



Empower Results®

## Tax Invoice

Invoice No. I10967119

Queensland Communications Pty Ltd  
Superannuation Pension Fund  
PO Box 979  
CLEVELAND QLD 4163

**Date of issue** 22 July 2021  
**Client ID** PRM 0YZ0N  
**Contact** Nathan Saroufim  
**Telephone** 1800 841 763  
**Email**

**Net of GST \$4,555.98** ✓

### Invoice details

**Class** Defigo Business Insurance  
**Period** 22/07/2021 to 22/07/2022  
**Insurer** AIG Australia Limited  
**Policy No.** 9911660CMB

### Payment Summary

<b>Premium</b>	\$	3,918.09
<b>GST</b>	\$	391.82
<b>Stamp Duty</b>	\$	387.89
<b>Broker Service Charge</b>	\$	250.00
<b>Fee GST</b>	\$	25.00

**Total Payment Due** (AUD) \$ **4,972.80**  
**Payment Due Date** **04 August 2021**

### Transaction Description

\*\* New Cover \*\*

#### Pay by the month Apply for Premium Funding

Visit: <https://hpf.online/1v4z5o4c5x>  
Reference Code: 70169343  
Fees and Charges apply

**12 monthly Instalments:** \$453.77  
**Initial Application Fee:** \$40.00  
**Total Amount Payable:** \$5,485.22

#### Pay in full options

Payment terms are strictly 14 days



#### EFT

Email your remittance  
quoting invoice number(s) to  
[au.receivables@aon.com](mailto:au.receivables@aon.com)  
**BSB:** 084-456  
**Account:** 128338365  
**Reference:** I10967119



**Billers Code:** 90308

**Ref:** 00566963511096711910

**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:  
[bpay.com.au](http://bpay.com.au)



#### Credit Card\*

Call **1300 854 017** or visit  
[pay-secure.aon.com.au/pay](http://pay-secure.aon.com.au/pay)  
**Ref:** 00566963511096711910

Refer overleaf for cheque payment options

Aon Reference: PRM 0YZ0N D278219/000

\* Fees apply

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141

PO Box 1331 Parramatta NSW 2124

## Important information and disclosures

### Read our Financial Services Guide (FSG) and our retainer agreement with you

Please take time to read our FSG or our retainer agreement (containing our Terms of Business) with you as they contain some very important information about our products and services and the way we will do business with you. In particular, our FSG explains how we and our representatives may be remunerated and contains details of how we manage conflicts of interest.

By continuing to engage Aon to provide insurance services, you also agree to the delivery of our services and our remuneration as described in our FSG in the absence of a written retainer agreement. Our FSG is available at [aon.com.au](http://aon.com.au) or contact your Client Manager if you would like a hard copy. The FSG or our retainer agreement forms the basis of our engagement and by continuing to instruct us you are taken to accept, as applicable, the FSG or our retainer agreement (including our Terms of Business), unless otherwise agreed in writing with you.

Please refer to the Premium Funding section in your Financial Services Guide (FSG) for important information about how Aon works with you and HPF in arranging this facility for you.

### Retention of Remuneration

Unless otherwise stated in your retainer agreement, we treat our remuneration as fully earned when we issue you with a tax invoice. In the absence of a retainer agreement, you agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the insurer and Aon may offset such remuneration from any premium refund you are entitled to. Our Financial Services Guide is available at [aon.com.au](http://aon.com.au) or contact your Client Manager if you would like a hard copy.

### Foreign Exchange and GST

Where this tax invoice is for a foreign currency amount, the Goods and Services Tax (if applicable) is converted to Australian dollars at the exchange rate published by the Reserve Bank of Australia at 4.00 pm, Australian Eastern Time, on the business day prior to the date of this tax invoice.

### Aon Products

Please read our Financial Services Guide (or if you have a specific retainer agreement with us, that agreement) and refer to "Do we receive any other remuneration for our services" for important information about Aon Products and Services.

### Client Due Diligence Obligation

Clients are responsible for conducting due diligence when transacting online, to minimise cyber threats by implementing fraud preventative measures.

Some basic fraud prevention techniques to consider when making online payments, include:

- **Invoice Matching**  
Matching Aon's Unique Payment EFT Reference to the details approved on your accounts payable system. Implementing an additional check will ensure the right account is credited.

- **Multiple Stage Authorisation**  
Where feasible, implement a multi person approval process for transactions over a certain dollar threshold. Consider, having one person authorising the invoice and another authorising the payment.
- **Multi-Factor Authentication (MFA)**  
Implement a layered security defence method requiring two or more credentials, making it more difficult for an unauthorised party to compromise your applications (such as email) to facilitate malicious activity.
- **Seek Verification**  
If any fraudulent activity is suspected, contact your client manager to seek verification of invoice details.

### Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Clth) to disclose anything that you know, or could reasonably be expected to know, that may affect insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have that same duty before you renew, extend, vary or reinstate a contract of Insurance. You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Manager.

### Non-disclosure

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

### Making a Complaint

Please contact your Aon Client Manager or our local Aon office if you have a concern about our services or any product we have provided. If you are not satisfied with the resolution of your complaint or the manner in which it has been handled, please contact Aon's Complaints Manager who will attempt to resolve it in accordance with our Complaints Procedures. You may obtain a copy of these procedures from Aon's Complaints Manager or via our website at [aon.com.au](http://aon.com.au)

To contact our Complaints Manager, please email us at [feedback@aon.com.au](mailto:feedback@aon.com.au) or write to Complaints Manager, Level 33, 201 Kent Street, Sydney, NSW 2000.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: **1800 931 678** (free call)  
In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

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## Cheque Payment

Please tear off this slip and return with your cheque

### Payable to:

Aon Risk Services Australia Limited  
GPO Box 3668  
Sydney NSW 2001

### Office use only

#### Invoice No.

#### Client Name

#### Total Payment Due

#### Payment Due Date

AON PRM 0Y20N D278219/000

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Queensland Communications Pty Ltd Superannuation Pension Fund

\$4,972.80

04 August 2021