

Folio Summary

N & S Burger Holdings Pty Ltd
 10 Roe Ct
 Padbury Western AUSTRALIA 6025

Folio: OWN03784
 From: 1/07/2020
 To: 30/06/2021
 Created: 1/07/2021

| Money In | Money Out | Balance |
|-------------|------------|-------------|
| \$19,966.63 | \$2,114.86 | \$17,851.77 |

| Account | Included Tax | Money Out | Money In |
|------------------------------------|--------------|-------------------|--------------------|
| 7/5 Arpent Link, Brabham WA | | | |
| Rent | | | \$19,916.63 |
| Outgoings Recovered - General | \$4.55 | | \$50.00 |
| Management Fees | \$153.68 | \$1,690.81 | |
| Inspection Fees | \$15.00 | \$165.00 | |
| Air Conditioner Service & Clean | \$9.00 | \$99.00 | |
| Lease Renewal Fee | \$4.55 | \$50.05 | |
| Subtotal | | \$2,004.86 | \$19,966.63 |
| Account Transactions | | | |
| Administration Fee | \$10.01 | \$110.00 | |
| Subtotal | | \$110.00 | \$0.00 |
| Total | | \$2,114.86 | \$19,966.63 |

Total Tax on Money Out: \$192.24
 Total Tax on Money In: \$4.55

Date Processed: 23/06/2020

Super Fund: HOL - HOLSAR Super Fund - Nick Burger
 Contribution Start Date: 1/06/2020 Contribution End Date: 30/06/2020 Unique Payment Reference:

| Code Category | Name | Member Number | Date of Birth Termination Date | Employer Contributions | | Employee Contributions | | Contribution Due | MTD Contribution | QTD Contribution | YTD Contribution |
|------------------------------|--------------|---------------|-----------------------------------|-------------------------|----------------------------|--------------------------|-------------------------|---------------------|---------------------|---------------------|---------------------|
| | | | | Primary Contribution | Additional Contribution | Deductions Before Tax | Deductions After Tax | | | | |
| 05178 | Burger, Nick | | 17/01/1973 | 793.70 | 0.00 | 769.22 | 0.00 | 1,562.92 | 762.16 | 4,765.96 | 20,800.22 |
| Location Totals: Team Leader | | | | 793.70 | 0.00 | 769.22 | 0.00 | 1,562.92 | 762.16 | 4,765.96 | 20,800.22 |
| Payroll Company Totals: 01 | | | | 793.70 | 0.00 | 769.22 | 0.00 | 1,562.92 | 762.16 | 4,765.96 | 20,800.22 |
| Super Fund Totals: HOL | | | | 793.70 | 0.00 | 769.22 | 0.00 | 1,562.92 | 762.16 | 4,765.96 | 20,800.22 |

Any negative Contributions due will be saved as zero in the interface file. Please contact your Superannuation Fund if you wish to forward a negative contribution value.

NJ Accountants Pty Ltd

Practicing as Jessy Accountants

A.B.N. 49 714 091 374
Suite 23, 328 Albany Highway, Victoria Park WA 6100
PO Box 426, Como WA 6952
Phone (08) 6365 2610
W: www.jessy.com.au Email: admin@jessy.com.au



Tax agent
22533008

Holsar Superannuation Fund
10 Roe Court
PADBURY WA 6025

Tax Invoice

2021-000044

Ref: HOLS0001
28 August, 2020

| Description | Amount |
|---|----------|
| Preparation of Financial Statements and Income Tax Return for the year ended 30 June 2020 including preparation and collation of documents for the audit of the self managed superannuation fund. * | 1,980.00 |
| Paid | |
| Terms: 14 Days. Prompt settlement will be appreciated. Amount Due: \$ 1,980.00 | |
| <small>The Amount Due Includes GST of \$180.00 * indicates taxable supply</small> | |

Please detach the portion below and forward with your payment

| Remittance Advice | | |
|---|-----------------|--|
| By Direct Debit BSB 016370 Account no 453899223 Please make cheque payable to NJ Accountants Pty Ltd | | Invoice: 2021-000044 Ref: HOLS0001 28 August, 2020 |
| <input type="checkbox"/> Cheque <input type="checkbox"/> Mastercard (+1.7% Fee) <input type="checkbox"/> Visa (+1.7% Fee) | | Amount Due: \$ 1,980.00 |
| Card Number <div style="display: flex; gap: 5px;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div> | CVC | |
| Cardholder | Signature | Expiry Date |

Liability limited by a scheme approved under Professional Standards Legislation

NJ Accountants Pty Ltd

Practicing as Jessy Accountants

A.B.N. 49 714 091 374
Suite 23, 328 Albany Highway, Victoria Park WA 6100
PO Box 426, Como WA 6952
Phone (08) 6365 2610
W: www.jessy.com.au Email: admin@jessy.com.au



Tax agent
22533008

Holsar Superannuation Fund
10 Roe Court
PADBURY WA 6025

Tax Invoice

2021-000272

Ref: HOLS0001
9 April, 2021

| Description | Amount |
|---|----------|
| Preparation of Financial Statements and Income Tax Return for the year ended 30 June 2020 including preparation and collation of documents for the audit of the self managed superannuation fund. * | 2,200.00 |
| <div style="font-size: 100px; opacity: 0.5; transform: rotate(-30deg);">Paid</div> | |
| Terms: 14 Days. Prompt settlement will be appreciated. <div style="float: right;">Amount Due: \$ 2,200.00</div> <p>The Amount Due Includes GST of \$200.00 * indicates taxable supply</p> | |

Please detach the portion below and forward with your payment

Remittance Advice

By Direct Debit BSB 016370 Account no 453899223

Please make cheque payable to NJ Accountants Pty Ltd

Invoice: 2021-000272
Ref: HOLS0001
9 April, 2021

Amount Due: \$ 2,200.00

☐ Cheque

☐ Mastercard (+1.7% Fee)

☐ Visa (+1.7% Fee)

Card Number CVC

Cardholder Signature Expiry Date

Liability limited by a scheme approved under Professional Standards Legislation



08 July 2021

045018 050



THE TRUSTEES
HOLSAR SUPERANNUATION FUND
10 ROE COURT
PADBURY WA 6025

Dear Secretary,

Your BT Income Protection Policy Number: CL813664

Thank you for being a valued BT customer.

I am writing to advise you that the total of your premiums paid for the year to 30 June 2021 was \$2706.96.

Under current Australian taxation legislation, the part of the income protection policy premium *attributable to benefits deemed to be of an income nature, is generally deductible for tax purposes* where you are gainfully employed.

We recommend you seek advice from your tax agent if you have any specific questions in relation to the associated tax implications.

| Income Benefit | Total Premium Paid | Premium attributable to benefits of an income nature |
|-----------------------------|--------------------|--|
| Income Replacement Benefits | \$2706.96 | \$2706.96 |

The above table reflects the income protection policy you held on 30 June 2021. If you made one of the following policy alterations between 1 July 2020 and 30 June 2021, the % of premium may be different:

- Amended your income protection policy from 'Standard' to 'Plus' (or vice versa)
- * Added or removed accident benefit

If you have any questions, please contact your financial planner or call us on 1300 553 764 Monday to Friday between 8:00am to 6:30pm (Sydney time).

Yours sincerely,

Head of Customer Service

Insurer Westpac Life Insurance Services Limited
ABN 31 003 149 167 AFSL 233728

Contact BT Phone: 1300 553 764 Fax: 02 9274 5442
Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the Insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Retirement Wrap ABN 39 827 542 991 RSE R1001327), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 235724 (BTFM)

WBCBT14231 0420vx

JPAS_Disability_Summary_BT_S404501&Q450184

270696

PADBURY WA 6025

Unit No

7

Owners of 5 ARPENT LINK BRABHAM

Strata Plan 62418, 5 Arpent Link Brabham 6055,

| Account | Period | Due Date | Net Amount |
|---------------|-------------------------|----------|-----------------|
| Admin Fund | 01/07/20 to 30/09/20 | 01/07/20 | 355.39 |
| Admin Fund | Prepayments & Discounts | | (66.00) |
| | | | <i>paid.</i> |
| Totals | | | \$289.39 |

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

AMOUNT PAYABLE: \$289.39

Please make your payment in accordance with the instructions on the attached remittance slip

| | | |
|---------------------------|--|-------------|
| Teller stamp and initials | | Amount Paid |
| | | \$ |
| | | Date Paid |
| | | / / |

Payment OptionsTel: 1300 552 311
Ref: 1519 5717 1**Telephone:** Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158www.stratamax.com.au
Ref: 1519 5717 1**Internet:** Visit this website to make a secure credit card payment over the internet.Tel: 1300 552 311
Ref: 1519 5717 1**Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.Biller Code: 74625
Ref: 1519 5717 1**BPay:** Contact your participating financial institution to make a payment from your cheque or savings account using BPay.Billpay Code: 9216
Ref No: 1519 5717 194**In Person:** Present this bill at any Post Office to make cash, cheque or debit card payments.Make cheque payable to:
StrataPay 1519 5717 1**Mail:** Send cheque with this slip by mail to: **StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia**BSB: 067-970
Account No: 1519 5717 1
(Applies to this bill only)**Internet Banking - EFT:** Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD).
Account Name: StrataPay Bank: CBA, Sydney, Australia.

All payments made through StrataPay payment options are subject to User Terms and Conditions available at www.stratapay.com or by calling 1300 135 610 or email info@stratapay.com. By using the payment options provided by StrataPay you are taken to have read and understood these User Terms and Conditions prior to using StrataPay. Credit card acceptance is subject to notation above. Additional charges may apply.

VISA**STRATAPAY**

StrataPay Reference

1519 5717 1

Amount

Due Date

\$289.39**01 Jul 20**Strata Administration Services
62418/02100007 Lot 7/7N & S Burger Holdings Pty Ltd
ATF N & S Burger Property Tst
10 Roe Court
PADBURY WA 6025

*71 216 151957171 94

ABN 53 964 408 916

Strata Titles Act 1985

NOTICE OF LEVY CONTRIBUTIONS

N & S Burger Holdings Pty Ltd
ATF N & S Burger Property Tst
10 Roe Court
PADBURY WA 6025

| | |
|----------------|------------------|
| Date of Notice | 2 September 2020 |
| A/c No | 7 - |
| Lot No | 7 |
| Unit No | 7 |

Owners of 5 ARPENT LINK BRABHAM

Strata Plan 62418, 5 Arpent Link Brabham 6055,

| Account | Period | Due Date | Net Amount |
|------------|-------------------------|----------|-----------------|
| Admin Fund | 01/10/20 to 31/12/20 | 01/10/20 | 355.39 |
| Admin Fund | Prepayments & Discounts | | (2.01) |
| Totals | | | \$353.38 |

Not paid
c/hwd

Interest at the rate of 11.00% per annum is payable on overdue Levies.











Please make cheques payable to: StrataPay plus your StrataPay Reference Number

AMOUNT PAYABLE: \$353.38

Please make your payment in accordance with the instructions on the attached remittance slip

| | | |
|---------------------------|--|-------------|
| Teller stamp and initials | | Amount Paid |
| | | \$ |
| | | Date Paid |
| | | / / |

Payment Options

| | | | |
|--|--|---|---|
|  | Tel: 1300 552 311 Ref: 1519 5717 1 | Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158 |  |
|  | www.stratamax.com.au Ref: 1519 5717 1 | Internet: Visit this website to make a secure credit card payment over the internet. |  |
|  | Tel: 1300 552 311 Ref: 1519 5717 1 | Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register. |  |
|  | Biller Code: 74625 Ref: 1519 5717 1 | BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay. | |
|  | Billpay Code: 9216 Ref No: 1519 5717 194 | In Person: Present this bill at any Post Office to make cash, cheque or debit card payments. | |
|  | Make cheque payable to: StrataPay 1519 5717 1 | Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia | |
|  | BSB: 067-970 Account No: 1519 5717 1 (Applies to this bill only) | Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia. | |

STRATAPAY

StrataPay Reference

1519 5717 1

Amount

\$353.38

Due Date

01 Oct 20

Strata Administration Services
62418/0210007 Lot 777

N & S Burger Holdings Pty Ltd
ATF N & S Burger Property Tst
10 Roe Court
PADBURY WA 6025



ABN 53 964 408 916

Strata Titles Act 1985

NOTICE OF LEVY CONTRIBUTIONS

N & S Burger Holdings Pty Ltd
ATF N & S Burger Property Tst
10 Roe Court
PADBURY WA 6025

| | |
|----------------|-----------------|
| Date of Notice | 1 December 2020 |
| A/c No | 7 - |
| Lot No | 7 |
| Unit No | 7 |

Owners of 5 ARPENT LINK BRABHAM

Strata Plan 62418, 5 Arpent Link Brabham 6055,

| Account | Period | Due Date | Net Amount |
|----------------------------|----------------------|----------|------------|
| Admin Fund | 01/01/21 to 31/03/21 | 01/01/21 | 355.39 |
| Admin Fund | ARREARS/ADJUSTMENTS | | 353.38 |
| Interest on overdue Levies | | | 6.50 |
| Recov-Debt Recovery Costs | Unpaid Invoices | | 5.50 |
| Totals | | | \$720.77 |

Interest at the rate of 11.00% per annum is payable on overdue Levies.





Please make cheques payable to: StrataPay plus your StrataPay Reference Number

AMOUNT PAYABLE: \$720.77

Please make your payment in accordance with the instructions on the attached remittance slip

| | | |
|---------------------------|--|-------------------|
| Teller stamp and Initials | | Amount Paid \$ |
| | | Date Paid / / |

Payment Options

-  Tel: 1300 552 311
Ref: 1519 5717 1
-  www.stratamax.com.au
Ref: 1519 5717 1
-  Tel: 1300 552 311
Ref: 1519 5717 1
-  Biller Code: 74625
Ref: 1519 5717 1
-  Billpay Code: 9216
Ref No: 1519 5717 194
-  Make cheque payable to:
StrataPay 1519 5717 1
-  BSB: 067-970
Account No: 1519 5717 1
(Applies to this bill only)

Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158

Internet: Visit this website to make a secure credit card payment over the internet.

Direct Debit: Make auto payments directly from your nominated bank account or credit card.
Go to www.stratapay.com/ddr to register.

BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.

In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.

Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia

Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD).
Account Name: StrataPay Bank: CBA, Sydney, Australia.



STRATAPAY

StrataPay Reference

1519 5717 1

Amount
\$720.77

Due Date
01 Jan 21

Strata Administration Services
62418/02100007 Lot 7/7

N & S Burger Holdings Pty Ltd
ATF N & S Burger Property Tst
10 Roe Court
PADBURY WA 6025



ABN 53 964 408 916

Strata Titles Act 1985

NOTICE OF LEVY CONTRIBUTIONS

N & S Burger Holdings Pty Ltd
ATF N & S Burger Property Tst
10 Roe Court
PADBURY WA 6025

| | |
|----------------|--------------|
| Date of Notice | 2 March 2021 |
| A/c No | 7 - |
| Lot No | 7 |
| Unit No | 7 |

Owners of 5 ARPENT LINK BRABHAM

Strata Plan 62418, 5 Arpent Link Brabham 6055,

| Account | Period | Due Date | Net Amount |
|----------------------------|----------------------|----------|------------|
| Admin Fund | 01/04/21 to 30/06/21 | 01/04/21 | 355.39 |
| Admin Fund | ARREARS/ADJUSTMENTS | | 708.77 |
| Interest on overdue Levies | | | 22.40 |
| Recov-Debt Recovery Costs | Unpaid Invoices | | 20.50 |
| Totals | | | \$1,107.06 |

Interest at the rate of 11.00% per annum is payable on overdue Levies.

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

AMOUNT PAYABLE: \$1,107.06

Please make your payment in accordance with the instructions on the attached remittance slip

| | |
|---------------------------|-------------|
| Teller stamp and initials | Amount Paid |
| | \$ |
| | Date Paid |
| | / / |

Payment Options



Tel: 1300 552 311
Ref: 1519 5717 1



www.stratamax.com.au
Ref: 1519 5717 1



Tel: 1300 552 311
Ref: 1519 5717 1



Bill Code: 74625
Ref: 1519 5717 1



Billpay Code: 9216
Ref No: 1519 5717 194



Make cheque payable to:
StrataPay 1519 5717 1



BSB: 067-970
Account No: 1519 5717 1
(Applies to this bill only)

Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158

Internet: Visit this website to make a secure credit card payment over the internet.

Direct Debit: Make auto payments directly from your nominated bank account or credit card.
Go to www.stratapay.com/ddr to register.

BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.

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Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia

Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD).
Account Name: StrataPay Bank: CBA, Sydney, Australia.

VISA

MasterCard

Discover

Diners Club International

STRATAPAY

StrataPay Reference

1519 5717 1

Amount
\$1,107.06

Due Date
01 Apr 21

Strata Administration Services
62418/02100007 Lot 777

N & S Burger Holdings Pty Ltd
ATF N & S Burger Property Tst
10 Roe Court
PADBURY WA 6025





Building & contents Your renewal



Insurance
For the better



000002 000



Mr N Burger
10 Roe Ct
PADBURY WA 6025

General enquiries **13 17 03**

Debit amount

\$60.36

First debit date

24 December 2020

You've
chosen the
convenience
of monthly
direct debit.

Hi Nicholas,

Thanks for being an RAC member and insuring your home and contents with us for the last **2 years**. There's much more to RAC than you might think - don't forget, you also get great member benefits.

How we gave back to you

As a member, you can access great discounts, 4 cents per litre off fuel at Puma Energy and Better Choice, 5% off at Wizard Pharmacy, Repco and Retravision, plus savings on gas for your home with Kleenheat. Head to rac.com.au/MB for more details.

How your policy protects you

- » Cover for damage caused by flood, storm, fire and lightning
- » New for old cover for your insured contents when you make a claim, no matter how old your things are
- » Cover against accidental glass breakage to building
- » Cover for loss or damage caused by theft or attempted theft

For more details refer to your Product Disclosure Statement (PDS).

Thanks again for trusting us with your insurance for the year ahead.

Your policy number

HGP322966666

Period of insurance

24 Dec 2020 - 24 Dec 2021 4pm

Your insured location

Address

7/5 Arpent Link
Brabham WA 6055

Your cover

Type of cover

Building & contents

Building sum insured

\$300,000

Contents sum insured

\$10,500

For more information on your cover or to update your details visit rac.com.au/myRAC

042RCM_RAC_Email_Broadcast_002_389613/000002/000003

You're set up for monthly direct debit instalments

See overleaf for details.

If paying by direct debit, we may automatically renew your policy on the renewal date. If you don't want this to occur, it is important that you let us know before the renewal date. We recommend you check that your level of cover is still right for you.

Not sure how much cover you need? Try our building and contents calculators at rac.com.au/calculators to help you estimate the value of cover you may need.

Your excesses

| | | | |
|-----------------------|-------|-----------------------|-------|
| Basic building | \$750 | Flood | |
| Basic contents | \$500 | Building and contents | \$200 |
| | | Earthquake | |
| | | Building only | \$500 |

Capped or additional excesses may apply. Please check your policy and PED Guide for full details.

Policyholder

Mr Nicholas Burger

Your building

| | |
|--------------------------|-----------------------------------|
| Total sum insured | \$300,000 |
| Description | Brick, House, Investment Property |
| Finance | Secure Funding Pty Ltd |

Your contents

| | |
|---------------------------|-----------------------|
| General contents | \$10,500 |
| Specified contents | None specified |
| Total sum insured | \$10,500 |

Refer to policy for any limits.

Your security details

You have advised that the following minimum security is fitted to the property:

Your answer

- | | |
|---|-----------------|
| 1. All opening windows fitted with security/locks | Yes |
| 2. All external doors fitted with security/locks | Yes |
| 3. Alarm system | Monitored alarm |

23 December 2020

RAC Insurance Pty Limited ABN 59 094 685 882 AFS Lic. No. 231222

Direct debit

You have authorised RAC Insurance to automatically debit the following account:

| | |
|------------------------------|------------------|
| Financial institution | State Bank of SA |
| Account name | nicholas burger |

Financial institutions' fees (including dishonour charges and government charges) may apply to instalment amounts. The direct debit arrangement is governed by the terms and conditions of the policy and can be found in the Other Important Information section of your PDS.



HCF Health Insurance with up to \$400 cash back*

We've partnered with HCF to offer great value health insurance with up to \$400 cash back if you join or switch to HCF hospital and extras.

That's the power of membership

Find out more at rac.com.au/health

*\$400 cash back for Family, Couple or Single parent memberships. \$200 cash back for Single memberships. Payment will be made by direct deposit up to 6 weeks after paying your first 3 months' premium. You must not have been an HCF member 2 months prior to taking up the offer, must provide valid email address and maintain policy after the 30 day cooling off period. Issued by The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746 (HCF), a registered private health insurer. RAC Insurance Pty Limited (ABN 59 094 685 882) receives a commission for RAC members it introduces to HCF and who take out an HCF health insurance product.

RT057

RAC members save an additional 5%* at Wizard Pharmacy

That's the power of membership

rac.com.au/wizard

*Available to all current RAC members when a valid RAC membership card is presented in-store or online. RAC members don't need to be a Wizard Rewards member to receive the 5% discount. Discount not available on PBS prescriptions, clearance lines or postage. RAC membership can only be associated with one Wizard Rewards card.

Debit amount

\$60.44

Future debit dates

24th of every month

| | |
|---------------------|----------|
| Total premium: | \$725.20 |
| Inclusive of | |
| GST: | \$59.93 |
| Government charges: | \$65.93 |
| Instalment loading: | \$54.49 |

This will be a tax invoice for GST purposes upon payment.

Building & contents renewal

Policy number

HGP322966666

Period of insurance

24 December 2020 - 24 December 2021

Last year's premium

Why your premium may change

Each year your premium is likely to change even if your personal circumstances haven't. Factors like the number of claims we experience, changes to the cost of providing your cover and changes to discounts can impact your premium.

When we refer to "Last year's premium"

If you made no changes to your policy, then the amount shown below will be the amount you paid last year.

If you did make a change, then the amount shown below may not be the amount you paid last year. This amount shows the premium for your current level of cover, had it been in effect for the whole year.

Last year's premium: **\$623.68**

Important policyholder information

The following questions apply to you and everyone else covered under the policy. Please check that the answers are accurate and call us on 13 17 03 if you need to update them. We may reduce or refuse to pay a claim or cancel your policy if inaccurate.

In the last 3 years has **Mr N Burger**:

Your answer

1. Been convicted of theft, drug or fraud related offences or criminal damage?
2. Had any building and/or contents claims?

No
No

Supplementary Product Disclosure Statement for RAC Home Insurance

This Supplementary Product Disclosure Statement (SPDS) was prepared on 14 May 2020 and applies to policies commencing or renewed on or after 1 July 2020.

This SPDS should be read with the RAC Building, Contents and Personal Valuables Insurance Combined Product Disclosure Statement and Financial Services Guide (the "PDS") effective July 2015. These documents together with your schedule and our Premium, Excess and Discount Guide ("PED Guide") form the basis for your insurance cover.

For a copy of the PDS applying from 1 July 2015 please go to **rac.com.au** or call us on **13 17 03**.

Important Changes

1. Page 38 - 39 replace **If you have a complaint** section with the following:-

Resolving complaints and disputes

We take great pride in our service to members. If you aren't satisfied with the service provided to you, please contact us on **13 17 03** or via email at **InsuranceMemberFeedback@rac.com.au**.

We take feedback very seriously and will handle any issues in accordance with our Complaint and Dispute Resolution process as set out in our Complaint and Dispute Resolution brochure available at **rac.com.au**.

Should you feel the need to escalate the issue with an independent third party, you can contact the Australian Financial Complaints Authority (AFCA) at no cost to you. Details are:

Telephone: 1800 931 678

Mail: Australian Financial Complaints Authority

042RCM_RACI_Email_Broadcast_002_389613/000002/000004/24

GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

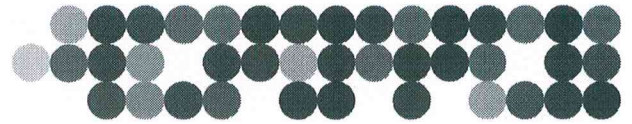
Website: afca.org.au

2. On Pages 26-27, add new exclusions to the list of **General Exclusions** under the subheading **Cause of loss, damage or liability as follows:**

Infectious disease, where an "Infectious Disease" is defined as:

- any listed human disease under the *Biosecurity Act* 2015 (Cth) and subsequent amendments (whether or not it was listed as such at the time of the event);
- Rabies;
- Cholera;
- Highly Pathogenic Avian Influenza or any strain or mutant variation of it;
- Coronavirus disease (COVID-19);
- Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any strain or mutant variation of SARS-CoV-2;
- Transmissible Spongiform Encephalopathy (TSE) including but not limited to Bovine Spongiform Encephalopathy (BSE) or new Variant Creutzfeldt-Jakob Disease (VCJD); or
- any fear or threat (or perceived fear or threat) of any of the above.

any legal or other requirement to clean-up, detoxify, remove monitor or test for an Infectious Disease.



Statement of Account

Statement Period 15/05/2020 to 24/05/2022
 Account 9020110558 UNIT 7 / 5 ARPERT LINK BRABHAM LOT 318

Account Summary

| | | | |
|-----------------|-------------|-------|------------|
| Opening Balance | \$0.00 | as of | 15/05/2020 |
| Service Charges | \$2,368.30 | | |
| Water Use | \$0.00 | | |
| Interest | \$0.00 | | |
| Other | \$0.00 | | |
| Payment | -\$2,185.01 | cr | |
| Rebates | \$0.00 | | |

| | | | |
|-----------------|----------|-------|------------|
| Closing Balance | \$183.29 | as of | 24/05/2022 |
| Payable Balance | \$183.29 | as of | 24/05/2022 |

| Date | Account Item | Amount | Balance | Deferred Bal |
|------------|-------------------------------|--------------|-----------|--------------|
| 29/06/2020 | Service Charges | \$181.65 | \$181.65 | \$0.00 |
| 14/07/2020 | Payment - DIRECT DEBIT - BANK | -\$181.65 cr | \$0.00 | |
| 28/08/2020 | Service Charges | \$185.13 | \$185.13 | \$0.00 |
| 11/09/2020 | Payment - DIRECT DEBIT - BANK | -\$185.13 cr | \$0.00 | |
| 29/10/2020 | Service Charges | \$182.15 | \$182.15 | \$0.00 |
| 13/11/2020 | Payment - DIRECT DEBIT - BANK | -\$182.15 cr | \$0.00 | |
| 29/12/2020 | Service Charges | \$182.15 | \$182.15 | \$0.00 |
| 13/01/2021 | Payment - DIRECT DEBIT - BANK | -\$182.15 cr | \$0.00 | |
| 26/02/2021 | Service Charges | \$176.18 | \$176.18 | \$0.00 |
| 12/03/2021 | Payment - DIRECT DEBIT - BANK | -\$176.18 cr | \$0.00 | |
| 29/04/2021 | Service Charges | \$182.15 | \$182.15 | \$0.00 |
| 14/05/2021 | Payment - DIRECT DEBIT - BANK | -\$182.15 cr | \$0.00 | |
| 29/06/2021 | Service Charges | \$182.15 | \$182.15 | \$0.00 |
| 14/07/2021 | Payment - DIRECT DEBIT - BANK | -\$182.15 cr | \$0.00 | |
| 16/07/2021 | Payment - BPAY | -\$182.15 cr | -\$182.15 | |
| 31/08/2021 | Service Charges | \$186.30 | \$4.15 | \$0.00 |
| 29/10/2021 | Service Charges | \$183.29 | \$187.44 | \$0.00 |
| 12/11/2021 | Payment - DIRECT DEBIT - BANK | -\$187.44 cr | \$0.00 | |
| 29/12/2021 | Service Charges | \$183.29 | \$183.29 | \$0.00 |
| 13/01/2022 | Payment - DIRECT DEBIT - BANK | -\$183.29 cr | \$0.00 | |
| 17/01/2022 | Payment - BPAY | -\$183.29 cr | -\$183.29 | |
| 28/02/2022 | Service Charges | \$177.28 | -\$6.01 | \$0.00 |
| 28/04/2022 | Service Charges | \$183.29 | \$177.28 | \$0.00 |
| 10/05/2022 | Service Charges | \$183.29 | \$360.57 | \$0.00 |
| 13/05/2022 | Payment - DIRECT DEBIT - BANK | -\$177.28 cr | \$183.29 | |

total 1089.41

Account Number 201753240
Statement Period 28/04/2021 to 27/10/2021
Statement No. 13 (page 2 of 6)

2000

Transaction Details continued

| Date | Transaction Description | Debit | Credit | Balance \$ |
|--------|---|----------|----------|------------|
| | <i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i> | | | 22,235.41 |
| 24 JUN | RACI 5134960738 | 60.44 | | 22,174.97 |
| 24 JUN | SECURE FUNDING P 2860233 | 1,764.92 | | 20,410.05 |
| 25 JUN | City of Swan 4183562 | 70.00 | | 20,340.05 |
| 28 JUN | QUICKSUPER QUICKSPR2993869397 | | 1,617.72 | 21,957.77 |
| 09 JUL | City of Swan 4183562 | 70.00 | | 21,887.77 |
| 15 JUL | 360 Real Estate 7 5 Arpent Link BR | | 1,249.09 | 23,136.86 |
| 19 JUL | BT Life Insuranc YL813663 105-900 | 443.18 | | 22,693.68 |
| 23 JUL | City of Swan 4183562 | 70.00 | | 22,623.68 |
| 23 JUL | SECURE FUNDING P 2860233 | 1,764.92 | | 20,858.76 |
| 26 JUL | RACI 5203699180 | 60.44 | | 20,798.32 |
| 28 JUL | QUICKSUPER QUICKSPR3014067538 | | 2,426.58 | 23,224.90 |
| 06 AUG | City of Swan 4183562 | 70.00 | | 23,154.90 |
| 17 AUG | BT Life Insuranc YL813663 105-900 | 346.46 | | 22,808.44 |
| 18 AUG | BT Life Insuranc YL813668 105-900 | 96.72 | | 22,711.72 |
| 20 AUG | City of Swan 4183562 | 70.00 | | 22,641.72 |
| 24 AUG | RACI 5268714947 | 60.44 | | 22,581.28 |
| 24 AUG | SECURE FUNDING P 2860233 | 1,764.92 | | 20,816.36 |
| 30 AUG | QUICKSUPER QUICKSPR3035000066 | | 1,662.38 | 22,478.74 |
| 01 SEP | 360 Real Estate 7 5 Arpent Link BR | | 676.93 | 23,155.67 |
| 02 SEP | TFR WDL BPAY INTERNET02SEP 15:24 TO STRATAPAY-LEVY 151957171 | 1,774.94 | | 21,380.73 |
| 03 SEP | City of Swan 4183562 | 70.00 | | 21,310.73 |
| | <i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i> | | | 21,310.73 |