or Customer initiated direct debit payments from your nominated bank account or credit card.BPAY  
Biller code: 96503

Contact your financial institution to make a payment from your cheque, savings or credit card. Please use your DEFT Reference number when making your payment.



Australia Post

Present this bill at any Post Office to make cheque or EFTPOS payments.

Cheque Payable to  
DEFT Payment SystemsBy post: Send a cheque with this slip by mail to:  
DEFT Payment Systems GPO Box 4690 SYDNEY NSW 2001

000075500&lt;4+





# Payment receipt

Payment receipt number is **MBL20230131225782439**

Date and time of request: **30 January 2023 17:10 (AEDT)**

<b>Amount</b>	<b>\$359.00</b>
<b>From</b>	<b>Cash Management Account Wayne &amp; Jennifer Watters Smsf Pty Ltd Atf Wayne &amp; Jennifer Watters Smsf 182-512   000964295646</b>
<b>To</b>	<b>Terri Scheer Terri Scheer 63461   707473880</b>
<b>When</b>	<b>Paying Tuesday, 31 Jan 2023 Arriving Tuesday, 31 Jan 2023 (AEDT)</b>
<b>Description</b>	<b>BPAY Payment</b>
<b>Payment type</b>	<b>BPAY</b>

# Policy Schedule

## Landlord Preferred Policy

Wayne Watters & Jennifer Watters  
 C/- Pine Stone Pty Ltd  
 6/2 Emerald Place  
 BRIDGEMAN DOWNS QLD 4035

2 December 2022

**POLICY NUMBER:** TS0747388LPP  
**AMOUNT DUE:** \$ 359.00  
**DUE DATE:** 31/01/2023

**Insured: Wayne Watters & Jennifer Watters**

**Insured Address: 50/11 Emerald Place, BRIDGEMAN DOWNS QLD 4035**

**Premium Type**

Renewal

**Sum Insured**

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

**Expiry Date**

31/01/2023. We invite you to renew your policy until 12:01am  
 31/01/2024

**Managing Agent**

Pine Stone Pty Ltd

**Excess per claim**

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

**Property Details**

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

**Annual Premium**

**\$359.00**

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

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

**Insurer:** AAI Limited ABN 48 005 297 807 AFSL 230859

**Special Conditions/Additional Information**

Please turn over for important policy information and payment details

TS00023 01/03/14 A

# Payment receipt

Payment receipt number is **MBL20230118225527686**

Date and time of request: **18 January 2023 12:56 (AEDT)**

<b>Amount</b>	<b>\$435.20</b>
<b>From</b>	<b>Cash Management Account Wayne &amp; Jennifer Watters Smsf Pty Ltd Atf Wayne &amp; Jennifer Watters Smsf 182-512   000964295646</b>
<b>To</b>	<b>Brisbane Rates Bcc Rates 78550   500000005503150</b>
<b>When</b>	<b>Paying Wednesday, 18 Jan 2023 Arriving Wednesday, 18 Jan 2023 (AEDT)</b>
<b>Description</b>	<b>BPAY Payment</b>
<b>Payment type</b>	<b>BPAY</b>



BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 50/11 EMERALD PL  
BRIDGEMAN DOWNS  
**Issue Date** 11 Jan 2023

**Bill number**  
**5000 1043 2675 697**

**Bill number including donation**  
**5800 1043 2675 697**

*Dedicated to a better Brisbane*

**Enquiries**  
**(07) 3403 8888**  
**24 hours 7 days**

**Account Period**  
**1 Jan 2023 - 31 Mar 2023**



P009BCCRA630\_A4MA01/E-3698/S-7398/I-14795  
WATTERS BRIDGEMAN DOWN PTY LTD AC  
1 JERSEY PL  
CROMER NSW 2099

**Nett Amount Payable**

**\$435.20**

**Due Date**

**10 Feb 2023**

## Donate to the Lord Mayor's Charitable Trust to help those in need

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For more about the work of the Trust visit [lmct.org.au](http://lmct.org.au)

Council is fundraising for the Lord Mayor's Charitable Trust, a registered charity under the Collections Act 1966.



LORD MAYOR'S CHARITABLE TRUST

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*Compounding interest of 8.17% per annum will accrue daily on any amount owing immediately after this date.*

### Summary of Charges

Opening Balance	15.00 CR
Brisbane City Council Rates & Charges	391.35
State Government Charges	58.85
<b>Gross Amount</b>	<b>435.20</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.00</b>
<b>Nett Amount Payable</b>	<b>435.20</b>
<b>Optional Lord Mayor's Charitable Trust donation received by the Due Date</b>	<b>450.20</b>

**If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.**

Including Lord Mayor's Charitable Trust \$15 donation

Excluding Lord Mayor's Charitable Trust \$15 donation

Pay using your smartphone



\*439 580010432675697



Bill Code: 319186  
Ref: 5800 0000 5503 150  
Amt: \$450.20 by 10 Feb 2023



\*439 500010432675697



Bill Code: 78550  
Ref: 5000 0000 5503 150  
Amt: \$435.20 by 10 Feb 2023



WATTERS BRIDGEMAN DOWN PTY LTD AC

**Due Date**

**10 Feb 2023**

**50**

**Gross Amount**

**\$435.20**

**Nett Amount**

**\$435.20**

<0000043520> <004440> <500010432675697> >

## Property Details

<b>Owner</b>	<b>WATTERS BRIDGEMAN DOWN PTY LTD AC</b>	
<b>Property Location</b>	<b>50/11 EMERALD PL BRIDGEMAN DOWNS</b>	
<b>Real Property Description</b>	<b>L.50 SP.287279 PAR KEDRON 30/3173</b>	
<b>Valuation effective from</b>	1 Jul 2020	\$57,674
	1 Jul 2021	\$57,674
	1 Jul 2022	\$66,183
<b>Average Rateable Valuation (A R V)</b>		\$60,510

## Account Details

Account Number 5000 0000 5503 150

<b>Opening Balance</b>		
Closing Balance Of Last Bill		435.20
Payment Received - 21-Oct-2022		450.20 CR

**Total** **15.00 CR**

**Period: 1 Jan 2023 - 31 Mar 2023**

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3439 Cents In The A R V \$) @ Parity Factor (P/F) 1.535118	272.64
Waste Utility Charge - 1 Charge(S) @ \$95.51 Qtr	95.51
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.535118	9.55
Environmental Mgt Compliance Levy Category 14 (Annual 0.0137 Cents In The A R V \$) @ P/F 1.535118	13.65

**Total** **391.35**

### State Government Charges

Emergency Management Levy - Group 2	58.85
-------------------------------------	-------

**Total** **58.85**

## Other Information

A surcharge of 0.52% applies when paying by Mastercard or Visa credit or debit cards and will be payable with your next rate account. The surcharge does not apply to BPAY payments or charges that attract GST.

Council will receive a payment of \$43,709,747 in the 2022-23 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.

# Payment receipt

Payment receipt number is **MBL20230124225650713**  
Date and time of request: **24 January 2023 13:12 (AEDT)**

<b>Amount</b>	<b>\$360.88</b>
<b>From</b>	<b>Cash Management Account Wayne &amp; Jennifer Watters Smsf Pty Ltd Atf Wayne &amp; Jennifer Watters Smsf 182-512   000964295646</b>
<b>To</b>	<b>Water Rates Qld Urban Utilities. 112144   101074117000003</b>
<b>When</b>	<b>Paying Tuesday, 24 Jan 2023 Arriving Tuesday, 24 Jan 2023 (AEDT)</b>
<b>Description</b>	<b>BPAY Payment</b>
<b>Payment type</b>	<b>BPAY</b>



UrbanUtilities

Urban Utilities  
ABN 86 673 835 011

Water and Sewerage  
Quarterly Account

Account Enquiries 13 26 57  
Faults and Emergencies 13 23 64  
www.urbanutilities.com.au



QUUR40\_A4A01/E-3970/S-3979/I-7957/003

WATERS BRIDGEMAN DOWN PTY LTD AC  
1 JERSEY PL  
CROMER NSW 2099

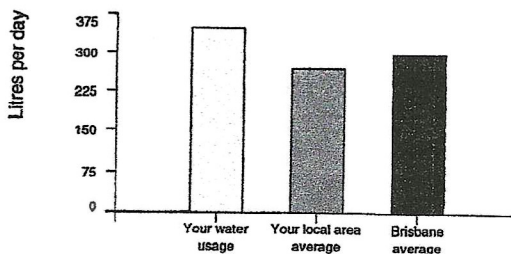
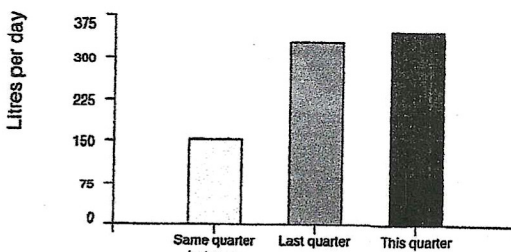
Customer reference number	10 1074 1170 0000 3
Bill number	1074 1170 25
Date issued	18/01/2023
<b>Total due</b>	<b>\$360.88</b>
<b>Current charges due date</b>	<b>17/02/2023</b>

Your water usage

Water usage (kL) 34  
Days charged 97

Average daily water usage (litres)

Current period 351  
Same period last year 153



Property Location: 50  
11 EMERALD PLACE  
BRIDGEMAN DOWNS 4035

Account Summary Period 16/09/2022 - 21/12/2022

Your Last Account

Amount Billed \$286.64  
Amount Paid \$286.64CR

Your Current Account

Balance \$0.00  
Current Charges \$360.88

**Total Due \$360.88**

*If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.*



YOU CAN NOW SET UP, CHANGE OR CANCEL A DIRECT DEBIT IN MYACCOUNT IN REAL-TIME

Sign up today and never worry about missing a payment again.



BS0120

Payment options

Direct debit

To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)

Telephone and internet banking – BPAY®

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

BPAY View® View and pay this bill using internet banking.

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

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Internet

Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)  
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.



By phone

Call 1300 123 141 to pay your account using your MasterCard or Visa card.



Mail

Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



In person

Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



By Mobile - Download the free Sniip® mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard cards\*. Sniip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

10 1074 1170 0000 3

## Insured details

### What you have told us:

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

### You must call us to tell us if you or anyone to be insured under this policy:

- have had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have had, during the past 5 years, 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have been convicted of theft or fraud in the last 5 years
- are aware of any existing circumstances which may lead to a claim under this policy.

If you have answered 'yes' to any of the above questions, please contact us.

### When you need to contact us

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

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

### 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 and Suncorp Group Privacy Policy by visiting [terriscsheer.com.au/privacy](http://terriscsheer.com.au/privacy) or call us on 1800 804 016.

## Premium Details

### Why your premium may change

Each time you renew your insurance, your premium is likely to change, even if your personal circumstances have not. There are many factors that may change your premium in any given year, examples include the amount your assets are insured for, your claims history, more accurate data, our claims experience and changes to repair/replacement costs. Your premium may also be impacted by changes to discounts.

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Cover	Last year	This year
Contents/Building	\$60,000	\$60,000
Weekly rent	Up to \$1,000	Up to \$1,000
Premium	\$321.10	\$299.42
GST	\$32.11	\$29.94
Stamp Duty	\$31.79	\$29.64
<b>Annual Premium (*)</b>	<b>\$385.00</b>	<b>\$359.00</b>

\* Please note that minor rounding may be present in your premium calculation.

### When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

Please contact Terri Scheer Insurance in the first instance if you have any questions about your policy.

### \*Property maintenance and condition

It is your responsibility to ensure that the property is kept well maintained and in good condition. This includes, but is not limited to: there are no blocked gutters, the roof is not rusted, your building is not infested with vermin, there is no termite damage and insured damage you have been compensated for has been repaired. Refer to the PDS for further details.

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

**Wayne Watters & Jennifer Watters - 50/11 Emerald Place, BRIDGEMAN DOWNS QLD 4035**

### Amount Payable

\$359.00

### Due Date

31/01/2023

### Policy Number

TS0747388LPP

### Payment Reference No

707473880

### Payment Options



By Phone: call us on 1800 804 016, with your Visa or Mastercard, using the Payment Reference No.



6346170747388000035900



Billers Code: 63461

Ref: 707473880



### Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the QR code, use the reader within your mobile banking app. More info: [www.bpay.com.au](http://www.bpay.com.au)





QUUR26\_A4A01/E-5277/S-5286/I-10571/003  
WATTERS BRIDGEMAN DOWN PTY LTD AC  
1 JERSEY PL  
CROMER NSW 2099

*Paid 06/04/2023*

Property Location: 50  
11-EMERALD PLACE  
BRIDGEMAN DOWNS 4035

Customer reference number	10 1074 1170 0000 3
Bill number	1074 1170 26
Date issued	29/03/2023
<b>Total due</b>	<b>\$302.34</b>
<b>Current charges due date</b>	<b>28/04/2023</b>
Your water usage	
Water usage (kL)	27
Days charged	84
Average daily water usage (litres)	
Current period	321
Same period last year	287

**Account Summary** Period 22/12/2022 - 15/03/2023

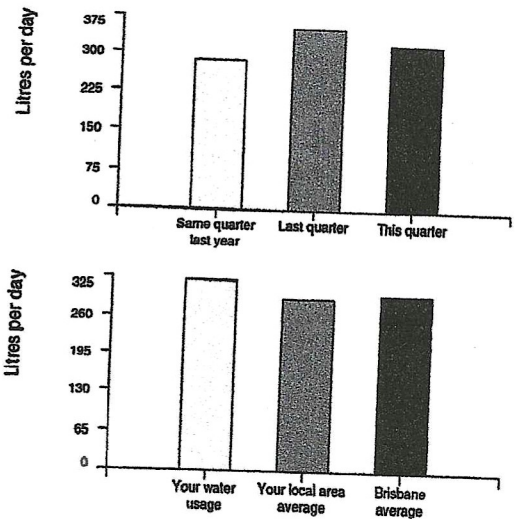
**Your Last Account**

Amount Billed	\$360.88
Amount Paid	\$360.88CR

**Your Current Account**

Balance	\$0.00
Current Charges	\$302.34
<b>Total Due</b>	<b>\$302.34</b>

*If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.*



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BSU120

**Payment options**

- Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)
- Telephone and internet banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
BPAY View® View and pay this bill using internet banking.  
More info: [www.bpay.com.au](http://www.bpay.com.au)  
® Registered to BPAY Pty Ltd ABN 69 079 137 518
- Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)  
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

- By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa card.
- Mail**  
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124
- In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.
- By Mobile - Sniiip**  
Download the free Sniiip® mobile app, create your account and scan the circular QR code over the page to pay. Sniiip payments can be used with Visa and MasterCard cards\*. Sniiip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

**YOUR CHARGES for 22/12/2022 - 15/03/2023 (84 days)**

Customer ref. no. 10 1074 1170 0000 3

**Your meter readings**

Serial Number	Read Date	Reading	Usage	Comment
ADD2125774	22/12/2022	36		
	16/03/2023	63	27kL	

50  
11 EMERALD PLACE  
BRIDGEMAN DOWNS 4035

**Water Usage**

**State bulk water price**

State Bulk Water Charge 2022/23 27kL @ \$3.301000/kL \$89.12

**Urban Utilities distributor-retailer price**

Tier 1 usage 2022/23 27kL @ \$0.863000/kL \$23.30  
**Subtotal \$112.42**

**Water Services**

**Urban Utilities water service charge**

Water service charge 2022/23 84 days \$56.11  
**Subtotal \$56.11**

**Sewerage Services**

**Urban Utilities sewerage service charge**


Sewerage service charge 2022/23 84 days \$133.81  
**Subtotal \$133.81**

**Water usage \$112.42**


**Water services \$56.11**

**Sewerage services \$133.81**

**Your total charges 22/12/2022 - 15/03/2023 \$302.34**

 Your usage was 27 kilolitres.

That's an average of 321 litres per day.



**MYACCOUNT MAKES PAYING BILLS CONVENIENT, QUICK AND HASSLE-FREE**

You can now set up, change or cancel a Direct Debit in MyAccount in real-time.

Sign up today and never worry about missing a payment again.



**INTERPRETER SERVICE 13 14 50**


当您需口译员时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50  
종역사가 필요하시면 13 14 50 으로 연락하십시오.  
Cuando necesite un intérprete llame al 13 14 50  
© Urban Utilities 2023




Pay using your smartphone  
Download the Snip App and scan the code to pay now.



Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.

 **Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: WATTERS BRIDGEMAN  
DOWN PTY LTD AC

 **Bill Code: 112144**  
**Ref: 10 1074 1170 0000 3**



BPAY® this payment via internet or phone banking.  
BPAY View® - View and pay this bill using internet banking.  
To use the QR code, use the reader within your mobile banking app.  
More info: www.bpay.com.au

**Commonwealth Bank**  **Credit**  
Commonwealth Bank of Australia  
ABN 48 123 123 123  
240 Queen Street, Brisbane, QLD

Current charges due date  
**28/04/2023**



Date  
Cash  
Teller Stamp & Initials  
Cheques

For Credit **Urban Utilities**  
Trans Code 831 User ID 066840 Customer Reference No. 101074117000003

Total Due \$ 302 34

# Transaction Search Results

From 30 Sep 2022 to 17 Jul 2023

Date	Category	Details	Debit (\$)	Credit (\$)
<b>Jul 2023</b>				
Jul 17	Investment Property	Bpay To Deft Payments Cash Management Account Reference: MBL202307170500002069 CRN: 3052219470503	755.00	
<b>Feb 2023</b>				
Feb 13	Investment Property	Bpay To Deft Payments Cash Management Account Reference: MBL20230213226171644 CRN: 3052219470503	755.00	
<b>Sep 2022</b>				
Sep 30 2022	Investment Property	Bpay To Deft Payments Cash Management Account Reference: MBL20220930223072905 CRN: 3052219470503	709.00	

\*\* This is not a statement. We recommend you review the information on all your transactions to ensure they are accurate \*\*

# Transaction Search Results

From 21 Oct 2022 to 04 Oct 2023

Date	Category	Details	Debit (\$)	Credit (\$)
<b>Oct 2023</b>				
Oct 04	Investment Property Rates	Bpay To Deft Payments Cash Management Account DEFT Reference: MBL202310040501978993 CRN: 3052219470503	755.00	
<b>Jul 2023</b>				
Jul 17	Investment Property Rates	Bpay To Bcc Rates Cash Management Account Reference: MBL202307170500002080 CRN: 500000005503150	495.95	
<b>Apr 2023</b>				
Apr 20	Investment Property Rates	Brisbane City Council - Rates Cash Management Account Reference: MBL20230420227775605 CRN: 500000005503150	450.20	✓
Apr 06	Investment Property Rates	Bpay To Deft Payments Cash Management Account Reference: MBL20230406227468850 CRN: 3052219470503	755.00	✓
<b>Jan 2023</b>				
Jan 18	Investment Property Rates	Brisbane City Council - Rates Cash Management Account Reference: MBL20230118225527686 CRN: 500000005503150	435.20	
<b>Oct 2022</b>				
Oct 21 2022	Investment Property Rates	Brisbane City Council - Rates Cash Management Account Reference: MBL20221021223554770 CRN: 500000005503150	450.20	