

EMAIL WAS SENT TO EMAIL SETTING ON MOBILE PHONE
THIS EMAIL DID NOT COME THROUGH ON EMAIL ON COMPUTER
Gmail BUSINESS EMAIL REGISTERED WITH GODADDY, AMERICA
Jacqueline Pearce

FW: Invoice - 30416

1 message

Holly Jackson <[redacted]>
To: "[redacted]" <[redacted]>

23 March 2021 at 14:4

TARGETING BANKING INSTITUTIONS - FRAUDULENT ACTIVITY
CONTRACT PAYMENTS TO PUBLISHING HOUSE - PUBLISHED AUTHOR

Sent from my Samsung Galaxy smartphone.

----- Original message -----

From: AM Finance <[redacted]>
Date: 4/3/21 3:14 am (GMT+09:30)
To: Holly Jackson <[redacted]>
Cc: Credit Control AM <[redacted]>
Subject: RE: Invoice - 30416

Hello Holly,

* Further to the e-mail below, I have been looking into your payments. I can see that the payment comes through on our bank statements as Jacqueline T rather than your name which has caused the delay when reconciling. *

I confirm we received a payment of £264.45 on the 20th November. Please find attached invoice number 30416 marked as paid for your records.

The outstanding balance on your account is now £183.21, please find attached revised invoice number 32605 for this amount.

We look forward to receiving your final payment.

Kind regards,

Amanda Harrison

Office Manager

Chasing Clouds by Annabelle Knight

Available Now!



Holly Jackson

From: Holly Jackson <[REDACTED]>
 * Sent: Thursday, 10 December 2020 12:05 AM * - REQUESTING RECONCILED PAYMENT IN
 To: AM Finance; Holly Jackson
 Subject: RE: '30800'

Dear Matthew,

Thank you for the invoice on the payment of the marketing publication.

* Could you please send the paid invoice for the payment made on the 10th November for the contract On the Edge of Reality as I have not received reconciled payment invoice yet or the outstanding balance on the contract. *

Thank you.

Kind Regards
 Jacqueline Pearce
 Author : Holly Jackson

Sent from my Samsung Galaxy smartphone.

* CONTACTED JANUARY 2021 - CREDIT CONTROL DEPARTMENT *
 * REQUESTING NOVEMBER 2020 CONTRACT PAYMENT *

----- Original message -----

From: AM Finance <[REDACTED]>
 * Date: 9/12/20 10:42 pm (GMT+09:30) * ← DID NOT RECEIVE THIS EMAIL OR INVOICE IN DECEMBER 2020 FOR CONTRACT PAYMENT.
 To: Holly Jackson <[REDACTED]>
 Subject: RE: '30800'

Dear Jacqueline,

Hope this email finds you well,

Thank you for your payment.

* Please find attached receipt for invoice no 30800 for your records, *

* I can confirm I have updated your contract accordingly, *

Many thanks,

Kind regards,

Matthew Smith
 Accounts Assistant

DID NOT RECEIVE THIS EMAIL OR INVOICE IN DECEMBER 2020 FOR CONTRACT PAYMENT.
 KNOWING 10TH NOVEMBER 2020 PAYMENT IN QUESTION - ALTERED DETAILS CONFIRMED BY 3 SOURCES

- AUSTIN MACAULE
- PAYMENT TRACE
- NICOLE WARREN

ELECTRONIC TRANSFER APP DETAILS TO RECIPIENT
INSTALLED FEBRUARY 2020 BY COMMONWEALTH BANK, KADINA

Select from your address book

Austin Macaulay Publishers Ltd 03352468 UNITED KINGDOM 25 Canary Wharf

- * NO PHONE NUMBER ADDED OR INCLUDED
ALTERATION OF DETAILS OCCURRING DURING THE
ELECTRONIC TRANSFER BY OUTSIDE SOURCE
- * REMOTE ACCESS BY GOVERNMENT AND POLICE
SOURCES TO SERVERS, ACCOUNTS AND COMPUTER
HARDWARE AS CONFIRMED BY TELSTRA.
- * REFER TO 2016 ORIGIN ELECTRICITY ACCOUNT-
EXCESSIVE RISE IN UTILITIES / FRAUDULENT
ACTIVITY INVOLVING A POLICE SOURCE.
- * REFER TO TELSTRA REPORT - ONGOING
FRAUDULENT ACTIVITY IN ACCOUNTS



NO PHONE NUMBER ADDED TO
PAYMENTS - KADINA

International Money Transfer

(Customer Copy)

Section 1 - IMT details

Lodging branch BSB 5503	Lodging branch name KADINA	IMT reference number M01IMTS001066-01	Date 27-MAY-2021
Destination Country UNITED KINGDOM	Foreign Currency Amount GBP	315.00	Exchange Rate 0.5198000
Dealer number	AUD Amount	606.00	Fee 30.00
	Total amount Paid	636.00	

Section 2 - Sender details

Sender's full name & residential address JACQUELINE CAROL PEARCE [REDACTED]	Sender's account number [REDACTED]
	CIF Number [REDACTED]



Section 3 - Beneficiary details

Beneficiary's full name & residential address AUSTIN MACAULEY PUBLISHERS CGC-33.01 25 CANARY WHARF LONDON E14 5LQ UNITED KINGDOM	Description/purpose of payment INVOICE 35040 - JACQUELINE PEARCE
Beneficiary's bank name and address LLOYDS BANK PLC UNIVERSITY OF CAMBRIDGE - 301355 CAMBRIDGE UNITED KINGDOM	Beneficiary's bank code [REDACTED]
Intermediary bank name and address NOT APPLICABLE	Beneficiary's account number / IBAN [REDACTED]
	Intermediary bank code [REDACTED]

Section 4 - Terms and Conditions

The Sender (you) agrees:

- We (the Bank) may use other banks to process this transaction.
- Payment instructions will be accepted and processed in accordance with the relevant Product or Service terms and conditions or Product Disclosure Statements (PDS) where applicable.
- Money sent overseas is usually available for payment to the beneficiary within three business days (Australian time) of our accepting your instructions, but is subject to the requirements and practices of overseas banks and regulators and circumstances beyond the Bank's control (such as international communications breakdowns and problems or delays in processing of a payment by other banks) which may lengthen the timeframe for receipt of funds. Some payments may be subject to delays due to additional screening and processes.
- Exchange rates are indicative only. The exchange rate will be determined when your transaction is confirmed and this is the rate that will apply to your payment, regardless of when the payment is processed.
- We are not liable for:
 - any loss suffered as a result of us acting on these instructions in good faith except where our negligence causes the loss; or
 - any consequential loss incurred; or
 - any delays in payment to the beneficiary by other banks.
- Other banks may charge processing fees which they may deduct from the payment. If however, the other banks charge us instead, you must reimburse us for such fees. We may offer you the option for us to request that all charges be directed to us instead of being deducted from your payment for a fee, in which case we will absorb those costs, however other banks may ignore our instruction in which case we are liable only to the extent of the amount deducted.
- Other banks may convert the currency sent into other currencies. In some cases, they may first convert the currency sent to an intermediate currency (such as U.S. dollars or Euros) prior to conversion to the desired ending currency. This could happen even where the currency sent and the desired ending currency is Australian dollars. We may offer to request non conversion, however other banks may ignore our instruction in which case we are not liable for any resultant loss or shortfall.

PAID 207.00 - 24/11/2020 - ELECTRONIC TRANSFER.
RE [REDACTED] PAYMENTS SINCE 2018 AS JACQUELINE PEARCE

AUSTIN MACAULEY
PUBLISHERS LTD

Company: Austin Macauley Publishers Ltd.
Address: CGC-33.01
25 Canary Wharf
London E14 5LQ
United Kingdom
Telephone: [REDACTED]
VAT: 102675634

Invoice

To: Ms. Jacqueline Pearce
65 Stirling Terrace
Wallaroo Mines
Kadina
South Australia
SA 5554
Australia

Invoice Detail

Invoice Date:	12-11-2020	Terms:	Days 14
Contract Invoice No:	30800	Due Date:	26-11-2020
ISBN:	9781528931212	REF:	Contract Payment
Author:	Ms. Jacqueline Pearce		
Title:	Reality		

Contract

Publication of:	Reality		
Pen Name:	Holly Jackson	Amount:	£ 107.00

Payment date:

Payment details:

Remittance Advice

Please make cheque payable to

Please ensure we receive your remittance with this section
before 26-11-2020

Payment details :

Payment date:

Our Bank Details

Bank [REDACTED]
Sort [REDACTED]
Acc N [REDACTED]
BIC : [REDACTED]
IBAN [REDACTED]

Author: Ms. Jacqueline Pearce
Penname: Holly Jackson
Title: Reality

Contract Invoice No: 30800
Amount: £ 107.00

RESULT OF TRACE

CONFIRMATION OF ALTERED DETAILS OF ELECTRONIC TRANSFER THAT MATCH RECIPIENT CLAIMS - AUSTIN MACAULAY PUBLISHERS
I DID NOT ADD OR INCLUDE A PHONE NUMBER TO RECIPIENT PAYMENT DETAILS - PERMANENTLY INSTALLED IN ADDRESS BOOK OF NETBANKING APP ON MOBILE PHONE



Commonwealth Bank of Australia
ABN 48 123 123 124

* Case Reference Number: [REDACTED] *

* We have received confirmation as follows: *

Confirmation details: Recipient credited with GBP264.45 on 10/11/2020 under reference F/FLOW
* JACQUELINE T [REDACTED] CONTRACT PAYMENT CONTR *

Here are the details of your transaction:

IMT Reference Number: [REDACTED]

* Transaction Date: 10/11/2020 *

Amount debited for the payment: AUD503.52

Amount: GBP264.45

* Recipient: AUSTIN MACAULAY PUBLISHERS LTD *

WHAT DO YOU NEED TO DO?

Please note and/or update your records as required.

WE'RE HERE TO HELP

If you have any questions or need more information relating to this case, please contact our IMT Customer Care Centre on [REDACTED] between the hours of 8:00am - 5:30pm, Monday to Friday (Sydney time).

Regards,

* Payment Investigations *

MAIL RECEIVED - CEO HEAD OFFICE, SYDNEY - MR MATT COMYN

FW: I've received your complaint reference CF-10601870C

Jacqueline Pearce <[REDACTED]>

Tue 22/04/2021 11:55 AM

To: [REDACTED]

* From: [REDACTED] *

Sent: Thursday, 22 April 2021 8:28 AM

To: Jacqueline Pearce <[REDACTED]>

Subject: I've received your complaint reference CF-10601870C

Dear Jacqueline,

Thank you for your time on the phone earlier.

You have requested that I contact you on a recorded line to discuss the concerns you have raised in your letter to CBA's CEO, Matt Comyn, dated 31 March 2021. *

As such, I will contact you on Wednesday 28 April 2021 at 1:00pm Sydney time (12:30pm South Australia time). *

During this call I would like to discuss your concerns raised regarding fraudulent activity on your CBA accounts and profile and the outcome you are seeking from my investigation.

Please note that my call will be from a private number.

I look forward to speaking with you soon.

If you would like more information, you can contact me on [REDACTED]

Regards,

* Nicole Warren *

* Manager Critical and Complex Complaints *

Commonwealth Bank of Australia

[REDACTED]

***** IMPORTANT MESSAGE *****

This e-mail message is intended only for the addressee(s) and contains information which may be confidential.

If you are not the intended recipient please advise the sender by return email, do not use or disclose the contents, and delete the message and any attachments from your system. Unless specifically indicated, this email does not constitute formal advice or commitment by the sender or the Commonwealth Bank of Australia (ABN 48 123 123 124 AFSL and Australian credit licence 234945)

or its subsidiaries.

We can be contacted through our web site: commbank.com.au.

If you no longer wish to receive commercial electronic messages from us, please reply to this e-mail by typing Unsubscribe in the subject line.

5/16/2021
DID NOT ADD A TELEPHONE NUMBER TO ADDRESS BOOK
RECIPIENT DETAILS - DETAILS INSTALLED BY BANK MANAGER
Mail - Cynthia Pearce - Outlook

and reference under which the beneficiary received the funds

- On 7 April 2020, CBA received the below information from the correspondent bank - FUNDS FOR GBP 264.45 WERE PAID AS PER INSTRUCTION DATED 10/11/2020 TO SORT CODE 30-13-55 ACCOUNT [REDACTED] IN FAVOUR OF AUSTIN MACAULEY PUBLISHERS LTD. CREDITED UNDER REF F/FLQW JACQUELINE T [REDACTED] CONTRACT

PAYMENT CONTR

* SUSPECTED PAYMENT WAS STOLEN INDIVIDUAL PAID PAYMENT FROM ILLEGALLY CREATED BANK ACCOUNTS AS REPORTED BY OFFICER [REDACTED] IDENTITY THEFT

- The above information showed that the funds were credited to the recipient account under reference JACQUELINE T [REDACTED] CONTRACT PAYMENT CONTR
- Upon reviewing the description you entered for the payment, you added the telephone number - [REDACTED]. As you have elected to add a telephone number, our system will add a T in front of the number
- When the overseas bank credits the payment they usually pick up some of the remitter name and the description but there is limitations and they often cannot fit all, or both
- In this instance all the overseas bank were able to fit on the deposit reference was 'JACQUELINE T [REDACTED] CONTRACT PAYMENT CONTR', which can be seen as some of the remitter name and some of the deposit reference
- I have reviewed this payment and other payments you have made to the same recipient and can see in each instance you have added the telephone number to the payment description. Please find attached screenshot of the payment in question and payments you have made after this payment from CBA's system
- As can be seen from the attached screenshots each payment has been sent under the remitter name JACQUELINE PEARCE
- I can confirm that there has been no fraudulent alteration of your payments, however the issue seems to be a system limitation with the recipient bank

A suggestion to stop this from happening again in future is to remove the telephone number from the payment description and from the recipient address details in your Address Book on Netbank

I attempted to contact you today to discuss my findings however was unable to reach you. If you would like to discuss the above information further, please reply to this email and confirm a day and time that I am able to contact you again.

Please note the attachment to this email has been password protected for security. I will send the password to you by SMS.

Your options

If you are not satisfied with the outcome of our investigation you can:

Contact the Australian Financial Complaints Authority (AFCA), an independent external dispute resolution body approved by ASIC (time limits may apply, visit AFCA, afca.org.au, website for more information)

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [REDACTED]

Call: [REDACTED] (free call Monday to Friday 9am-5pm, AEST)

If you would like more information, you can contact me on [REDACTED]

Regards,
Nicole Warren - INVOLVED - COVER UP.

5/16/2021

and reference under which the beneficiary received the funds

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* DENYING ACTIVITY COVER UP.

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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [REDACTED]

Call: [REDACTED] free call Monday to Friday 9am-5pm, AEST)

If you would like more information, you can contact me on [REDACTED]

Regards,
Nicole Warren



CLK2LETTERA136365091001

order code
128 15805
5-7 days.

NOV

Reference: [redacted]

Tax OFFICE
1300 720 092.



Australian Government
Department of Human Services



family assistance

Miss Jacqueline C Pearce
[redacted]

* 22 June 2013

Your family assistance

Payment from 08/06/2013 to 21/06/2013 paid on 25/06/2013

\$391.58

Payment from 22/06/2013 to 05/07/2013 paid on 09/07/2013

\$413.78

Regular Payment from payment date 23/07/2013

\$453.74

Your regular payment is made up of the following maximum entitlements, based on your circumstances:

* Family Tax Benefit Part A	\$224.00
Clean Energy Supplement Part A	+ \$4.34
* Family Tax Benefit Part B	+ \$102.20
Clean Energy Supplement Part B	+ \$1.96
* Rent Assistance	+ \$144.06 *
Less Rate reductions*	- \$22.82
Total	\$453.74

*Rate reductions are a reduction in your maximum entitlement which may be due to income, child support received or your selected payment option.

MONEY LAUNDERING / SKIMMING ACCOUNTS - CENTRELINK
GOVERNMENT DEPARTMENT

Continued on the back

Please read the back of this letter

If you have any questions about this letter please call:



[redacted]
Monday to Friday, 8.00 am – 8.00 pm

OR

[redacted] for Multilingual Services

Monday to Friday, 8.00 am – 5.00 pm

(Please quote reference number [redacted])



Visit one of our Service Centres.



Note: Local business hours of operation may apply.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
19 MAR	EFTPOS BRIDGESTONE PT PIRIEPORT PIRIE	40.00		321.85
	ANZ ATM PORT PIRIE BRANCH PORT PIRIE SA	300.00		21.85
20 MAR	EFTPOS COLES PORT PIRIE SA AU	5.89		15.96
22 MAR	DEPOSIT		61.15	77.11
	EFTPOS COLES PORT PIRIE SA AU	32.95		44.16
25 MAR	EFTPOS COLES PORT PIRIE SA AU EFFECTIVE DATE 23 MAR 2013	4.81		39.35
	EFTPOS BLOCKBUSTER VIDEO 0001 PORT PIRIE EFFECTIVE DATE 23 MAR 2013	4.95		34.40
	EFTPOS BP PT PIRIE 6976 PT PIRIE EFFECTIVE DATE 23 MAR 2013	10.00		24.40
	EFTPOS WOOLWORTHS 5603 PORT PIRIESA AU EFFECTIVE DATE 24 MAR 2013	16.57		7.83
26 MAR	EFTPOS CHEAP AS CHIPS PORT PIRIE	4.50		3.33
27 MAR	DEPOSIT		100.00	103.33
	EFTPOS WOOLWORTHS 5603 PORT PIRIESA AU	2.28		101.05
	EFTPOS COLES PORT PIRIE SA AU	48.58		52.47
* 28 MAR	TRANSFER FROM INC SUPP BONUS [REDACTED]		221.23	273.70
	EFTPOS MCDONALDS PORT PIRIE0828 PORT PIRIE	3.20		270.50
	EFTPOS COLES PORT PIRIE SA AU	4.00		266.50
	EFTPOS BP PORT PIRIE 5434 RISDON PARK	20.00		246.50
	EFTPOS COLES PORT PIRIE SA AU	40.00		206.50
	ANZ ATM PORT PIRIE BRANCH PORT PIRIE SA	150.00		56.50
* 02 APR	FAMILY PAYMENT FROM AUS GOV FAMILIES [REDACTED] FTB - \$102.20		91.70 - 10.50	148.20
	+ FAMILY PAYMENT FROM AUS GOV FAMILIES [REDACTED] FTA - \$224.00		269.78	417.98
	EFTPOS COLES PORT PIRIE SA AU EFFECTIVE DATE 31 MAR 2013	3.00		414.98
	EFTPOS COLES PORT PIRIE SA AU	39.95		375.03
	EFTPOS BP PT PIRIE 6976 PT PIRIE EFFECTIVE DATE 29 MAR 2013	50.00		325.03
	ANZ ATM PORT PIRIE BRANCH PORT PIRIE SA	300.00		25.03
03 APR	EFTPOS COLES PORT PIRIE SA AU	24.79		0.24
TOTALS AT END OF PAGE		\$1,105.47	\$743.86	\$0.24
TOTALS AT END OF PERIOD		\$6,663.96	\$6,660.36	\$0.24

ANZ FEE SAVING TIP

Arrange to have your salary or pension credited directly to your ANZ account. That way you can use one account to manage all your day to day banking.

ENERGY SUP - \$4.34
ENERGY SUP - \$1.96
RENT ASSISTANCE - \$144.06 - \$16.66 PAID/RECEIVED



2014

Account No



Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
30 APR	EFTPOS THE REJECT SHOP 522 PORT PIRIE SA	3.00		369.06
	EFTPOS BP PT PIRIE 6976 PT PIRIE	10.00		359.06
	ANZ ATM PORT PIRIE BRANCH PORT PIRIE SA	350.00		9.06
03 MAY	EFTPOS COLES PORT PIRIE SA AU	6.99		2.07
06 MAY	DEPOSIT ANZ ATM PORT PIRIE BRANCH PORT PIRIE SA	50.00	70.00	72.07 22.07
07 MAY	ANZ ATM PORT PIRIE BRANCH PORT PIRIE SA	20.00		2.07
10 MAY	EFTPOS COLES PORT PIRIE SA AU	2.00		0.07
13 MAY	TRANSFER FROM CTRLINK NEWSTART [REDACTED]		94.60	94.67
	EFTPOS COLES PORT PIRIE SA AU	6.44		88.23
	EFTPOS WOOLWORTHS 5603 PORT PIRIESA AU	17.88		70.35
	EFTPOS COLES EXPR PORT PIRIE SA AU	18.89		51.46
	ANZ ATM PORT PIRIE BRANCH PORT PIRIE SA	50.00		1.46
14 MAY	FAMILY PAYMENT FROM AUS GOV FAMILIES [REDACTED]		92.26	93.72
	FAMILY PAYMENT FROM AUS GOV FAMILIES [REDACTED]		272.20	365.92
	TRANSFER FROM CHILD SUPPORT [REDACTED]		307.02	672.94
	EFTPOS KMART PORT PIRIE SA AU	18.03		654.91
	EFTPOS HANDYWAY CRETAN ENT 0001 PORT PIRIE	52.08		602.83
	EFTPOS CHEAP AS CHIPS PORT PIRIE	63.40		539.43
	ANZ ATM PORT PIRIE BRANCH PORT PIRIE SA	500.00		39.43
15 MAY	EFTPOS WOOLWORTHS 5603 PORT PIRIESA AU	31.33		8.10
16 MAY	CARD ENTRY AT PORT PIRIE BRANCH			
17 MAY	EFTPOS WOOLWORTHS 5603 PORT PIRIESA AU	8.19	150.00	158.10 149.91
20 MAY	EFTPOS WOOLWORTHS 5603 PORT PIRIESA AU	7.29		142.62
21 MAY	EFTPOS BLOCKBUSTER VIDEO 0001 PORT PIRIE	4.95		137.67
	ANZ ATM PORT PIRIE BRANCH PORT PIRIE SA	20.00		117.67
22 MAY	EFTPOS KMART PORT PIRIE SA AU	32.50		85.17
23 MAY	EFTPOS KMART PORT PIRIE SA AU	15.00		70.17
	PAYMENT TO TELSTRA [REDACTED]	25.00		45.17
TOTALS AT END OF PAGE		\$1,312.97	\$986.08	\$45.17



TELSTRA ILLEGALLY WITHDRAWING FUNDS FROM BANK ACCOUNT - ILLEGAL ACCESS TO BANK ACCOUNT WITHOUT VICTIM SUPPLYING BANKING DETAILS REVERSED BY MANAGER OF ANZ 2014.

END OF PORTRAYED RELATIONSHIP
DENIED FUNDING - MSIC- MED BUS PLAN

* GEOFFREY MENDELSON *

LAWYERS

J MONEVIC STILL IN
PROGRESS.

214 Balaclava Road
North Caulfield VIC 3161

Facsimile: [REDACTED]
Telephone: [REDACTED]

* 12-Dec-12 *

048

4121 - 3802



JACQUELINE PEARCE
JACQUELINE PEARCE
[REDACTED]

Your Ref: [REDACTED]
Our Ref: [REDACTED]

Dear Sir/Madam

* RE: Debt owed to AGL Retail Energy Limited *

* Property Address: [REDACTED] *

We act for Probe Collections and their above named client.

* We have been instructed to effect immediate recovery of your outstanding debt owed to AGL Retail Energy Limited in the amount of \$2,998.04 together with our costs in the sum of \$187.00. *

* The total of these amounts is \$3,185.04. * If payment of the outstanding debt is not received within 7 days of the date of this letter, further recovery action will be instituted against you without further notice.

Should you be unable to make payment by the due date, please contact Probe Collections on [REDACTED] upon receipt of this letter, quoting reference number [REDACTED]

Yours Faithfully,
GEOFFREY MENDELSON LAWYERS

Per:

Payment Options:



To pay by credit card or EFT, simply call our office or attend at 214 Balaclava Road, Caulfield North VIC 3161



Make cheques/money orders payable to:
Probe Group Pty Ltd
PO Box 2492
Caulfield Junction VIC 3161



Bill Code: 77065
Ref: [REDACTED]

BPAY Minimum
Payment is \$25.00

Our Ref: [REDACTED]

Acc Name: JACQUELINE PEARCE
JACQUELINE PEARCE

Telephone & Internet Banking - BPAY

Contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: [REDACTED]

If you are paying by money order or cheque please ensure you send this slip with your payment.
If you require a receipt, please enclose a stamped self addressed envelope.

Geoffrey Mendelson Lawyers Pty Ltd
[REDACTED] 124 062 853

← PAYMENTS MADE NOT RECORDED - PORT PIRIE REFER TO STAGE 18 FRAUDULENT ACTIVITY / BANKING INSTITUTIONS

BAYCORP

Phone: [REDACTED]

Reference Number: 2 [REDACTED]

PRICE PAYMENTS
*NAB - NATIONAL AUSTRALIAN BANK
*BIB. 083004
*ACC - 551814791
*REF. 8102419
NIC 56837550



* CLOSURE OF J MONEGUE DUE TO FRAUDULENT ACTIVITY AUGUST 2013. CONTESTING INTELLECTUAL PROPERTY THEFT 2013 * CREATING DEBTS MONEY LAUNDERING.

NOTICE OF ASSIGNMENT

Dear Sir/Madam,

Debt Owed To: BAYCORP COLLECTIONS PDL (AUSTRALIA) PTY LIMITED
Current Balance: \$2076.79
Client Account Number: [REDACTED]

This letter is to notify you that all rights previously held by AGL SOUTH AUSTRALIA PTY LIMITED in relation to this debt have been assigned to BAYCORP COLLECTIONS PDL (AUSTRALIA) PTY LIMITED on the 29th December 2014. *The effect of this assignment on you is that all monies owed on this account are now due in full and payable to BAYCORP COLLECTIONS PDL (AUSTRALIA) PTY LIMITED.

* The full balance of **\$2076.79** is due in full **IMMEDIATELY.** *

If you do not pay the full amount owed the debt may be listed as a default with a credit reporting agency. If a default was already listed it will continue to show as unpaid until you have resolved this matter.

A default listing can prevent you from obtaining credit in the future.

If payment is not received, further action may be taken without notice and may incur additional costs.

LETTER CONTINUED OVERLEAF



*890 20011170000102

Payment Sl

How to Pay



Payment By Mail

Please mail your cheque or money order, made payable to Baycorp Collections PDL (Australia) Pty Limited Locked Bag 5031, Parramatta, NSW 2124



Billpay Code: 0890

Ref: [REDACTED]



Billpay Code: 899104

Ref: [REDACTED]

Pay in person at any Post Office, by phone 13 18 16 or go to [REDACTED]

Pay by credit card, savings or cheque accounts.

Telephone & Internet Banking - BPAY

Call your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: [REDACTED]

Account Name: J PEARCE

Account No.: [REDACTED]

Date Due: 24.01.20

Amount Due: \$2076.7

Amount Paid: \$

PROBE PAYMENTS

NAB - NATIONAL AUSTRALIA BANK

BSB: [REDACTED]

ACC: [REDACTED]

REF: [REDACTED]

ncc



Customer - please complete if receipt required

Date [REDACTED]

Bank/BSB no. [REDACTED]

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name

Probe

Account or Credit Card no. [REDACTED]

Total deposit amount \$58.00



Customer - please complete if receipt required

Date [REDACTED]

Bank/BSB no. [REDACTED]

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name

Probe

Account or Credit Card no. [REDACTED]

Total deposit amount \$50.00



Customer - please complete if receipt required

Date - 5 FEB 2013

Bank [REDACTED]

Branch/BSB no. [REDACTED]

Account type (please tick)

- Cheque account
- Savings account
- Other account
- NAB Credit Card

Account name

Probe Group

Account or Flexi/Credit Card no. [REDACTED]

Total deposit amount \$50.00



Customer - please complete if receipt required

Date [REDACTED] 2013

Bank/BSB no. [REDACTED]

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name

Probe group

Account or Credit Card no. [REDACTED]

Total deposit amount \$50.00



Customer - please complete if receipt required

Date [REDACTED] 2013

Bank/BSB no. 3-004

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name

Probe

Account or Credit Card no. [REDACTED]

Total deposit amount \$50.00

086102449



Customer - please complete if receipt required

Date [REDACTED] 2013

Bank/BSB no. [REDACTED]

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name

Probe group

Account or Credit Card no. [REDACTED]

Total deposit amount \$50.00



Customer - please complete if receipt required

Date [REDACTED] 28 MAR 2013

Bank/BSB no. [REDACTED]

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name

Probe

Account or Credit Card no. [REDACTED]

Total deposit amount \$50.00



Customer - please complete if receipt required

Date [REDACTED] 2013

Bank/BSB no. [REDACTED]

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name

Probe

Account or Credit Card no. [REDACTED]

Total deposit amount \$50.00



Customer - please complete if receipt required

Date [REDACTED] 23 JUL 2013

Bank/BSB no. [REDACTED]

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name

Probe

Account or Credit Card no. [REDACTED]

Total deposit amount \$50.00



Customer - please complete if receipt required

Date [REDACTED] 2013

Bank/BSB no. [REDACTED]

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name

Probe Payments

Account or Credit Card no. [REDACTED]

Total deposit amount \$50.00



Customer – please complete if receipt required

Date 30 APR 2013
Bank/BSB no.

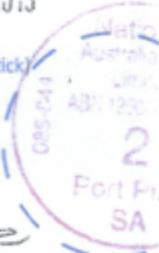
Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name Probe
Account or Credit Card no.

Total deposit amount \$ 50.00

DR 8102449



Customer – please complete if receipt required

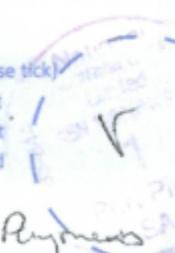
Date 1 APR 2013
Bank/BSB no.

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name Probe Payments
Account or Credit Card no.

Total deposit amount \$ 50.00



Customer – please complete if receipt required

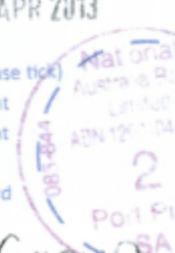
Date - 2 APR 2013
Bank
Branch/BSB no.

Account type (please tick)

- Cheque account
- Savings account
- Other account
- NAB Credit Card

Account name Probe Group
Account or Flexi/Credit Card no.

Total deposit amount \$ 50.00



Customer – please complete if receipt required

Date
Bank
Branch/BSB no.

Account type (please tick)

- Cheque account
- Savings account
- Other account
- NAB Credit Card

Account name Probe Group
Account or Flexi/Credit Card no.

Total deposit amount \$ 50.00



Customer – please complete if receipt required

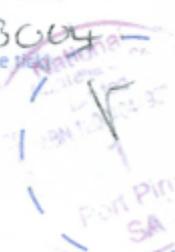
Date 05 MAR 2013
Bank
Branch/BSB no. 3004

Account type (please tick)

- Cheque account
- Savings account
- Other account
- NAB Credit Card

Account name Probe
Account or Flexi/Credit Card no.

Total deposit amount \$ 50.00



Customer – please complete if receipt required

Date 19 FEB 2013
Bank
Branch/BSB no.

Account type (please tick)

- Cheque account
- Savings account
- Other account
- NAB Credit Card

Account name Probe Payments
Account or Flexi/Credit Card no.

Total deposit amount \$ 50.00



Customer – please complete if receipt required

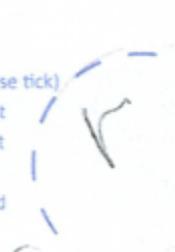
Date
Bank
Branch/BSB no.

Account type (please tick)

- Cheque account
- Savings account
- Other account
- NAB Credit Card

Account name Probe Group
Account or Flexi/Credit Card no.

Total deposit amount \$ 50.00



Customer – please complete if receipt required

Date
Bank/BSB no. 3004

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name Probe
Account or Credit Card no.

Total deposit amount \$ 50.00



Customer – please complete if receipt required

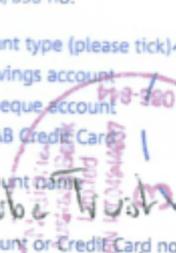
Date
Bank/BSB no.

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name Probe
Account or Credit Card no.

Total deposit amount \$ 50.00



Customer – please complete if receipt required

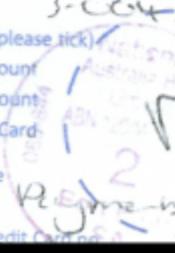
Date 10 DEC 2013
Bank/BSB no. 3-004

Account type (please tick)

- Savings account
- Cheque account
- NAB Credit Card

Account name Probe Payments
Account or Credit Card no.

Total deposit amount \$ 50.00



INDIVIDUAL

CREDIT REPORT

Jacqueline Carol Pearce

CONSUMER CREDIT INFORMATION

Accounts

No information recorded

What is a credit account?

A credit account is a facility for credit.

This section contains detailed information about the personal credit accounts in your name that have been submitted to illion by credit providers.

This information can include the type of credit account/s, the credit limit/s, the credit provider/s, and the date/s the accounts were opened and closed. This information will remain on your credit report for up to two years after the account is closed.

Repayment History

No information recorded

What is my repayment history?

Your repayment history includes up to two years of detail about the monthly payments you have made to the personal accounts listed on your credit report.

This repayment history information is provided to illion by credit providers on a regular basis.

Defaults

No	Date of Default	Last Payment Date	Type	Original Amount	Current Amount	Default Accelerated	Original Credit Provider	Current Credit Provider
* 1	12/03/2014		Utilities	\$2 074 00	\$2 074 00		AGL SOUTH AUSTRALIA P/L	Baycorp Pdl Collections(Aus)

No	Status	Credit Obligation	Original Reason to Report	Current Reason to Report	Original Customer Reference	Current Customer Reference
1	Outstanding	Principal's Account	Payment Default	Payment Default		

What is a default and how long does it remain on my credit report?

A default is information about a payment to a credit account that is at least 60 days overdue, where the credit provider has notified the individual in writing about the overdue payment and the overdue payment is equal to or over \$150.

A default remains on your credit report for 5 years from the date of default.

I have paid my default in full, how can I update the status of my default to reflect this?

The credit provider listed on your credit report is responsible for ensuring the default is accurate and up-to-date. If your default requires updating please contact the credit provider. Alternatively, please provide illion with

REFER TO STAGE 1A MOUSE SALE / TRUST FUND SA WATER,



131 Ellen Street
Port Pirie SA 5540

P: [REDACTED]
F: [REDACTED]
E: [REDACTED]

USUAL CHARGES IN UTILITIES
CLOSURE OF J MONEVIC BUSINESS DUE TO FINANCIAL
HARDSHIP. Mrs Jacqueline Pearce

[REDACTED]

BOOK IN PROGRESS
HAND WRITTEN CONCEPTS - STAGE 4
2014 - 2020

ABN: 56 078 190 575
Owner William & Heather Stephens
Id. [REDACTED]
Manager SMART
Date 14/11/2014

TAX INVOICE

Detail	Charge	From	To	Amount Due	Due Date
Re: [REDACTED] Jacqueline Pearce					
Current Charges					
* Water Owing - USUAL AMOUNT	\$40.00	4-JUN-2014	25-AUG-2014	\$40.00	30/11/2014
	TOTAL Current Charges			\$40.00	
	TOTAL INVOICED:			\$40.00	

Penalty Interest rates will be incurred on all fees & levies that remain unpaid after a period of 30 days have lapsed from the due date.

Please Return this Section with your cheque made payable to the above Century 21 Port Pirie

Return address	131 Ellen Street, Port Pirie SA 5540	Aged Debt		
Date Printed	14/11/2014			
Total Invoiced	\$40.00	30 days	60 Days	90 Days
Payment From	Jacqueline Pearce	\$0.00	\$0.00	\$0.00
Re:	[REDACTED]			
Code	MEAD07			



131 Ellen Street
Port Pirie SA 5540

P: [REDACTED]
F: [REDACTED]
E: [REDACTED]

EXCESSIVE RISE IN UTILITIES.

Mrs Jacqueline Pearce
[REDACTED]

ABN: 56 078 190 575
Owner William & Heather Stephens
id. [REDACTED]
Manager JEFFRIES
Date 12/05/2015

TAX INVOICE

Detail	Charge	From	To	Amount Due	Due Date
Re: [REDACTED] Jacqueline Pearce					
Current Charges					
* Water Owing	\$252.60	28-NOV-2014	27-FEB-2015	\$252.60	22/05/2015
	TOTAL Current Charges			<u>\$252.60</u>	
	TOTAL INVOICED:			<u>\$252.60</u>	

ESCALATING CHARGES

\$30 PF COMMENCING 9/6/15 [Signature]

Penalty Interest rates will be incurred on all fees & levies that remain unpaid after a period of 30 days have lapsed from the due date.

Please Return this Section with your cheque made payable to the above Century 21 Port Pirie

Return address	131 Ellen Street, Port Pirie SA 5540	Aged Debt		
Date Printed	12/05/2015			
Total Invoiced	\$252.60	30 days	60 Days	90 Days
Payment From	Jacqueline Pearce	\$0.00	\$0.00	\$0.00
Re:	[REDACTED]			
Code	MEAD07			

Elders Real Estate Port Pirie

91 Florence Street

Port Pirie SA 5540

Phone [REDACTED] Fax [REDACTED]

Email [REDACTED]



EXCESSIVE RISE IN WATER ACCOUNTS

REAL ESTATE AGENTS

BOOK IN PROGRESS

J MONEGUA BUSINESS

HAND WRITTEN CONCEPTS - STAGE 4

Jacqueline Pearce

Tenant Invoice



Regarding: Jacqueline Pearce



* Date: 22/05/13
Ref: PEARCE
Page: 1

Description	Due Date	Amount	Credit	Owing
* Water Usage 22/11/12 - 26/3/13	05/06/13	369.95	0.00	369.95
Meter Reading: 2830 Units Used: 148 Allowance: 120				
Usage Charge		369.95		
Water Supply Charge April - June	05/06/13	73.25	0.00	73.25
				<hr/>
	Amount Pending Includes 0.00 GST			443.20
				<hr/>
	Total Owing			\$443.20

APRIL 2013

0016632-71761

au/customerhelp



during Mon-Fri (8am-7pm)
Sat (9am-5pm) local time

TAX INVOICE

Invoice No: [REDACTED]
Issue date: 13 Apr 13
Invoice period: 13 Mar 13 to 12 Apr 13

17/5.
Paid 14/5/13.

MISS JACQUELINE PEARCE
[REDACTED]

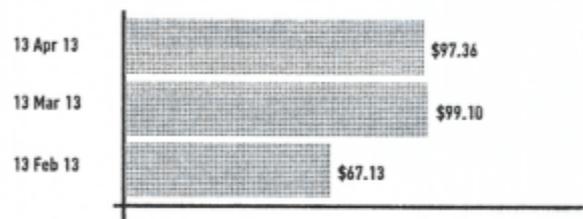
ACCOUNT NUMBER
[REDACTED]

PLEASE PAY NOW

LAST BILL	+	PAYMENTS/ADJUSTMENTS	=	OVERDUE	+	THIS BILL	=	TOTAL AMOUNT DUE
\$99.10		\$0.00		\$99.10		\$97.36		\$196.46

THIS BILL DUE DATE
29 Apr 13

YOUR RECENT CHARGES



YOUR ACCOUNT SUMMARY

LAST BILL	\$99.10
PAYMENTS & ADJUSTMENTS	\$0.00
OVERDUE ***PLEASE PAY NOW***	\$99.10

THIS BILL

ACCOUNT CHARGES	\$17.00
SERVICE CHARGES	
0876126105 on Wireless Home Value \$35	\$45.65
0402441477 on Data Cap \$29.95	\$27.22
SUB-TOTAL	\$89.87
GST	\$7.49
TOTAL THIS BILL	\$97.36
Total Amount Due (including GST)	\$196.46

NOTICE

Your account is OVERDUE.

Late fees have applied if your account is owing more than \$50. Please pay now to avoid Service Restrictions or Suspension. Please call 1300 135 061 if you are experiencing problems paying this account. If your account is now paid please disregard this notice.

Managing your services is simple with the new and improved My Account.

Register or find out more at optus.com.au/myaccount



HOW TO PAY

For more payment options please see overleaf. Please pay by the due date to avoid late payment fees. For details, visit [REDACTED]

Account number	Invoice number	Invoice period	Issue date
[REDACTED]	[REDACTED]	13 Mar 13 to 12 Apr 13	13 Apr 13

For MISS JACQUELINE PEARCE



Bill Code: 3061
Cust Ref: [REDACTED]



BPAY® this payment via Internet or phone banking. (See * on page 2)
BPAY View™ - View and pay this bill using Internet banking.
BPAY View Registration No: Customer Reference number as shown in the box above.

TOTAL AMOUNT DUE
\$196.46

THIS BILL DUE DATE
29 Apr 13

0009700 - 4212 1

! Help?

3937 for help during Mon-Fri (8am-7pm) Sat (9am-5pm) local time

Optus Billing Services Pty. Ltd. ABN 95 088 011 536

Invoice No: [redacted] Issue date: 13 Jul 13 Invoice period: 13 Jun 13 to 12 Jul 13

TAX INVOICE

Exc [redacted] RISE IN TELECOMMUNICATION SYSTEMS J MONEQUIC DEVELOPMENT HAND WRITTEN CONCEPTS - STAGE 4

MISS JACQUELINE PEARCE

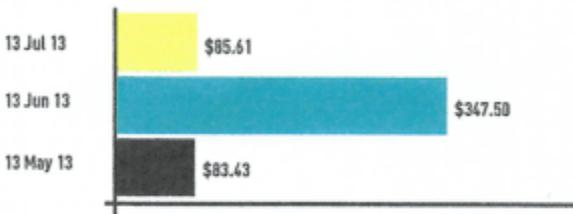
ACCOUNT NUMBER [redacted]



LAST BILL * \$347.50	PAYMENTS/ADJUSTMENTS \$347.50CR	BALANCE \$0.00	THIS BILL \$85.61	TOTAL AMOUNT DUE \$85.61
THIS BILL DUE DATE 29 Jul 13				

EXCESSIVE RISE

YOUR RECENT CHARGES



YOUR ACCOUNT SUMMARY

LAST BILL	\$347.50
PAYMENTS & ADJUSTMENTS	\$347.50CR
BALANCE	\$0.00

THIS BILL

ACCOUNT CHARGES	\$20.24
SERVICE CHARGES	
0876 126 105 on Wireless Home Value \$35	\$31.81
0402441477 on Data Cap \$29.95	\$27.22
SUB-TOTAL	\$79.27
GST	\$6.34
TOTAL THIS BILL	\$85.61
Total Amount Due (including GST)	\$85.61

WE'RE CHANGING. OUR MAKEOVER IS UNDERWAY.

SEARCH OPTUS YES



HOW TO PAY

For more payment options please see overleaf. Please pay by the due date to avoid late payment fees. For details, visit [redacted]

Account number [redacted] Invoice number [redacted] Invoice period 13 Jun 13 to 12 Jul 13 Issue date 13 Jul 13 For MISS JACQUELINE PEARCE



Billter Code: 3061 Cust Ref: [redacted]



*825 [redacted]

BPAY® this payment via Internet or phone banking. (See * on page 2) BPAY View™ - View and pay this bill using Internet banking. BPAY View Registration No: Customer Reference number as shown in the box above.

TOTAL AMOUNT DUE \$85.61

THIS BILL DUE DATE 29 Jul 13

Our ref: 13YNRR063



Government of South Australia

SA Health

Country Health SA Local Health Network Inc.

Yorke and Northern Rural Region

c/- Port Pirie Regional Health Service
The Terrace
PO Box 546
PORT PIRIE SA 5540

Phone
Fax
ABN

Website www.health.sa.gov.au

* 1 May 2013 *

Ms Jacqueline Pearce



Dear Ms Pearce

I write in response to your letter dated 23 April 2013 in which you are seeking information on the meetings that have occurred during the year of 2009 between you and I so you can provide this information to the Minister for Health.

I can confirm that we have met on two occasions to discuss your proposed Business Plan and research and that these meetings were held on 11 December 2009 and 5 February 2010, as arranged by my then Executive Assistant, Ms Jemma Salvemini.

I also understand that you would like information on the role of the Port Pirie Health Advisory Council (HAC) and that you are considering applying to the HAC to become a member. Can I please suggest that you write to the HAC expressing your interest in becoming a member and ask that the HAC consider your nomination. The letter can be made attention to Mr Barry Hay, Presiding Member of the Port Pirie Health Advisory Council, PO Box 546, Port Pirie SA 5540.

I will be in contact with you shortly to discuss the role and function of the HAC.

Yours sincerely

* Roger Kirchner * - SA HEALTH
Regional Director

REFER TO POLICE TARGETING FILE J.
2016 ORIGIN ELECTRICITY BILL - POLICE INVOLVEMENT