WESTERN



AUSTRALIA

TITLE NUMBER

Volume

Folio

1339 689

RECORD OF CERTIFICATE OF TITLE UNDER THE TRANSFER OF LAND ACT 1893 AND THE STRATA TITLES ACT OF 1985

The person described in the first schedule is the registered proprietor of an estate in fee simple in the land described below subject to the reservations, conditions and depth limit contained in the original grant (if a grant issued) and to the limitations, interests, encumbrances and notifications shown in the second schedule.



LAND DESCRIPTION:

LOT 1 ON SURVEY-STRATA PLAN 1339 TOGETHER WITH A SHARE IN COMMON PROPERTY (IF ANY) AS SET OUT ON THE SURVEY-STRATA PLAN

REGISTERED PROPRIETOR:

(FIRST SCHEDULE)

OF 160A KARRINYUP ROAD KARRINYUP WA 6018

(T O178605) REGISTERED 24/6/2019

LIMITATIONS, INTERESTS, ENCUMBRANCES AND NOTIFICATIONS:

(SECOND SCHEDULE)

1. INTERESTS NOTIFIED ON THE SURVEY-STRATA PLAN AND ANY AMENDMENTS TO LOTS OR COMMON PROPERTY NOTIFIED THEREON BY VIRTUE OF THE PROVISIONS OF THE STRATA TITLES ACT OF 1985 AS AMENDED.

2. MORTGAGE TO REGISTERED 24/6/2019.

A current search of the sketch of the land should be obtained where detail of position, dimensions or area of the lot is required.

-----END OF CERTIFICATE OF TITLE-----

STATEMENTS:

The statements set out below are not intended to be nor should they be relied on as substitutes for inspection of the land and the relevant documents or for local government, legal, surveying or other professional advice.

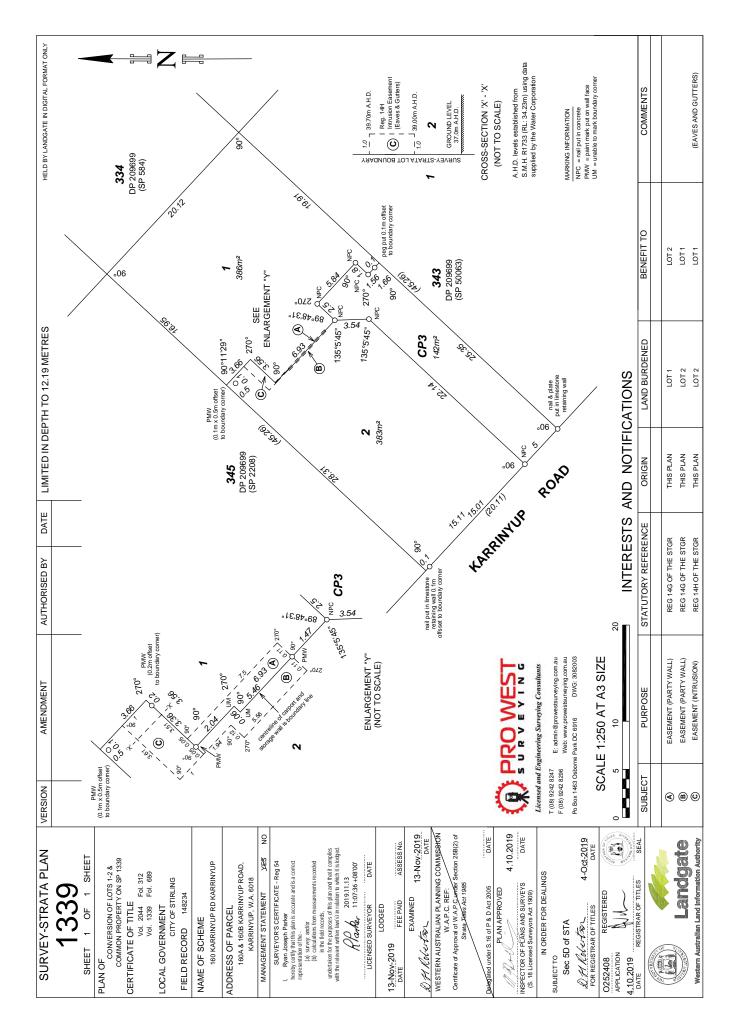
SKETCH OF LAND: SP1339 PREVIOUS TITLE: SP1339

Warning:

PROPERTY STREET ADDRESS: 160A KARRINYUP RD, KARRINYUP.

LOCAL GOVERNMENT AUTHORITY: CITY OF STIRLING

NOTE 1: O280084 SURVEY-STRATA PLAN 1339 LODGED



FORM 3

SURVEY-STRATA PLAN No. 1339							
Schedule of Unit Entitlement		Office Use Only		Schedule of Unit Entitlement		Office Use Only	
Schedule	or Unit Entitlement	Current (Cs of Title	Scriedule of Offit Entitlement		Current (Cs of Title
Lot No,	Unit Entitlement	Vol.	Fol.	Lot No,	Unit Entitlement	Vol.	Fol.
1	50						
2	50						
CP3	Common Property						
				Aggregate	100		

DESCRIPTION OF PARCEL

Conversion of Lots 1, 2 & Common Property on Strata Plan 1339. The address is 160A & 160B Karrinyup Road, Karrinyup, WA, 6018.

CERTIFICATE OF LICENSED VALUER SURVEY-STRATA

_{I,} Darren Starcevich	, being a Licensed Valuer licensed under the Land Valuers Licensing Act
1978 certify that the unit entitlement of	each lot (in this certificate, excluding any common property lots), as stated in
the schedule bears in relation to the agg	regate unit entitlement of all lots delineated on the plan a proportion not
greater than 5% more or 5% less than the	ne proportion that the value (as that term is defined in section 14 (2a) of the
Strata Titles Act 1985) of that lot bears to	to the aggregate value of all the lots delineated on the plan.

20-Jun-2019

Date

Digitally signed by Darren Starcevich
AAPI Licensed Valuer
No. 44415

igned

FORM 38

Strata Titles Act 1985 Sections 31E (1)(b), 31F

SURVEY- STRATA PLAN No. 1339

CERTIFICATE OF LICENSED SURVEYOR — CONVERSION TO A SURVEY-STRATA SCHEME

resol	y-st utior	trata plan under section 31E(1)(a) of th	me dated3-Jul-19 in relation to
(a)		ere are not more lots on the survey-stra mmon property lot, than there are on th	ta plan, disregarding any lot designated as a e strata plan;
(b)		eference on the survey-strata plan to a the lot designated by that number on th	lot by a designated number is a reference e strata plan;
(c)		ere 2 lots have a common or party wall undary of the lots;	, the centre plane of that wall is on the
(d)	sch		ovided for by the relevant town planning and Development Act 1928, as prescribed
	(i)	are provided for in accordance with this given; or	at scheme at the time when this certificate
	(ii)	will be provided for when the notice o section 31H of the Act are registered;	f resolution and documents referred to in
	and	d	
(e)	sec		be created on the survey-strata plan under atisfying the certification in paragraph (d)(ii)
	Reg	g 14G of the STGR Party Wall Easements	
	Reg	g 14H of the STGR Intrusion Easement	
		sert }Nil~ if no easements are required quired to be created by their short form	to be created, or describe the easement(s) description].
		RParker	2019.06.07 10:27:14 +08'00'
i	ice	ensed Surveyor	Date



2

AGGREGATE

FORM 3

SURVEY- STRATA PLAN No. 1339

CERTIFICATE OF LOCAL AUTHORITY

FOR THE PURPOSES OF THE STRATA TITLES ACT 39 OF 1966

CITY OF STIRLING , THE LOCAL AUTHORITY,

HEREBY CERTIFIES THAT:-

- (1) The building shown on the plan has been inspected and that it is consistent with the building plans and specifications in respect thereof that have been approved by the Local Authority.
- (2) The building, in the opinion of the local authority, is of sufficient standard and suitable to be divided into lots pursuant to the Strata Titles Act, 1966.

DESCRIPTION OF BUILDING:-

A SINGLE STOREY BRICK AND TILE DUPLEX RESIDENCE SITUATED ON KARRINYUP LOT 344. THE BUILDING IS KNOWN AS 160 KARRINYUP ROAD, KARRINYUP.

DATE 21 - 6 - 72

SHIRE/TOWN CLERK

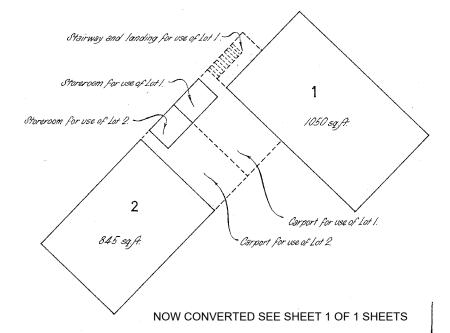
62067/6/69-200-F802



SURVEY- STRATA PLAN No. 1339

GROUND FLOOR

NOW CONVERTED SEE SHEET 1 OF 1 SHEETS



As at 20th July 1997 unless a notice of resolution under section 21H or an objection under 21O has been recorded on the strata plan -

The boundaries of the lots or parts of the lots which are buildings shown on the strata plan are the external surfaces of those buildings, as provided by section 3AB of the Strata Titles Act 1985;

The scheme may not be a single tier scheme, as defined in section 3(1) of the Strata Titles Act 1985;

The areas of the lots shown on the strata plan may have changed;

Where 2 lots have a common or nerty yeal, or have buildings on them which are joined, the centre plane of that wall or the plane at which they are joined, is the boundary;

The horizontal boundaries of the lots or parts of the lots which are not buildings shown on the plan (if any) remain as provided on this strata

SCALE 16 FEET TO AN INCH

APPROVED

CHAIRMAN

FOR THE PURPOSES OF THE STRATA TITLES ACT 39 OF 1966 AS AMENDED

TOWN PLANNING BOARD

LOCAL AUTHORITY THE CITY OF STIRLING

DATE 21-6-72

HIRE/TOWN, CLERK

85370/11/70-2M-C397

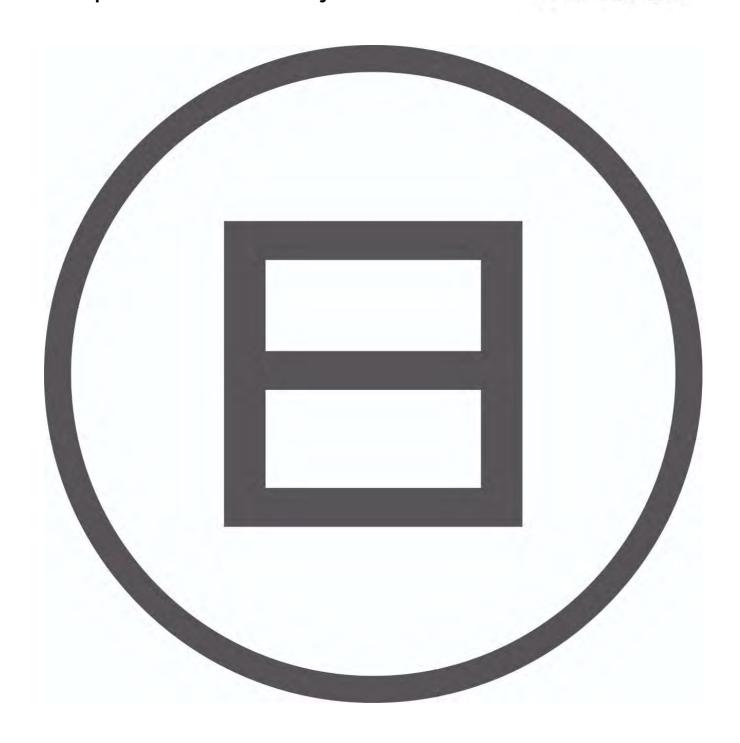
G S

ANNEXURE	RE A OF STRATA PLAN No.	1339				REGISTE	REGISTRAR OF TITLES
	SCHEDULE OF	REGISTERED PROPRIETORS	PROPRIETORS				
	REGISTERED PROPRIETOR			NATURE	INSTRUMENT	REGIST'D	SIGNATURE OF REGISTRAR of TITLES
CONVERSION TO A SU	CONVERSION TO A SURVEY-STRATA SCHEME. SECTION 31D			-	1 1	4.10.2019	
			-				
						3	
	SCHEDULE	SCHEDULE OF ENCUMBRANCES, ETC.	NCES, ETC.				
INSTRUMENT NATURE NUMBER	PARTICULARS	REGIST'D RE	SIGNATURE OF REGISTRAR of TITLES		3	CANCELLATION	Z
		,				***************************************	* *************************************
		-			***************************************		
							THE THE PERSON NAMED IN COLUMN TWO PERSONS ASSESSED TO THE PERSON NAMED IN COLUMN TWO PERSONS ASSESSED TO THE PERSON NAMED IN COLUMN TWO PERSONS ASSESSED TO THE PERSON NAMED IN COLUMN TWO PERSONS ASSESSED TO THE PERSON NAMED IN COLUMN TWO PERSONS ASSESSED TO THE PERSON NAMED IN COLUMN TWO PERSON NAMED IN COLUMN TRANSPORT OF THE PERSON NAMED IN COLUMN TRANSPORT ASSESSED TO THE PERSON NAMED IN COLUMN TRANSPORT AS THE PERSON NAMED IN COLUMN TRANSPORT ASSESSED TO THE PERSON NAM

NOTE : ENTRIES RULED THROUGH AND AUTHENTICATED BY THE SIGNATURE OF THE REGISTRAR OF TITLES ARE CANCELLED.

Survey Strata Plan 1339

Lot	Certificate of Title	Lot Status	Part Lot
1	N/A	Retired	
1	1339/689	Registered	
2	N/A	Retired	
2	2044/312	Registered	
3	N/A	Registered	



160A KARRINYUP ROAD KARRINYUP WA 6018

Prepared on 5th April 2024



Chelsea Lansdown WHITEFOX Perth Unit 6, 94 Rokeby Road Subiaco WA 6008 m: 0473661693

chelse al@white fox real estate.com. au

Comparable Sales

10 GWELUP STREET KARRINYUP WA 6018

Sold Price



□ 3 □ 2 □ 728m² Year Built 1952 DOM Sold Date Distance 1.29km

First Listing \$410,000

Last Listing \$410,000

Last Listing Offers

Notes from your agent Sold for \$955k sept 2023

69 CLEMENT DRIVE KARRINYUP WA 6018

Sold Price

\$955,000



 \blacksquare 3 $\stackrel{\triangle}{=}$ 2 \rightleftharpoons 2 $\stackrel{\square}{\sqsubseteq}$ 529m² ∏ 143m² Year Built 1978 DOM 100 Sold Date 09-Sep-23 Distance 1.21km First Listing All offers submitted!

Last Listing a home with some character!

18B FERMANER STREET KARRINYUP WA 6018

Sold Price \$930,000



 \blacksquare 3 $\stackrel{\triangleright}{\blacksquare}$ 2 \rightleftharpoons 2 $\stackrel{\triangleright}{\Box}$ 319m² ☐ 95m² Year Built 1963 DOM Sold Date 01-Dec-23 Distance 0.72km First Listing Offers

327 KARRINYUP ROAD KARRINYUP WA 6018.

Sold Price \$940.999



 \equiv 3 \rightleftharpoons 1 \rightleftharpoons 2 \sqsubseteq 805m² ∏ 137m² Sold Date 26-Jan-24 Distance 0.87km First Listing Offers

Last Listing UNDEROFFER-By the Phil Pope Team

Comparable Sales

5) 23 NORTHGATE STREET KARRINYUP WA 6018

Sold Price

0.98km

\$1,170,000



 ☐ 3
 ☐ 1
 ☐ 793m²
 ☐ 105m²²

 Year Built
 1965
 DOM
 2

 Sold Date
 20-Nov-23
 Distance
 0

First Listing From \$1.1 million

Last Listing From \$1.1 million

6 20 BURROUGHS ROAD KARRINYUP WA 6018

Sold Price \$915.000



 □ 3 □ 2 □ 2 □ 391m²
 □ 155m²

 Year Built
 1997
 DOM
 12

 Sold Date
 25-May-23
 Distance
 0.54km

First Listing -

Last Listing -

🕖 15 PARIS WAY KARRINYUP WA 6018

Sold Price



 ☐ 3 ☐ 2 ☐ 1 ☐ 1,052m²
 ☐ 110m²

 Year Built 1965
 DOM 14

 Sold Date - Distance 1.1km

First Listing Set Date Sale

Last Listing Set Date Sale

First Listing Contact Agent

8 16A PAINE COURT KARRINYUP WA 6018

Sold Price S

\$990,000



 ☐ 5
 ☐ 2
 ☐ 298m²
 ☐ 217m²

 Year Built
 2014
 DOM
 14

 Sold Date
 25-Oct-23
 Distance
 1.04km

Last Listing Offers

9) 19A PASCOE STREET KARRINYUP WA 6018

Sold Price \$1,

\$1,060,000



 ☐ 3
 ☐ 2
 ☐ 2
 ☐ 423m²
 ☐ 176m²

 Year Built
 2014
 DOM
 14

 Sold Date
 24-May-23
 Distance
 0.26km

First Listing All Offers Presented!

Last Listing UNDER OFFER!!

DOM = Days on market RS = Recent sale

UN = Undisclosed Sale

* This data point was edited by the author of this CMA and has not been verified by CoreLogic

WHITEFOX

Comparable Sales

21 BLACKDOWN WAY KARRINYUP WA 6018

Sold Price

\$1,200,000

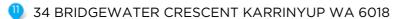


Year Built 1970 DOM Sold Date 15-Nov-23

Distance 0.56km

First Listing -

Last Listing -



Sold Price \$1,200,000



 \blacksquare 3 $\stackrel{\triangleright}{=}$ 1 \rightleftharpoons 2 $\stackrel{\triangleright}{\Box}$ 728m² $\stackrel{\square}{\Box}$ 80m² DOM Sold Date 02-Jan-24 Distance 0.83km

First Listing \$1,200,000

Last Listing \$1,200,000



Sold Price \$1,180,000



 \blacksquare 3 $\stackrel{\frown}{\blacksquare}$ 1 \rightleftharpoons 3 $\stackrel{\frown}{\Box}$ 794m² $\stackrel{\frown}{\Box}$ 170m² Year Built 1972 DOM 19 Sold Date 18-Sep-23 0.85km Distance

First Listing END DATE SALE - 18TH SEPTEMBER (UNLESS SOLD PRIOR)

Last Listing Under Offer!

Comparable Listings

1 469A KARRINYUP ROAD INNALOO WA 6018



Year Built 2016 DOM 44 days
Listing Date 21-Feb-24 Distance 2.24km
Listing Price Offers

2 115 MILVERTON AVENUE KARRINYUP WA 6018



Year Built 1972 DOM 1 day
Listing Date 04-Apr-24 Distance 0.56km
Listing Price OFFERS

Notes from your agent Chasing \$1.3-\$1.4 Subdivisable block

3 21 BIRDWOOD STREET INNALOO WA 6018



 ☐ 3 ☐ 2 ☐ 2 ☐ 728m²
 ☐ 103m²

 Year Built 2024
 DOM 30 days

 Listing Date 06-Mar-24
 Distance 2.07km

 Listing Price From \$829,000

Notes from your agent Listing not updated 3x2 villa brand new build

46 HALLEY STREET INNALOO WA 6018



Year Built 2024 DOM 5 days
Listing Date 22-Mar-24 Distance 2.09km
Listing Price From \$900,000

Notes from your agent Listing not updated This is a 3x2 villa

DOM = Days on market * This data point was edited by the author of this CMA and has not been verified by CoreLogic

Comparable Listings

brand new build

111 JACKSON AVENUE KARRINYUP WA 6018



Year Built 2008 29 days Listing Date 07-Mar-24 1.51km Distance Listing Price UNDEROFFER-By the Phil Pope Team

4 MCLINTOCK WAY KARRINYUP WA 6018



 \blacksquare 4 $\stackrel{\frown}{=}$ 2 \rightleftharpoons 1 \square 761m² \square 140m² Year Built 1962 DOM 5 days Listing Date 17-Feb-24 Distance 0.97km Listing Price From \$1,150,000

6 HADLEY PLACE KARRINYUP WA 6018



 \blacksquare 3 $\stackrel{\triangle}{=}$ 1 \bigcirc 1 $\stackrel{\square}{\sqcup}$ 812m² ∏ 119m² Year Built 1965 DOM 161 days Listing Date 27-Oct-23 Distance 1.09km Listing Price Offers Low \$900,000

2A THOMAS WAY KARRINYUP WA 6018



Notes from your agent Survey strata \$1,000,000

Location A++

 \equiv 3 \rightleftharpoons 1 \rightleftharpoons 2 $\boxed{1}$, 387m² ∰ 98m² Year Built 1977 DOM 23 days Listing Date 13-Mar-24 0.84km Distance Listing Price Offers from high \$900,000's



Comparable Listings

115 WILDING STREET DOUBLEVIEW WA 6018



□ 3 □ 1 □ 2 □ 302m² □ 109m² Year Built 1948 DOM 1 day Listing Date 04-Apr-24 Distance 1.55km Listing Price OFFERS

34C PARSONS WAY INNALOO WA 6018



 \blacksquare 6 \clubsuit 2 \spadesuit 2 \blacksquare 334m² \blacksquare 276m² Year Built 2006 DOM 15 days Listing Date 21-Mar-24 Distance 2.2km Listing Price From \$949,000



Disclaimer

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136 Stirling Highway Nedlands, WA 6009 08 6154 2685

20th March 2024

RE: RENTAL APPRAISAL: 160A KARRINYUP ROAD KARRINYUP WA 6018

Dear whom it may concern,

Thank you for requesting Loop Leasing to appraise the above property for rent.

Based on the current rental market analysis of comparable properties in the nearby area and information provided by the owner, we anticipate a rental price of \$850 - \$900 per week.

It should be noted that the rental values quoted are relevant to the market at the time of conducting the appraisal and may change as market conditions fluctuate.

If we can assist you further with the letting and management of your property, we would be pleased to meet with you to discuss a tailored package that best meets your requirements and provide a more accurate appraisal.

Kind regards,

Robyn Lee

Director of Property Management robyn@loopleasing.com.au

0452 661 851





Certificate of Insurance

Date of Issue 26 March 2024

Policy Number

Page 1 of 2



Strata Insurance

Thank you for being an AAMI Strata Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct and that the amount of cover meets your needs.

We do rely on you to honestly disclose all the correct details in regards to your policy.

If you'd like help with something, give us a call on 13 22 44.

Take care,

The AAMI Team

Insured Address

UNIT A TO B 160a KARRINYUP RD, KARRINYUP WA 6018

The Insured

Strata Plan of Karrinyup Rd

Period of Insurance

3 May 2024 to 11:59pm 3 May 2025

Policy Type

Strata Building

Strata Cover

Building Sum Insured: \$6,200

Legal Liability: \$20 million

Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premium® Excess:	\$500
Unoccupied Excess:	\$1,000
Water Damage Excess:	\$200
Theft or burglary by tenants or their guests excess:	\$500
Malicious acts or vandalism by tenants or their guests excess:	\$500

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.

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@aami.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.





The Building

Occupied As: Owner/Tenanted Dwelling Type: Common Property & Liability Wall Construction: Double Brick **Roof Construction:** Tile Year Built: Approx. 1972 Levels: Lifts: No **Balconies:** Yes Pool/SPA: Nο Recreational Facilities: Νo Well maintained and in Yes good condition:

This includes, but is not limited to, there are: no leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, walls, floors, fences, or anywhere else; no damage to foundations, walls, steps, flooring, ceilings, gates, and fences and is structurally sound; no damage from or infestation of termites, ants, vermin, or other creatures; no broken, missing glass or boarded-up windows. Refer to the PDS for further details.

Under Renovation/ Construction:	No
Used for Business:	No
Unoccupied:	No
Financed:	No
Up to 40% of units are used for Holiday /Weekend/Shared Schemes:	No

Security Features

You have told us the following about the security at the building:

Smoke Detectors:	Yes
Restricted Access:	No

Insurance History

You have told us that in the past three years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to strata insurance (excluding any claims made on this policy).

When you need to contact us

It is important that you check the information provided on your Certificate of Insurance. 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.

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@aami.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.





Policy Renewal

STRATA PLAN OF KARRINYUP RD 160A KARRINYUP RD KARRINYUP WA 6018

Date of Issue	26 March 2024
Policy Number	
Period of Insurance	3 May 2024 to 11:59pm 3 May 2025
Due Date	3 May 2024
Total Amount Payable	\$249.48
Last Year's Annual Premium	\$233.08
	Change on last year *7.0%
	Page 1 of 2



Dear Policy Holder,

Thank you for insuring your Strata Building with AAMI. Your current policy expires at 11.59pm on 3 May 2024 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your Certificate of Insurance showing policy details for the new period of insurance and Supplementary Product Disclosure Statement (if any).

It is important to review the information in your Certificate of Insurance carefully. If any details shown are incorrect, or there is other information you need to tell us, please call 13 22 44.

Please pay the amount payable by the due date to ensure you remain covered. If you have any questions about your insurance please call 13 22 44.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

Take care,
The AAMI Team

*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, improved data and changes to the cost of running our business can impact your premium. Your premium may also be impacted by changes to rewards and discounts.

For more information please visit www.aami.com.au/premium

\$ Payment Options



Internet: Visit aami.com.au



Phone: To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



By Mail: Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



In Person: At any Post Office in Australia.







Biller Code: 655902 Ref: 15352119360483

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

 Total Amount Payable
 \$249.48

 Due Date
 3 May 2024

 Reference Number
 15352119360483





*4060 03052024 HSA119360483

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.



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 and rewards.

Insured Address

UNIT A TO B 160a KARRINYUP RD, KARRINYUP WA 6018

	Last Year	This Year
Building		
Sum Insured	\$5,900	\$6,200
Base Premium GST	\$192.63 \$19.26	\$206.18 \$20.62
Stamp Duty	\$21.19	\$22.68
Total Amount	\$233.08	\$249.48

The Total Premium payable for this year is \$249.48, which includes GST of \$20.62

If you are registered for GST purposes, your input tax credit entitlement or adjustment (whichever is applicable) is or is based on the GST amount shown above.

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.

We believe that actions speak louder than words. So if something unexpected happens, you can rest assured we're here to assist. Helping customers recover from life's mishaps is what

