



20/03/2024

Government Notices Unit  
PO Box 30  
Parramatta NSW 2124  
Telephone: (02) 9155 7573  
Fax: (02) 8205 2911  
thirdpartyteam@westpac.com.au

Our ref: **C2024035326426**

Attention: Officer  
Get My Refund  
Email: - Privacy@getmyrefund.com.au

Dear Sir/Madam,

**Re: Cindy Karella Anton Gibbsone - 418948211**

We refer to your letter dated 13/03/2024. The information you require is as follows:

**Westpac:**

For your information in July 2021, Westpac Banking Corporation (**Westpac**) sold its general insurance business (including consumer credit insurance (CCI)) to the Allianz Group and the name of the CCI insurer changed to Allianz Australia General Insurance Limited ABN 99 003 719 319 (**AAGIL**).

As a result, any CCI policies that applied to Westpac bank products are now administrated and insured by AAGIL. Any requests for information relating to CCI policies held by your clients that are connected to their Westpac bank products (for example, Westpac personal loans and credit cards) will need to be raised directly with AAGIL.

Please refer these requests directly through to AAGIL at [www.allianz.com.au](http://www.allianz.com.au) or contact on [1300 369 989](tel:1300369989).

**Bank SA, St. George Bank & Bank of Melbourne:**

Account Number	Account Type	Start Date	Application Bundle	Brand
0839127495	Finance Lease	09/06/2019	Attached	St. George

- No Insurance held across Bank SA, St. George Bank & Bank of Melbourne.



For your information on 1 August 2022 Westpac completed the sale of its life insurance business (including Mortgage Protection Insurance (**MPI**) to TAL Dai-Ichi Life Australia Pty Limited (**TAL**)).

As a result, any MPI policies that applied to all Westpac brands, including Bank SA, Westpac, St. George Bank and Bank of Melbourne, are now administrated and insured by TAL. Any requests for information relating to MPI policies held by your clients that are connected to their Mortgage-related products will need to be raised directly with TAL.

Please refer these requests directly through to TAL at [www.tal.com.au](http://www.tal.com.au) or contact on [131 825](tel:131825).

Should you have any queries, please email [thirdpartyteam@westpac.com.au](mailto:thirdpartyteam@westpac.com.au)

Yours sincerely,

**Third Party Team**

Westpac Banking Corporation



# EMAIL SETTLEMENT COVER PAGE

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**DATE:** 31/05/2019 **PAGE 1 OF:**

**TO:** Settlements Team **E-MAIL:** [LoanDocs@stgeorge.com.au](mailto:LoanDocs@stgeorge.com.au)

**SUBJECT:** Documents for Settlement Re Approved Loan Application

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**FROM** Smart Salary - NVLI New Lease

**APPLICATION #:** 839127495

**DEALER CODE:** 20002351

**APPLICANT NAME:** Ms Cindy Karella Anton Gibsone

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## DEALER INSTRUCTIONS:

To ensure that this application is expediently processed the following steps must be strictly observed. Any deviation will result in delays and referral from National Settlements processing.

- Verify the application is approved.
- E-mail the following document(s) to the above e-mail address as per the below order.

- |   |
|---|
| <input type="checkbox"/> Signed Finance Application Form  |
| <input type="checkbox"/> Invoice to St.George Bank, Level 24 Tower Two International Towers, 200 Barangaroo Avenue, Barangaroo, NSW 2000                          |
| <input type="checkbox"/> Signed Privacy Act Authority form(s)   |
| <input type="checkbox"/> Signed and completed Declaration and Document Instruction/Checklist  |
| <input type="checkbox"/> Copy of Driver's Licence and one other Primary / Secondary proof of ID   |
| <input type="checkbox"/> Pay Slip and / or other proof of income for all income amounts detailed in the 'Capacity' screen(s)                                      |
| <input type="checkbox"/> Signed Direct Debit Request Form.  |
| <input type="checkbox"/> Lease Agreement documents signed by the Borrower(s)  |
| <input type="checkbox"/> Evidence of Comprehensive/Asset Insurance. St.George Bank to be noted as Financier   |
| <input type="checkbox"/> Required AML KYC Verification Documents as per policy (refer AML matrix for details) are attached for each borrowing entity as required. |

D32 W16 1.3.1

This transmission is intended solely for **St.George Bank** and may contain confidential or privileged information. The copying or distribution of it by anyone other than **St.George Bank** is strictly prohibited. If you receive this document with or without any additional documents, **St.George Bank** requests you immediately contact them on **1300301315** and then destroy all copies of this document and any attachments that may accompany this document.

**St.George Bank - A Division of Westpac Banking Corporation ABN 33007457141**

\*P0839127495APPBND





190502-P14L3-02NEY

**Details Of Transaction**

Enquiry Id	190502-P14L3-02NEY
Transaction Date	02/05/2019 9:46AM

**Individual Details**

First Name	Cindy
Other Given Names	Karella Anton
Last Name	Gibsone
Date Of Birth	16/09/1969
Current Address	1 Kooringa CT Ocean Shores NSW 2483
Gender	female
Email Address	karella@live.com.au
Mobile Phone Number	0439521723

**Results****Overall Result****Accept****KYC Result****Accept****Fraud Assessment****Pass**

Fraud score: 100/100

**ZipID Verification**

Fast, secure and convenient face to face identity verification.

[Find out more →](#)
**Accept****Verification Rules Results**

Rule	Result
IDMatrix Custom Westpac Requirements	Match
IDMatrix Minimum Requirements Name and Address	Match
IDMatrix Minimum Requirements Name and Date of Birth	Match
Name Address DOB and Document verification	Match
Name DOB and Document verification	Match
Overall Decision	Accept
Overall Points	238.0
Safe Harbour verification	Match

**Verification Search Results**

Search Name	Indicator	Result	Points	Name	Address	Date Of Birth	Document
Australian Electoral Roll (v3)	Pass	99	59	✓	✓		
Credit Bureau Commercial (v3)	Pass	100	60	✓	✓	✓	
Credit Bureau Commercial (v3.1)	Pass	100	0				
Credit Bureau Commercial (v3.2)	Pass	100	0				
Credit Bureau Consumer (v3)	Pass	99	59				
Credit Bureau Consumer (v3.1)	Pass	99	0				

Search Name	Indicator	Result	Points	Name	Address	Date Of Birth	Document
Credit Bureau Consumer (v3.2)	Pass	98	0				
Credit Bureau Public (v3)	Fail	0	0				
Credit Bureau Public (v3.1)	Fail	0	0				
Credit Bureau Public (v3.2)	Fail	0	0				
Drivers Licence - NSW (DVS)	Pass	100	60	●		●	●
National Tenancy (v3)	Fail	0	0				
National Tenancy (v3.1)	Fail	0	0				
National Tenancy (v3.2)	Fail	0	0				
Passport	Not Searched	0	0				
Velocity Search	No Match	0	0				

**Pass****Fraud Assessment****Overall Fraud Score 100/100****Overall Threshold 50**

Factor	Threshold	Score	Weight	Points	Result
Velocity	50	100	1	100	●



## Application # 814422 / 205259

### Your Personal Details

<b>First Name</b>	Cindy
<b>Middle Name</b>	Karella
<b>Surname</b>	Anton
<b>Drivers License Number</b>	Gibson
<b>Drivers License State</b>	14163909
<b>Drivers License Card Number (NSW only)</b>	NSW
<b>Drivers License Expiry Date</b>	2041456883
<b>Marital Status</b>	14/11/2020
<b>Date of Birth</b>	Married
<b>Dependants</b>	16/09/1969
<b>Gender</b>	0
<b>Work Phone (include area code)</b>	F
<b>Home Phone (include area code)</b>	0439521723
<b>Mobile Phone</b>	0421075987
<b>Email</b>	0439521723
<b>Australian resident?</b>	karella@live.com.au
<b>Visa Expiry Date (non Aus Resident only)</b>	Yes

### Residential Address

<b>Unit Number</b>	
<b>Street Number</b>	1
<b>Street Name</b>	Kooringa Crt
<b>Suburb</b>	Ocean Shores
<b>Post Code</b>	2483
<b>State</b>	NSW
<b>Years at address</b>	10.0

### Previous Residential Status (If prior to 5 years)

<b>Is Previous Address Overseas</b>	
<b>Unit Number (previous)</b>	1
<b>Street Number (previous)</b>	3
<b>Street Name(previous)</b>	
<b>Suburb (Previous)</b>	
<b>State (Previous)</b>	
<b>Post Code (Previous)</b>	
<b>Years at address (Previous)</b>	
<b>Previous Address Overseas</b>	

### Employment Details

<b>Current Employer</b>	Social Futures
<b>Employer Street number and name</b>	73 wharf street
<b>Employer Suburb</b>	TWEED HEADS
<b>Employer Post Code</b>	2485
<b>Employer State</b>	NSW
<b>Years with Employer</b>	2.0
<b>Employer Phone</b>	0418365078
<b>Employment Position</b>	Manager (Junior)
<b>Employment Status</b>	Full Time

## Prior Employment Details (If prior to 5 years)

<b>Prior Employer</b>	North Coast TAFE
<b>Years with Employer (Prior)</b>	4.5
<b>Prior Employer Phone</b>	131601

## Residential Status

<b>Residential Type</b>	Buying
<b>Landlord/Real Estate name (if renting)</b>	
<b>Landlord/Real Estate contact number</b>	

## Monthly Income Details

<b>Gross Annual Salary</b>	69160
<b>Monthly Income (after tax)</b>	4610
<b>Spouses Gross Annual Salary</b>	120000
<b>Spouses Monthly income (after tax)</b>	8733
<b>Monthly rental property income</b>	0
<b>Other Monthly Income</b>	0
<b>Total Income</b>	13343

## Monthly Expenditure Details

<b>Home mortgage (Current residence)</b>	2800
<b>Rent</b>	0
<b>Living</b>	1600
<b>Credit Cards</b>	250
<b>Investment mortgage repayments</b>	0
<b>Loan Repayments</b>	100
<b>Motor vehicle monthly</b>	
<b>Monthly Lease Payment Exc GST</b>	730.16
<b>Total Expenditures</b>	5480
<b>Total Expenditures Minus Monthly Lease payments</b>	4750

## Assets

<b>Bank balances</b>	7393
<b>Home Value</b>	800000
<b>Investment Properties</b>	0
<b>Motor Vehicles</b>	10000
<b>Furniture</b>	60000
<b>Shares</b>	0
<b>Other Assets</b>	35000
<b>Total Assets</b>	912393

## Liabilities

<b>Mortgages on home (current residence)</b>	388298
<b>Financier (Residential mortgage)</b>	Westpac Banking Corporation
<b>Investment Property Mortgages</b>	0
<b>Financier (investment mortgage/s)</b>	None
<b>Motor vehicle loan/s</b>	0
<b>Outstanding loan/s</b>	4966
<b>Total credit card limit/s</b>	26500
<b>Other Liabilities</b>	0
<b>Total Liabilities</b>	419764
<b>Total Loans</b>	4966.00

## Vehicle Details

<b>Vehicle Type</b>	Used
<b>Vehicle Description</b>	2018 HOLDEN Commodore ZB MY18 RS-V Liftback 5dr Spts Auto 9sp AWD 3.6i (5yr warranty)
<b>Vehicle Supplier</b>	Sharp Motor group
<b>Contact Name</b>	Ben Nelson
<b>Contact Email</b>	admin@sharpmotorgroup.com.au
<b>Contact Phone No</b>	0413 430 400
<b>Estimated Vehicle Price</b>	36000
<b>Is this lease a</b>	Additional

## Other info

<b>Privacy Statement Version</b>	Adobe Sign version 3.11.17
<b>Agreed Privacy Statement Timestamp</b>	1/05/2019 12:42 PM
<b>Agreed Financial Details Timestamp</b>	1/05/2019 12:43 PM
<b>Financial Situation Unchanged</b>	
<b>Timestamp</b>	
<b>A / B Ratio</b>	2.43

Account No 0839127495



## LEASE AGREEMENT - GOODS SCHEDULE

**St George Bank** A Division of Westpac Banking Corporation , ABN 33 007 457 141 Australian credit licence  
233714 leases the goods to you on the terms and conditions of this lease agreement which is  
made up of the Lease Agreement - Terms and Conditions - General dated May 2018 and this separate  
Lease Agreement - Goods Schedule. (In those Terms and Conditions, a reference to the "goods schedule" is a reference  
to this Goods Schedule.)

**Supplier:** St George Bank

**ABN:** 33 007 457 141

**Branch Address:** Level 4  
1 Chifley Square Sydney NSW  
2000

**Telephone:** 1300301315

**Fax:**

### Renter of Goods:

**Name:** Cindy Gibson

**Address:** C/O SMARTSALARY  
GPO BOX 4244 SYDNEY NSW 2001

**Telephone:** 0439521723

**Fax:**

### Description of Goods:

Make/ Model:	Used HOLDEN Commodore	ZB MY18 RS-V Liftback 5dr Spts Auto 9sp AWD 3.6i (5
Body Type:	LIFTBACK	Year: 2018
VIN/ Chas No:		Rego No: Rego State: NSW
Engine No:		Options:

### Goods Location:

**Place where goods are used or ordinarily kept:** 1 Kooringa Crt, OCEAN SHORES, NSW, 2483

**Rent Instalments:** (rent instalments include stamp duty, security registration fees and establishment/origination fees where applicable)

Number of Instalments	Residual Value	Frequency	Instalment Amount (incl. Rental Duty)	Rental Duty	GST	Total
1	N	Monthly	\$ 0	\$0	\$ 0	\$ 0
1	N	Monthly	\$ 0	\$0	\$ 0	\$ 0
1	N	Monthly	\$ 730.16	\$0	\$ 73.02	\$ 803.18
57	N	Monthly	\$ 730.16	\$0	\$ 73.02	\$ 803.18

**Term:** 60 months

**Instalment Due Date:** The first instalment is due on the settlement date.

**Residual Value:** \$ 11246.06 (includes GST of \$ 1022.37 )

**Note: These fees and charges may become payable in connection with this agreement:**

Direct Debit Payment Method Fee \$ 0.00

BPay Payment Method Fee \$ 0.00

Coupon Book Payment Method Fee. \$ 0.00 or such lesser amount as we determine of a coupon book is required during the term of the contract.

Replacement Coupon Book Fee \$20.00

Arrears notice fee payable on each occasion a payment is not received within 15 days of it being due: \$9.00

Arrears notice fee payable on each occasion a payment is not received within 32 days of it being due: \$9.00

Dishonour fee, payable whenever a payment by cheque or direct debit, or other payment instruction is dishonoured.  
Per dishonour \$9.00

Payout fee, payable when we provide a written statement at your request of the amount needed to pay out this loan  
agreement. \$20.00

Search fee per search of the security register \$4.00

Fee for additional registration of security  
interest or amendment per registration or  
amendment \$0.00

**Acceptance by Renter By signing lease agreement:**

1. you agree to be bound by it.
2. you acknowledge that before signing this lease agreement you received and were given the opportunity to read a copy of the Lease Agreement - Terms and Conditions - General referred to above.

**Individual**

SIGNED by Cindy Gibsone

in the presence of



Signature of witness : I type my name above to evidence  
that I witnessed the signing of this electronic document

Judi Sandercock  
Name of witness

Address of witness

55 Beantree rd. gibson clybourn  
Occupation of witness 2484  
I type my name above as my signature and execution of this  
electronic document

chillingham NSW  
Local Area Coordinator  
Social Futures  
Signature of

**Acceptance by Owner** By signing this lease agreement we agree to be bound by it.

Signature of Authorised Person	Name (Please Print)
Title	Date

**Guarantor(s):**

Name	ABN/ACN/ARBN (if applicable)	Address

**Acceptance by guarantor - Important**

- If the guarantor signs this lease agreement, the guarantor may be liable instead of or as well as the renter.
- The guarantor should have the full consequence of the guarantee and indemnity contained in this lease agreement explained to the guarantor by an independent lawyer before the guarantor agrees to sign it.
- By signing this lease agreement, the guarantor takes on a personal liability to guarantee that we will receive payment. This is additional to any liability the guarantor has under any security interest that the guarantor has given us.

*By signing this lease agreement the guarantor:*

1. Requests St George Bank to enter into this lease agreement and agrees to be bound by the obligations of the guarantor under this lease agreement in consideration of it doing so;
2. Acknowledges that before signing this lease agreement the guarantor received and was given an opportunity to read a copy of the Lease Agreement - Terms and Conditions - General referred to above.

## **PRIVACY ACT AUTHORISATION/AGREEMENT**

### **TO BE SIGNED BY ALL APPLICANTS WHERE PARTIES ARE INDIVIDUALS**

Applicant parties to a credit application should complete and give this agreement to the below named credit provider or its authorised Introducer ("Introducer") for the purpose of the Privacy Act 1988 (Cth). For the avoidance of doubt, references to "Introducer" in this agreement shall, where applicable, include any replacement salary packaging administrator which is appointed during the term of any finance contract which results from your application.

#### **NAME OF CREDIT PROVIDER**

St.George Bank – A Division of Westpac Banking Corporation - A.B.N. 33 007 457 141 or St George Finance Limited - A.B.N 99 001 094 471 whichever is named as Credit Provider in the Applicant's application for credit ("St George")

#### **NAME OF YOUR INTRODUCER**

Smartsalary Pty Limited – A.B.N 24 096 796 100

The Applicant acknowledges that Applicant has made an application for credit from St.George.

#### **PRIVACY STATEMENT**

##### **Personal information**

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, lenders mortgage insurers, trade insurers, your broker or any other person acting on your behalf, other loan parties, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available on our website or by calling us. Please see the **Contact us** section. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

### Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you; and
- give or obtain a banker's opinion about you.

To ensure we are meeting our requirements and to allow the most up-to-date information to be considered as part of the application process, we may do any or all of these things on one or more occasion.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

See the **Contact us** section or ask your Introducer for a hard copy of the Statement of Notifiable Matters.

### Introducer details

Your Introducer is Smartsalary Pty Limited ("Smartsalary"), Australian Credit Licence 390165, ACN 096796100, of Level 8, 133-145 Castlereagh Street, Sydney NSW 2000, Phone: 1300 476 278

### Authority to give information to your Introducer and Manufacturer

You authorise your Introducer, who submits your application for finance, to have access from us to certain information. You authorise us to disclose to that Introducer information including, but not limited to, your application and our assessment of it and information relating to any existing finance contract you have with us which is proposed to be refinanced (in whole or in part) by the finance which is the subject of your application. If your application is referred for further assessment, you request us to disclose credit eligibility information about you to the Introducer, as your authorised representative. This includes information from your credit report and any information we derive from your credit report.

If your finance is approved you authorise us to disclose to your Introducer, as your authorised representative, all information we hold relating to your finance contract (as updated from time to time and on an ongoing basis during the term of your finance contract) which is necessary for the ongoing administration of your finance contract including, but not limited to your finance contract account

name and number, information regarding the ongoing management of your account, any change to your contract details, the balance of your account from time to time, whether there are any arrears on your account, the amount of those arrears (if any) and whether or not the finance contract is discharged.

Without limiting the above, if your finance is approved you authorise us to provide to your Introducer and the manufacturer of any vehicle or asset which is the subject of any finance contract you have with us ("Manufacturer") your contact details and all information we hold relating to your finance contract (as updated from time to time and on an ongoing basis throughout the term of your finance contract). Your Introducer, the Manufacturer and anyone they engage may use this information to carry out data analytics.

#### **Use of information by your Introducer**

Your Introducer may exchange your personal information with:

- financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint regarding our services;
- any person where it is required by law to do so;
- any of your Introducer's associates, related entities or contractors;
- your referees, such as your employer, to verify information you have provided; and
- any person considering acquiring an interest in your Introducer's business or assets.

#### **Marketing by your Introducer and Manufacturer**

From time to time, your Introducer and the Manufacturer would like to provide you with information and contact you about products and services each of them offers. You authorise us to supply your Introducer and the Manufacturer with your contact details and all information we hold relating to your finance contract and the vehicle or asset financed (as updated from time to time and on an ongoing basis during the term of your finance contract) to enable your Introducer and/or the Manufacturer to provide you with information and offers. Your Introducer and the Manufacturer may also contact you with respect to any offers we may make to you.

You may tell us not to provide this information to either or both of your Introducer or Manufacturer for the purpose of enabling them to provide you with information and offers by calling us. Please see the **Contact us** section.

Your Introducer and Manufacturer are independent from us and have privacy policies which differ from our privacy policies. Your Introducer and Manufacturer are responsible for their own privacy policies and practices, including managing their own marketing consents and opt-out lists. Please contact your Introducer or Manufacturer directly for further information. Your Introducer and Manufacturer may disclose your personal information to an entity that is located outside Australia. Details of the countries where the overseas recipients are likely to be located in their privacy policies.

#### **Access to Personal Information held by your Introducer**

You may gain access to the personal information that the Introducer holds about you by contacting the Introducer. A copy of the Introducer's privacy policy can be obtained at [www.smartsalary.com.au/privacy.aspx](http://www.smartsalary.com.au/privacy.aspx) and contains information about how you may access or seek correction of the information your Introducer holds about you, how it manages that information and its complaints process.

#### **Motor Vehicle or Drivers' Licence Registry**

You authorise us to obtain personal information about you, under the Freedom of Information Act, from any motor vehicle or drivers' licence registry in Australia whilst any liability is outstanding to us without reference to you.

### **Electronic signing**

Below is a consent to this agreement, any lease agreement, novation agreement, salary packaging and all other related or required documents (including a direct debit request) ("Documents") being signed electronically. The consent below should be given by you, Cindy Gibsone if you agree that all Documents relating to this leasing/packaging transaction ("Transaction") can be signed electronically and communications in respect of the Transaction can be given electronically.

*By signing this agreement you:*

- (a) consent to the use of the Adobe Sign system to meet any signing requirements, and to giving and receiving communications, notices and Documents electronically, in respect of the Transaction;
- (b) agree that the Adobe Sign system is sufficiently reliable and appropriate for this purpose;
- (c) acknowledge and agree to the use of the email address that you have provided as the method to identify you and to indicate your intention in relation to any communications or notices given or Documents signed using the Adobe Sign system;
- (d) warrant that the email address that you have provided is personal to you, and is not shared with any other person;
- (e) warrant that, where your signature is required to be witnessed in any Document, your signature will be witnessed by an independent third party who is not involved in the Transaction;
- (f) acknowledge that we consent to you executing those Documents electronically; and
- (g) consent to us executing any Documents electronically.

### **Online Identity Verification**

By signing this agreement you:

- agree to the Online Identity Verification Terms and authorise St.George and Smartsalary to use online identity verification;
- confirm that you are authorised to provide the personal details presented for online identity verification; and
- consent to your information being checked with the document issuer or official record holder for the purpose of confirming your identity.

#### **If you do not wish to use online identity verification you should:**

- not sign this agreement; and
- advise Smartsalary you do not wish to use online identity verification.

Smartsalary will provide you with an alternative method of identity verification and an alternative process for signing the Documents.

### **Definitions**

The definitions below apply to this agreement and the Online Identity Verification Terms.

"**Online Identity Verification Terms**" means the Online Identity Verification Terms set out below.

"**We**", "**our**", "**us**" or "**St.George**" means St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian Credit Licence 233714 or St.George Finance Limited ABN 99 001 094 471 Australian Credit Licence 387944 whichever is named as Credit Provider in the Applicant's application for credit and, for the purposes of the Online Identity Verification Terms only, includes Smartsalary.

**"Westpac Group"** means Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate.

**"You"** or **"Applicant"** means the applicant party to a credit application named below who has signed this agreement.

**Contact us:**

Phone: 1300 301 315

8:30am and 5:30pm (AEST), Monday to Friday

Website: stgeorge.com.au

### **Online Identity Verification Terms**

By proceeding with online identity verification, you agree to us making an identity verification request (**verification request**) and disclosing your name, residential address, and date of birth (**personal information**) electronically on your behalf using Equifax Pty Limited ABN 29 080 662 568 (**Equifax**) in accordance with these terms.

We may ask Equifax to provide an assessment of whether your personal information matches (in whole or part) personal information held by Equifax. We do this only for the purpose of verifying your identity as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Equifax may prepare and provide a verification assessment to us. Equifax may use your personal information and personal information of other individuals to prepare the verification assessment.

You also appoint us as your agent to contact Commonwealth and State Government agencies and private sector organisations (database owners) electronically on your behalf using Equifax, to verify the personal information you have provided to us, including your mobile number and email address. The relevant database owners will only be used where you provide additional document details for verification, for example details for your Driver's Licence or Medicare card.

For more information on how the database owners handle personal information, please refer to the following database owners' privacy policies on their website, or contact them individually to get more information:

**Equifax owns and/or manages the following databases:**

- Consumer Credit Report
- Commercial Credit Report
- Equifax Public Records
- National Tenancy database
- Commonwealth Electoral Roll
- Insurance Reference Database
- Equifax Phone Number Directory.

**Commonwealth Agencies:**

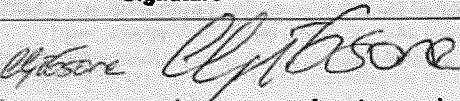
- Medicare
- Department of Foreign Affairs and Trade - Australian Passport Office
- Department of Immigration and Border Protection - Visa Entitlement Verification Online.

**Various State Government Authorities:**

- ACT - Road Transport Authority
- NSW - Roads and Maritime Services
- QLD - Department of Transport and Main Roads
- VIC - VicRoads
- WA - Department of Transport
- SA Department of Planning, Transport and Infrastructure
- NT - Department of Transport
- TAS - Department of State Growth Transport
- Registry of Births, Deaths & Marriages.

Note: The confirmation of your identity using the credit reporting information will not be recorded as an enquiry on your consumer credit report.

I have read and understood the above Privacy Statement and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual, I declare that the individual has been made aware of that fact and the contents of the Privacy Statement. I agree to the Online Identity Verification Terms and confirm that I wish to use online identity verification.

Name of Applicant 1	Signature	Date
Cindy Gibsone →	 I type my name above as my signature and as my execution of this electronic document.	Jun 3, 2019



# Novation Agreement

St George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141

**Details****Date**

Jun 3, 2019

**Parties**

Owner	St George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 LEVEL 4 1 CHIFLEY SQUARE SYDNEY NSW 2000
Employer	Name: Social Futures ABN/ACN/ARBN: 77398196862 Address: 16 Keen Street, Lismore, NSW, 2480
Employee	Name: Cindy Gibsone Address: 1 Koringa Crt, OCEAN SHORES, NSW, 2483

**Vehicle**

## Make

HOLDEN

## Model

Commodore ZB MY18 RS-V Liftback 5dr Spts Auto 9sp AWD 3.6i (5yr warranty)

## Registration number

TBA111

## Engine number

W2172968HELX139

## Chassis number

W0VZS6EDXJ1098617

**Original lease agreement**

## Date of original lease agreement

02/05/2019

## Account Number

0839127495

**Excepted Rights and Obligations**

The insurance obligations contained in clause 14 of the original lease agreement.

- A. The owner has entered into the original lease agreement under which the employee agreed to lease the vehicle from the owner on the terms and conditions set out in that agreement.
- B. The employee is employed by the employer.
- C. The parties have agreed to novate the original lease agreement as set out in this agreement.

# Provisions

## Key words

The meaning of words printed *like this* and of some other common key words is explained at the end of this agreement.

Contents	Page No
Rescission of original lease agreement and entry into novated lease	2
Novation back to employee on specified events	2
Use of motor vehicle by the employee	2
Acknowledgements	2
Employee indemnifies employer	2
Employee indemnifies owner	3
Employer indemnifies employee	3
General provisions applicable to each indemnity	3
Notice	3
Interpretation	3

### Rescission of original lease agreement and entry into novated lease

- 1.1 As from the date of this agreement:
- The *lease rights and obligations* under the *original lease agreement* are novated to and assumed by the employer;
  - The *excepted rights and obligations* under the *original lease agreement* are novated to and assumed by the employee;
  - The employee has no further obligation to the owner in respect of the *lease rights and obligations* and will obtain no further benefit from them; and
  - The employee's obligations to the owner in respect of the *excepted obligations* arise under and as a result of this novation.

### Novation back to employee on specified events

- 2.1 On the termination date the employer novates to the employee the employer's novated lease agreement to the extent of the then subsisting *lease rights and obligations*.
- 2.2 The employee acknowledges that at the time of entering this agreement and as part of the arrangements contemplated in this agreement the employee has agreed to the employer's novated lease agreement being novated to the employee as referred to in clause 2.1.
- 2.3 On the novation mentioned in clause 2.1:
- the employee undertakes all the then subsisting and all future *rights and obligations* under the employer's novated lease agreement; and
  - the employer has (except as set out in clause 2.4) no further obligations to the owner in respect of and will obtain no further benefits from the then subsisting *rights and obligations* under the employer's novated lease agreement.

- 2.4 Notwithstanding any novation back under clause 2, the employer will remain liable (in addition to the employee under clause 2.3) to the owner for any rental payments or any payments of interest on overdue rental payments, which were at the termination date due but unpaid.

### Use of motor vehicle by the employee

- 3.1 The employer will until the termination date make the vehicle available for the use of the employee and the employee's associates (as defined in the Fringe Benefits Tax Assessment Act 1986) as part of the employee's remuneration package.

### Acknowledgements

- 4.1 The employer and the employee each acknowledge that:
- neither the employee or the employer has relied on any representation made by the owner or the skill or judgment of the owner in deciding to enter into this agreement;
  - the owner is entitled to complete any blanks in this agreement;
  - unless it has told the owner otherwise, neither the employer or the employee enters into this agreement as trustee of any trust or settlement;
  - each of them has made its own enquiries and has obtained or has had the opportunity to obtain independent legal, taxation and financial advice before entering into this agreement and is satisfied as to the stamp duty, fringe benefits, tax and income tax consequences of and other legislative issues in connection with entering into all matters and transactions contemplated by this agreement; and
  - neither the owner nor any agent of the owner has made any representations to the employer or the employee as to any taxation implications in relation to matters and transactions contemplated by this agreement.

- 4.2 The owner consents to the employer making the vehicle available to the employee provided that the employer ensures that the vehicle is registered in the name of the employee.

### Employee indemnifies employer

- 5.1 Subject to clause 5.2 the employee indemnifies the employer against any loss incurred by the employer arising directly or indirectly out of this agreement, the original lease agreement, the employer's novated lease agreement or the vehicle or any matter or transaction contemplated by this agreement.
- 5.2 This indemnity shall not extend to any rental payment that had accrued due under the employer's novated lease agreement prior to the termination date, or any interest that had accrued due on that overdue payment.

## **Employee indemnifies owner**

- 6.1 The employee indemnifies the owner against any loss incurred by the owner arising directly or indirectly arising out of any failure by the employer to perform any of its obligations under this agreement or the employer's novated lease agreement or any matter or transaction contemplated by this agreement.

## **Employer indemnifies employee**

- 7.1 The employer indemnifies the employee against any loss incurred by the employee as a result, arising out of any failure by the employer to perform its obligations under this agreement or the employer's novated lease agreement.

This clause does not apply where the employer is a government or governmental agency including any government department, commission, authority or entity.

## **General provisions applicable to each indemnity**

- 8.1 Each indemnity under this agreement is a continuing obligation and is separate and independent from any other obligation of the parties under this agreement.
- 8.2 Each indemnity under this agreement will survive the termination of this agreement.

## **Notice**

- 9.1 Any notice to be given under this agreement may be given in the manner specified in the original lease agreement.

## **Governing Law**

- 10.1 This agreement will be governed by the law of the State or Territory in which the original lease agreement was entered into.

## **Interpretation**

- 11.1 In this agreement:

- (a) employee means the person specified as employee in the Details;
- (b) employer means the person specified as employer in the Details;
- (c) employer's novated lease agreement means the lease entered into between the owner and the employer that comes into existence by reason of the novation referred to in clause 1;
- (d) excepted rights and obligations means the residual value obligations and the obligations (if any) specified in the Details;
- (e) loss includes any loss claim liability or expenses, fees and charges whether arising directly or indirectly and includes legal costs on a full indemnity basis;
- (f) original lease agreement means the original lease agreement specified in the Details;
- (g) owner means the person specified as owner in the Details;
- (h) lease rights and obligations mean all the rights and obligations of the employee under the original lease agreement apart from the excepted rights and obligations;
- (i) vehicle means the vehicle specified in the Details;
- (j) rental payments means:
  - (i) the amount payable by way of rent under the original lease agreement, the employer's novated lease agreement or any other lease created by any novation provided for in this agreement; and
  - (ii) all stamp duty, taxes and other Government imposts payable under or in respect of those amounts;
- (k) residual value obligations means any obligation under the original lease agreement that relates solely to the residual value;
- (l) termination date means the earliest of:
  - (i) the date upon which the employer's novated lease agreement terminates or expires;
  - (ii) the date upon which the owner receives written notification that the employee's employment with the employer has been terminated;
  - (iii) the date upon which the employer notifies the owner that the employer's novated lease agreement will be novated back as provided for in clause 2.

**Acceptance by employee** By signing this agreement:

1. you agree to be bound by it;
2. you declare that all the information you have given the owner is accurate and not misleading and that you are aware that the owner is relying on it;
3. you agree to notify the owner in writing if you change your residential or postal address;
4. you acknowledge that before signing this agreement you received and were given the opportunity to read a copy of the agreement.



Signature of employee: I type my name above as my signature and execution of this electronic document

Cindy Gibson

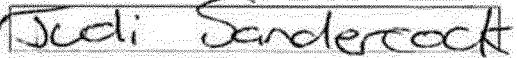
Name (print)

Jun 3, 2019

Date

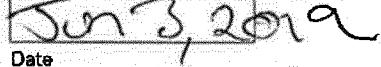


Signature of witness: I type my name above to evidence that I witnessed the signing of this electronic document



Judi Sandcock

Name (print)



Jun 3, 2019

Date

**Acceptance by employer** By signing this agreement:

1. you agree to be bound by it;
2. you declare that all the information you have given the owner is accurate and not misleading and that you are aware that the owner is relying on it;
3. you declare that if you are a Corporate Employer any person signing as authorised signatory is authorised to sign on your behalf;
4. you agree to notify the owner in writing if you change your residential or postal address;
5. you acknowledge that before signing this agreement you received and were given the opportunity to read a copy of the agreement.

Corporate Employer

Individual Employer

Executed by the Employer by its authorised signatory:



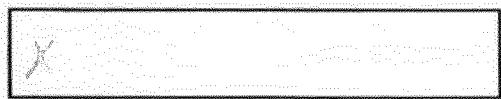
Signature of employer: I type my name above as my signature and execution of this electronic document

Michael Carter

Name (print)

04/06/19

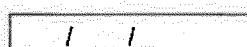
Date



Signature of employer



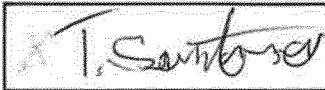
Name (print)



Date

Witness

I witnessed the above employer sign this novation agreement.



Signature of witness: I type my name above to evidence that I witnessed the signing of this electronic document

Taufiana Santoso

Name (print)

27 Just Street  
Goonellabah NSW 2480

Address (print)

Witness

I witnessed the above employer sign this novation agreement.



Signature of witness



Name (print)



Address (print)

**Acceptance** By signing this agreement the owner agrees to be bound by it:  
by owner

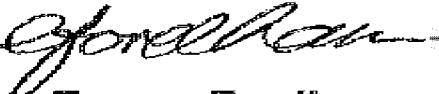
Signed for and on behalf of in the presence of:



**CATHERINE AYALA**

Signature of witness

Name (print)



**Emma Fordham**

Signature of authorised person

Name (print)

**7/06/2019**

Date

## Employer witness allocation

**Witness to Electronic Signature**

As the authorised signatory for the employer in this agreement, you are required to have a witness oversee you whilst signing this agreement. Please enter the email address of your nominated witness in the box below. After you have signed your relevant sections, an email will be sent to your chosen witness asking them to confirm that they witnessed you complete the documentation. Please ensure that they counter sign this form within 24 hours of receipt of the email.

Witness Email Address:

\*\*\* Please note - This must not be your email address \*\*\*

Signature: Date (dd-mm-yyyy) 

Version Date: 11-05-2016

For Office Use Only:

<input type="text"/>
<input type="text"/>



## Insurance Declaration

Given Name(s)	Cindy	Surname	Gibson
Employer	Social Futures		
Vehicle	HOLDEN	Commodore	ZB MY18 RS-V Liftback 5dr Spts Auto 9sp AWD 3.6i (5yr warrant)

### SECTION A (Vero By Suncorp)



I am insuring my vehicle through Smartleasing's fleet policy with Vero (By Suncorp), please deduct the agreed premium from my salary allocation and enrol my vehicle in the Smartleasing fleet insurance policy with Vero. Smartleasing will pay the premium on my behalf and then deduct the premium from my salary allocation. I will advise Smartleasing of any changes that could potentially affect my cover under this fleet policy. I also acknowledge that this Vero fleet insurance is only available whilst I package my car through Smartleasing.

OR

### SECTION B (Other Insurer)



I am arranging my own insurance and I confirm that I will pay for my own insurance and will seek reimbursement for the premium I have paid from Smartleasing via my salary allocation.

Insurer Name	Insurer Name VERO By Suncorp	
Policy Number	Policy No MSL019505965	
Start Date	3/6/2019	
Insurance Start Date:	Expiry Date	3/6/2020
Amount of Cover Market Value		
Premium Paid	\$	Amount of Cover \$
Interested Party	St George Bank	

**Declaration - I acknowledge that it is my responsibility to ensure the vehicle is registered at all times.**

Signature:

Date

Jun 3, 2019

Version Date: 12-04-2016

Application ID: 0839127495  
Version Number: 3



## Insurance Declaration

Given Name(s)	Cindy	Surname	Gibson
Employer	Social Futures		
Vehicle	HOLDEN	Commodore	ZB MY18 RS-V Liftback 5dr Spts Auto 9sp AWD 3.6i (5yr warrant)

### SECTION A (Vero By Suncorp)



I am insuring my vehicle through Smartleasing's fleet policy with Vero (By Suncorp), please deduct the agreed premium from my salary allocation and enrol my vehicle in the Smartleasing fleet insurance policy with Vero. Smartleasing will pay the premium on my behalf and then deduct the premium from my salary allocation. I will advise Smartleasing of any changes that could potentially affect my cover under this fleet policy. I also acknowledge that this Vero fleet insurance is only available whilst I package my car through Smartleasing.

OR

### SECTION B (Other Insurer)



I am arranging my own insurance and I confirm that I will pay for my own insurance and will seek reimbursement for the premium I have paid from Smartleasing via my salary allocation.

Insurer Name	Insurer Name VERO By Suncorp	
Policy Number	Policy No MSL019505965	
Start Date	3/6/2019	
Insurance Start Date:	Expiry Date	3/6/2020
Amount of Cover Market Value		
Premium Paid	\$	Amount of Cover \$
Interested Party	St George Bank	

**Declaration - I acknowledge that it is my responsibility to ensure the vehicle is registered at all times.**

Signature:

Date

Jun 3, 2019

Version Date: 12-04-2016

Application ID: 0839127495  
Version Number: 3

## TAX INVOICE

A.C.N. 149 364 269  
A.B.N. 67 533 713 883

SHARP MOTOR GROUP  
Corner Wharf and Boyd St,  
Tweed Heads NSW 2485

Dealer Num



DATE: 31/05/2019

INVOICE TO

St George Bank  
L 13, 182 George St  
Sydney NSW 2000  
Australia

DELIVERY TO

Cindy Gibson  
1 Kooriinga Crt  
Ocean Shores  
NSW 2483

VEHICLE DETAILS

New/Used:	Used	Odometer:	11588
Year/Build/COM	Jan-18	Registration Number:	TBA111
Make:	Holden	Engine Number:	W2172968HELX139
Model:	Commodore	VIN/Chassis Number:	W0VZS6EDXJ1098617
Variant:	RS-V Liftback	Exterior Colour:	White
		Transmission:	Auto

Vehicle Price	\$	34,163.00
Options	\$	1,385.00
Accessories	\$	1,879.00
Discount		
Sub Total		
<u>Non Taxable Items (Stamps, Rego &amp; CTP)</u>	\$	<u>3,231.64</u>
Includes GST of:	\$	
Luxury Car Tax:		
 <u>Total Price</u>	\$	 <u>37,427.00</u>
Deposit		
Trade In		
Payout		
 <u>TOTAL AMOUNT PAYABLE TO DEALER</u>	\$	 <u>37,427.00</u>

Bank NAB  
Branch Acacia Ridge  
ACCOUNT: Name Temapet PTY LTD t/as Sharp Motor Group  
BSB 084-100  
ACCOUNT: 394154132  
Reference: 46022

POSSESSION DATE 07/06/2019



**TAX  
INVOICE:** SL-0269087  
**Date:** 7/06/2019  
**Tel** 1300 730 366

Smartsalary Pty Ltd  
GPO Box 4174  
Sydney NSW 2001  
ABN:24 096 796 100

**INVOICE TO:**

St George Bank  
L13, 182 George St  
Sydney NSW 2000

**DELIVERY TO:**

St George Bank  
L13, 182 George St  
Sydney NSW 2000

---

**DESCRIPTION**

---

**PRICE EX GST**

---

Cindy Gibsone

Make: HOLDEN

Model: Commodore

Variant: ZB MY18 RS-V Liftback 5dr Spts Auto 9sp AWD 3.6i (5yr warranty)

Entity:

Order# : 828347

VIN: W0VZS6EDXJ1098617

Brokerage - GST Exclusive 0839127495

2853.84

Doc Fee - Brokerage GST Exclusive 0839127495

260.00

Terms:

14 Days

Please remit all payments to:

Smartsalary Pty Ltd  
GPO Box 4174  
Sydney NSW 2001

Direct Deposit:

Smartsalary Pty Ltd  
BSB: 032000  
ACCOUNT NO: 519685

Email remittance to: [accountsreceivable@smartsalary.com.au](mailto:accountsreceivable@smartsalary.com.au)

Please ensure Smartsalary Invoice number is used as payment reference.

<b>SUB TOTAL</b>	3,113.84
<b>GST</b>	311.38
<b>TOTAL</b>	3,425.22



**TAX  
INVOICE:** SL-0269088  
**Date:** 7/06/2019  
**Tel** 1300 730 366

Smartsalary Pty Ltd  
GPO Box 4174  
Sydney NSW 2001  
ABN:24 096 796 100

**INVOICE TO:**  
St George Bank  
L13, 182 George St  
Sydney NSW 2000

**DELIVERY TO:**  
Cindy Gibbsone  
1 Kooringa Crt  
OCEAN SHORES NSW 2483

<b>DESCRIPTION</b>	<b>PRICE EX GST</b>
Cindy Gibbsone	
Make: HOLDEN	
Model: Commodore	
Variant: ZB MY18 RS-V Liftback 5dr Spts Auto 9sp AWD 3.6i (5yr warranty)	
Entity:	
Order# : 828347	
VIN: W0VZS6EDXJ1098617	
Total Assist Insurance - GST Inclusive Disbursement For	699.00
Tyre and Rim Insurance - GST Inclusive Disbursement For	490.00
Small Damage Repair Plus - 5 year - GST Inclusive Disbursement For 828347	995.00
Loan Protection Insurance - Ultimate Level 1- GST Inclusive Disbursement For	1799.00
Disposal Membership	275.00

Terms:  
Please remit all payments to:  
Smartsalary Pty Ltd  
GPO Box 4174  
Sydney NSW 2001  
Direct Deposit:  
Smartsalary Pty Ltd  
BSB: 032000  
ACCOUNT NO: 519685  
Email remittance to: [accountsreceivable@smartsalary.com.au](mailto:accountsreceivable@smartsalary.com.au)  
Please ensure Smartsalary Invoice number is used as payment reference.

<b>SUB TOTAL</b>	4,258.00
<b>GST</b>	0.00
<b>TOTAL</b>	4,258.00



**TAX  
INVOICE:** SL-0269089  
**Date:** 7/06/2019  
**Tel** 1300 730 366

Smartsalary Pty Ltd  
GPO Box 4174  
Sydney NSW 2001  
ABN:24 096 796 100

**INVOICE TO:**

St George Bank  
L13, 182 George St  
Sydney NSW 2000

**DELIVERY TO:**

Cindy Gibbsone  
1 Kooringa Crt  
OCEAN SHORES NSW 2483

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**DESCRIPTION**

---

**PRICE EX GST**

---

Cindy Gibbsone

Make: HOLDEN

Model: Commodore

Variant: ZB MY18 RS-V Liftback 5dr Spts Auto 9sp AWD 3.6i (5yr warranty)

Entity:

Order# : 828347

VIN: W0VZS6EDXJ1098617

Premium Nylon Carpet Mats (Full Set of 4) 828347 150.00

Hydro Platinum Pack (including Driver Safety Kit & Window Tint) 828347 1999.09

Terms:

Please remit all payments to:

14 Days

Smartsalary Pty Ltd  
GPO Box 4174  
Sydney NSW 2001

Direct Deposit:

Smartsalary Pty Ltd  
BSB: 032000  
ACCOUNT NO: 519685

Email remittance to: [accountsreceivable@smartsalary.com.au](mailto:accountsreceivable@smartsalary.com.au)

Please ensure Smartsalary Invoice number is used as payment reference.

<b>SUB TOTAL</b>	2,149.09
<b>GST</b>	214.91
<b>TOTAL</b>	2,364.00



## Statement of Account

St.George Bank - A Division of Westpac Banking Corporation

ABN 33 007 457 141

Australian credit licence 233714

PO Box R1843 Royal Exchange

NSW 1225

Telephone: 1300301315

14 March 2024

Ms Cindy Karella Anton Gibbsone  
1 KOORINGA Court  
OCEAN SHORES NSW 2483

Account Number 839127495  
Account Type Finance Lease

Page 1

### Account Details

No of Instalments	Total Instalment (incl. GST and Rental Duty)	GST Amount	Rental Duty	Start Date	Frequency
1	\$0.00	\$0.00	\$0.00	07 June 2019	Monthly
1	\$0.00	\$0.00	\$0.00	07 July 2019	Monthly
1	\$803.18	\$73.02	\$0.00	07 August 2019	Monthly
57	\$803.18	\$73.02	\$0.00	07 September 2019	Monthly
Residual (incl GST)	\$11,246.06	Due 7 June 2024			

Account Statement for Period 14/01/24 To 14/03/24

Closing Balance\* \$11,823.76

As at 14 March 2024 your account was in advance by \$6.29.

### \*Important Information:

- The Closing Balance does not include GST on the Residual.
- The Closing Balance may not include fees and charges that have been incurred but have not yet been charged to the account.
- The Closing Balance does not represent a payout quote or the amount payable to finalise the Finance Lease. Certain fees and charges may be payable if you terminate your account early.
- A tax invoice can be obtained from the Auto Finance Client Portal via this link [www.stgeorge.com.au/auto-portal](http://www.stgeorge.com.au/auto-portal) when you are ready to finalise your Finance Lease agreement and purchase the goods. To generate a Tax Invoice, select the "Payout Quote" option.

The Auto Finance Client Portal ([www.stgeorge.com.au/auto-portal](http://www.stgeorge.com.au/auto-portal)) is available 7 days a week.

The Auto Finance Client Portal allows you to access your account details, obtain a payout quote, view your transaction history, request a statement or confirm your asset details. If you require any assistance registering or using the client portal or have questions on your Finance Lease agreement, please call us on 1300301315 from 8:30am (AEST) to 5:30pm (AEST), Monday to Friday.

**Transaction Details**

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Value Date	Type Description	Debit	Credit	Balance#	Arrears
07/02/24	Instalment Due	803.18		13,430.12	796.89
07/02/24	Payment		803.18	12,626.94	6.29-
07/03/24	Instalment Due	803.18		12,626.94	796.89
07/03/24	Payment		803.18	11,823.76	6.29-

## Note:

- This statement is for your information only and does not represent a payout quote.
- The Balance# does not include GST on the Residual.
- The Balance# may not include fees and charges that have been incurred but have not yet been charged to the account.
- The lessee will not own the Motor Vehicle at the end of the lease and will not have an obligation or a right to purchase the Motor Vehicle at the end of the lease.
- Where there is a debit instalment due in the Transaction Details that corresponds to the residual due date, this value DOES NOT include GST.
- Full payment of any payout quote may appear to show your account is in credit until your account is closed. This does not automatically entitle you to any repayment of funds until all fees, charges and GST have been processed and your account has been finalised.

**Payment Options**

 <b>Internet Banking</b> BSB Number: 332-291 Account Number: 839127495	 Biller Code: 969964 Reference: 839127495
 <b>Direct Debit</b> Phone <b>1300301315</b> to arrange for a direct debit.	 <b>Mail</b> Post cheque quoting your Account Number on the back to: <b>St.George Bank, PO Box R1843, Royal Exchange, NSW 1225.</b>