



Tax Invoice

Invoice No. I10371077

Park Street Capital Pty Ltd
Level 10, 52 Alfred St
Milsons Point NSW 2061

Date of issue 18 December 2019
Client ID PRM 218P5
Contact Scott Bates
Telephone 1300 734 274
Email scott.bates@aon.com

Invoice details

Class Real Estate Professional Indemnity
Period 15/01/2020 to 15/02/2021
Insurer XL INSURANCE COMPANY SE
Policy No. 1845292

Payment Summary

Premium	\$	866.25
GST	\$	86.63
Broker Service Charge	\$	250.00
Fee GST	\$	25.00

Total Payment Due (AUD) \$ **1,227.88**
Payment Due Date **28 January 2020**

Transaction Description

** New Policy **

Refer to coverage summary/policy schedule for details

This invoice relates to an Aon Product where the insurer has given us its authority to offer or issue this product to you on its behalf. Please refer overleaf.

Pay by the month Apply for Premium Funding

Visit: <https://hpf.online/5x633m4p17>
Reference Code: 20841113
Fees and Charges apply

12 monthly Instalments: \$112.04
Initial Application Fee: \$22.00
Total Amount Payable: \$1,366.53

Pay in full options

Payment terms are strictly 14 days



EFT

Email your remittance quoting invoice number(s) to au.receivables@aon.com
BSB: 084-456
Account: 130148174
Reference: I10371077



Billers Code: 90308
Ref: 02005962711037107705

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



Credit Card*

Call **1300 854 017** or visit pay-secure.aon.com.au/pay
Ref: 02005962711037107705

Refer overleaf for cheque payment options

Aon Reference: PRM 218P5 D111637/000

* 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 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 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.

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

To contact our Complaints Manager, please email us at 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

Email:

info@afca.org.au

Telephone:

1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

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 218P5 D111637/000

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Park Street Capital Pty Ltd

\$1,227.88

28 January 2020

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