From: julie@dicksonconsulting.com.au

To: <u>"JenniferGibbon"</u>

Subject: FW: 521595 MRS J DICKSON & MR J DICKSON < DICKSON RETIREMENT FUND A/C> There are many

interest charges on the EUR cash balance account. Can you please explain

Date: Friday, 10 March 2023 4:46:39 PM

Hi Jennifer

FYI from Kerri

Julie Dickson Director







T: 0419 153 363 | e: julie@dicksonconsulting.com.au

w: www.dicksonconsulting.com.au

From: International Enquiries <intlenquiries@bellpotter.com.au>

Sent: Friday, 10 March 2023 4:30 PM

To: Stevens, Kerri <kstevens@bellpotter.com.au>; International Enquiries <intlenguiries@bellpotter.com.au>

Cc: Dickson Julie (julie@dicksonconsulting.com.au) <julie@dicksonconsulting.com.au>

Subject: RE: 521595 MRS J DICKSON & MR J DICKSON < DICKSON RETIREMENT FUND A/C> There are many interest charges on the EUR cash balance account. Can you please explain

Hi Kerri,

Some European currencies (CHF, DKK, EUR, NOK and SEK) charge for holding credit balances on their accounts. These charges are passed onto the client which is why you are seeing the debit interest entries on the account. Charging for credit balances on these currencies has been in place for many years.

Thanks

Anna

From: Stevens, Kerri <kstevens@bellpotter.com.au>

Sent: Thursday, 9 March 2023 4:40 PM

To: International Enquiries <intlenquiries@bellpotter.com.au>

Cc: Dickson Julie (julie@dicksonconsulting.com.au) <julie@dicksonconsulting.com.au>

Subject: 521595 MRS J DICKSON & MR J DICKSON < DICKSON RETIREMENT FUND A/C> There are

many interest charges on the EUR cash balance account. Can you please explain

Hi International

There are many interest charges on the EUR cash balance account.

The client's Accountant has asked for an explanation.

Can you please advise what has occurred and have these reversed?

Kerri Stevens

Kind regards

Reports for International Cash Transactions Statements and Foreign Cash Balances agree. From 30 June 2021 to 30 June 2022 in EUR

Problem is there are interest charges.

30 June 2021 Balance.

EUR 331.31 AUD value \$524.22

FY2022 [12 mths] As per attached reports

30 June 2021 EUR Balance 331.31 AUD value \$524.22

02/07/2021 [0.19] 02/07/2021 312.31

Interim various interest charges and dividends

30 June 2022 681.91 AUD value \$1,036.18

From: julie@dicksonconsulting.com.au <julie@dicksonconsulting.com.au>

Sent: Thursday, 9 March 2023 3:30 PM

To: Stevens, Kerri < kstevens@bellpotter.com.au>

Subject: FW: INTERNATIONAL ACCOUNTS

Hi Kerri,

Hope you are well.

I've sent my documents to the accountant for the SMSF audit, and she has come up with the following question – do you know the answer?

Many thanks

Julie

Julie Dickson Director







T: 0419 153 363 | e: julie@dicksonconsulting.com.au

w: www.dicksonconsulting.com.au

From: JenniferGibbon < igibbon@bigpond.net.au >

Sent: Thursday, 9 March 2023 2:30 PM **To:** julie@dicksonconsulting.com.au **Subject:** INTERNATIONAL ACCOUNTS

Hi

The EUR account has interest charges on it? I had a balance of \$524 in the account 1.7.21, what has happened to that balance?

Do you have a balance in each of the International accounts as at 30.6.22?

Thank you

Kind Regards Jenny

Jennifer Gibbon Chartered Accountant Phone: (02) 9987 1958 Mobile: 0419 414 295

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