



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213  
La Trobe Australian Credit Fund ARSN 088 178 321  
**Investor Account 239274**

Statement Print Date 1 August 2019  
Financial Year **1 July 2018 - 30 June 2019**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Diro Superannuation Fund  
2 Kahibah Road  
MOSMAN NSW 2088

**Account Details**

TFN - Held  
BPAY® 12 Month Term Biller Code 625210 Reference No. 2392744  
BPAY® Classic Biller Code 727339 Reference No. 2392744  
BPAY® 90 Day Notice Biller Code 121277 Reference No. 2392744  
EFT 12 Month Term BSB 062 986 Account 239 274 046  
EFT Classic BSB 062 986 Account 239 274 012  
EFT 90 Day Notice BSB 062 986 Account 239 274 111

## Annual Taxation Statement - 30 June 2019

The following summary reflects those investments where you were paid interest income during the financial year.

**Investor:** Mr Robert John & Mrs Dian Roberta Nisbet ATF Diro Superannuation Fund

Mortgage Investment	Maturity Date	Mortgage Investment Security Address	Investment as at 30 Jun 2019 (\$)	Property Insurance Policy	Insurance Renewal Date	Total Interest Paid YTD (\$)
<b>Select Peer-to-Peer (P2P) Accounts TOTAL</b>			0.00			0.00
48 Hour Classic Account			0.00			0.00
90 Day Notice Account			0.00			0.00
12 Month Term Account			100,000.00			5,199.98
<b>Total Amount Invested as at 30 Jun 2019</b>			<b>100,000.00</b>			
<b>Total Interest Paid 01 Jul 2018 to 30 Jun 2019</b>						<b>\$5,199.98</b>

**Interest Income Summary**

Interest Collected From Investment Options ( 1 July 2018 - 30 June 2019)	\$	5,199.98
Less : Non Resident Withholding Tax	\$	0.00
Less : Resident Withholding Tax	\$	0.00
Less : Statement Issuance Fee	\$	0.00
<b>Net Investor Interest Paid Period Ended 30 Jun 2019</b>	<b>\$</b>	<b>5,199.98</b>

# Investor Account Information\*

## Interest

### Classic 48 hour Account

Interest on your funds invested in the Classic 48 hour Account is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month by direct credit to your nominated account.

### 12 Month Term Account

Interest on your funds invested in the 12 Month Term Account is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month by direct credit to your nominated account.

### Select and High Yield Investment Accounts

Interest payable in respect to the Select and High Yield Investment Accounts is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are directly credited to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make their interest payments within five (5) days of the due date: "the grace period". If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Classic 48 hour Account and 12 Month Term Account

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive your monthly interest fourteen (14) days after the end of the month. Rates of return are determined after accounting for such events.

### Select and High Yield Investment Accounts

We will write to you in relation to each investment if arrears occur. As a consequence of the loss of cash flow associated with that investment, one half of one month's interest from the borrower by way of the higher rate of interest for late payment may be paid to you, with the balance to be retained by the Investment Manager on the same basis.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to **La Trobe Financial Asset Management Limited**. All funds are credited to either your Classic 48 hour Account or your 12 Month Term Account. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.



**Billers Code – 12 Month Term Account: 625210**  
**Billers Code – Classic 48 hour Account: 727339**

### Telephone & Internet Banking – BPAY\*

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

Your BPAY\* reference is noted on the front of this statement.

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Classic 48 hour Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### Select and High Yield Investment Accounts

Withdrawals from one of these accounts can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint, we have a dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on **13 80 10**.

## More information?

For more information about the Fund call us on **13 80 10**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com)

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

\* Rates of return from the Fund are not guaranteed and are determined by future revenue of the Fund and may be lower than expected. Investors risk losing some or all of their investment. The investment is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended.