# **Workpapers - 2020 Financial Year Norman Cairns Trust Fund** Preparer: Louise Barlow Reviewer: Sam Greco Printed: 15 June 2021

#### **Lead Schedule**

#### 2020 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23900	Dividends Received	(\$385.32)	(\$318.63)	20.93%	Ready for Review
24200	Contributions	(\$77,210.00)	(\$100,000.00)	(22.79)%	N/A - Not Applicable
24700	Changes in Market Values of Investments	\$1,235.00	(\$1,407.90)	(187.72)%	N/A - Not Applicable
25000	Interest Received	(\$74,756.32)	(\$80,746.21)	(7.42)%	Ready for Review
30100	Accountancy Fees	\$235.00	\$3,975.00	(94.09)%	Ready for Review
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Ready for Review
30700	Auditor's Remuneration	\$495.00	\$484.00	2.27%	Ready for Review
30800	ASIC Fees	\$54.00	\$53.00	1.89%	Ready for Review
31500	Bank Charges			0%	N/A - Not Applicable
37700	Interest Paid - ATO General Interest	\$5.70		100%	Ready for Review
41600	Pensions Paid	\$30,245.00	\$120,000.00	(74.8)%	N/A - Not Applicable
48500	Income Tax Expense	\$930.76	\$442.44	110.37%	N/A - Not Applicable
49000	Profit/Loss Allocation Account	\$118,892.18	\$57,259.30	107.64%	N/A - Not Applicable
50000	Members	(\$2,467,336.80)	(\$2,348,444.62)	5.06%	N/A - Not Applicable
60400	Bank Accounts	\$282,526.44	\$265,885.42	6.26%	Ready for Review
60800	Term Deposits	\$2,177,354.01	\$2,097,619.39	3.8%	Ready for Review
68000	Sundry Debtors	\$648.86		100%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
77600	Shares in Listed Companies (Australian)	\$7,385.30	\$8,620.30	(14.33)%	Ready for Review
85000	Income Tax Payable /Refundable	\$413.24	\$258.51	59.85%	Ready for Review
86000	PAYG Instalment Payable	(\$336.00)	(\$339.00)	(0.88)%	Ready for Review
88000	Sundry Creditors	(\$655.05)	(\$23,600.00)	(97.22)%	Ready for Review
Α	Financial Statements				Ready for Review
В	Permanent Documents				Not Started
С	Other Documents				Not Started
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

#### 23900 - Dividends Received

#### 2020 Financial Year

Preparer Louise Bar	rlow Reviewer Sam Greco	Status	Ready for Revie	èW
Account Code	Description	CY Balance	LY Balance	Change
MPL.AX	Medibank Private Limited	(\$385.32)	(\$318.63)	20.93%
	TOTAL	CY Balance	LY Balance	
		(\$385.32)	(\$318.63)	

#### **Supporting Documents**

- Investment Income Comparison Report Report
- O Dividend Reconciliation Report Report
- o Medibank Private Dividends Received.pdf
- Medibank Private Dividends Received.pdf MPL.AX

#### **Standard Checklist**

- ☐ Attach copies of all dividend statements
- $\hfill \square$  Attach copy of Dividend Reconciliation Report
- ☐ Attach copy of Investment Income Comparison Report

#### **Norman Cairns Trust Fund**

## **Dividend Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

			Australian Income			Foreign Income		Withhe	eld	
Date	Net Payment Received	Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Con	npanies (Australian)									
MPL.AX Medibank P	rivate Limited									
26/09/2019	244.53	0.00	244.53	104.80						
26/03/2020	140.79	0.00	140.79	60.34						
	385.32	0.00	385.32	165.14						
•	385.32	0.00	385.32	165.14						
TOTAL	385.32	0.00	385.32	165.14						

#### **Tax Return Reconciliation**

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	385.32	K
Franking Credits	165.14	L

#### **Norman Cairns Trust Fund**

## **Investment Income Comparison Report**

As at 30 June 2020

			Ledger Data					ASX & UL	JT Data		
Investment		Transaction Date	Income Amount	Franking Credit	Date Payabl	e Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
Reconciled	I										
Shares in Lis	sted Companies (Australian)										
MPL.AX	Medibank Private Limited	26/09/2019	244.53	104.80	26/09/2019	04/09/2019	2,470.00	2,470.00	0.0990	244.53	104.80
MPL.AX	Medibank Private Limited	26/03/2020	140.79	60.34	26/03/2020	03/03/2020	2,470.00	2,470.00	0.0570	140.79	60.34
		_	385.32	165.14					0.1560	385.32	165.14
		=	385.32	165.14					0.1560	385.32	165.14

<sup>\*</sup>Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.



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NORMAN CAIRNS PTY LTD 92 OSBORNE DR BURPENGARY QLD 4505 Update your information:

Online:

www.computershare.com.au/easyupdate/MPL

By Mail:

Computershare Investor Services Pty Limited GPO Box 2975 Melbourne Victoria 3001 Australia

**Enquiries:** 

(within Australia) 1800 998 778 (international) +61 (3) 9415 4011

Securityholder Reference Number (SRN)

SRN WITHHELD

ASX Code

MPL

TFN/ABN Status Record Date Not Quoted

Payment Date

5 September 2019

rayillelli Dale

26 September 2019

Direct Credit Reference No.

869136

#### 2019 Final and Special Dividend Statement

This statement represents payment of your final dividend for the year ended 30 June 2019 and your special dividend. These consist of a final dividend paid at 7.4 cents per share and a special dividend paid at 2.5 cents per share for your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date of 5 September 2019. These dividends are fully franked (100%) at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/MPL in order to update your TFN, bank account, and other details online.

Dividend Type	Class Description	Dividend Rate per Security	Number of Securities	Franked Amount	Gross Payment
Final	Ordinary Shares	7.4 cents	2,470	\$182.78	\$182.78
Special	Ordinary Shares	2.5 cents	2,470	\$61.75	\$61.75
			Net Payment		\$244.53
			Franking Credit		\$104.79

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require a replacement statement for any of your dividend payments, you may be charged a fee to cover the costs of reissue.

#### **Your Payment Instruction**

NATIONAL AUSTRALIA BANK LTD BSB: 084-261 Account number: XXXXXXX74 **Amount Deposited** 

AUD\$244.53



**⊢** 106544 000 MPL եվՈրԱլՄեիկլլ|լլ|Մես|լեւլել|ՍԱ NORMAN CAIRNS PTY LTD 92 OSBORNE DR **BURPENGARY QLD 4505** 

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Computershare Investor Services Pty Limited GPO Box 2975 Melbourne Victoria 3001 Australia

**Enquiries:** 

(within Australia) 1800 998 778 (international) +61 3 9415 4011

Securityholder Reference Number (SRN)

#### SRN WITHHELD

ASX Code

MPL

TFN/ABN Status

Not Quoted

Record Date

4 March 2020

Payment Date

26 March 2020

Direct Credit Reference No.

867840

#### 2020 Interim Dividend Statement

This statement represents payment of your interim dividend for the half year ended 31 December 2019. This dividend is paid at the rate of 5.7 cents per share for your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the Record Date of 4 March 2020. This dividend is fully franked (100%) at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/MPL in order to update your TFN, bank account, and other details online.

Class Description	Dividend Rate per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	5.7 cents	2,470	\$140.79	\$0.00	\$140.79
				Net Payment	\$140.79
				Franking Credit	\$60.34

#### **Your Payment Instruction**

NATIONAL AUSTRALIA BANK LTD

**Amount Deposited** 

BSB: 084-261 Account number: XXXXXXX74

AUD\$140.79

<sup>1.</sup> You should retain this statement to assist you in preparing your tax return.

<sup>2</sup> If you require a replacement statement for any of your dividend payments, you may be charged a fee to cover the costs of reissue.



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Computershare Investor Services Pty Limited GPO Box 2975 Melbourne Victoria 3001 Australia

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ASX Code

MPL

TFN/ABN Status Record Date Not Quoted

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5 September 2019

rayillelli Dale

26 September 2019

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Special	Ordinary Shares	2.5 cents	2,470	\$61.75	\$61.75
			Net Payment		\$244.53
			Franking Credit		\$104.79

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Note 2: If you require a replacement statement for any of your dividend payments, you may be charged a fee to cover the costs of reissue.

#### **Your Payment Instruction**

NATIONAL AUSTRALIA BANK LTD BSB: 084-261 Account number: XXXXXXX74 **Amount Deposited** 

AUD\$244.53



**⊢** 106544 000 MPL եվՈրԱլՄեիկլլ|լլ|Մես|լեւլել|ՍԱ NORMAN CAIRNS PTY LTD 92 OSBORNE DR **BURPENGARY QLD 4505** 

#### Update your information:

Online:

www.computershare.com.au/easyupdate/MPL

Computershare Investor Services Pty Limited GPO Box 2975 Melbourne Victoria 3001 Australia

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(within Australia) 1800 998 778 (international) +61 3 9415 4011

Securityholder Reference Number (SRN)

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TFN/ABN Status

Not Quoted

Record Date

4 March 2020

Payment Date

26 March 2020

Direct Credit Reference No.

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#### 2020 Interim Dividend Statement

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Class Description	Dividend Rate per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	5.7 cents	2,470	\$140.79	\$0.00	\$140.79
				Net Payment	\$140.79
				Franking Credit	\$60.34

#### **Your Payment Instruction**

NATIONAL AUSTRALIA BANK LTD

**Amount Deposited** 

BSB: 084-261 Account number: XXXXXXX74

AUD\$140.79

<sup>1.</sup> You should retain this statement to assist you in preparing your tax return.

<sup>2</sup> If you require a replacement statement for any of your dividend payments, you may be charged a fee to cover the costs of reissue.

#### 24200 - Contributions

#### 2020 Financial Year

ı	<b>Preparer</b> Louise Bar	rlow Reviewer Sam Greco	Statu	s N/A - Not Applic	cable
	Account Code	Description	CY Balance	LY Balance	Change
	KENBAR00003A	(Contributions) Kenning, Barry Norman - Accumulation (Accumulation)	(\$77,210.00)	(\$100,000.00)	(22.79)%
		TOTAL	CY Balance	LY Balance	
			(\$77,210.00)	(\$100,000.00)	

#### **Supporting Documents**

O Contributions Breakdown Report Report

#### **Standard Checklist**

☐ Attach copies of S290-170 notices (if necessa
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- ☐ Attach copy of Contributions Breakdown Report
- ☐ Attach SuperStream Contribution Data Report
- ☐ Check Fund is registered for SuperStream (if necessary)
- ☐ Ensure all Contributions have been allocated from Bank Accounts
- ☐ Ensure Work Test is satisfied if members are over 65

#### **Norman Cairns Trust Fund**

#### **Contributions Breakdown Report**

For The Period 01 July 2019 - 30 June 2020

#### **Summary**

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Kenning, Barry Norman	Provided	73 *3	981,036.30	0.00	77,210.00	0.00	0.00	77,210.00
Kenning, Janet Cairns	Provided	71 *3	1,367,408.32	0.00	0.00	0.00	0.00	0.00
All Members				0.00	77,210.00	0.00	0.00	77,210.00

<sup>\*1</sup> TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

#### **Contribution Caps**

Contribution Type	Contributions	Сар	<b>Current Position</b>
Concessional	0.00	25,000.00	25,000.00 Below Cap
Non-Concessional	77,210.00	100,000.00	22,790.00 Below Cap
Concessional	0.00	25,000.00	25,000.00 Below Cap
Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
	Concessional  Non-Concessional  Concessional	Concessional 0.00 Non-Concessional 77,210.00  Concessional 0.00	Concessional         0.00         25,000.00           Non-Concessional         77,210.00         100,000.00           Concessional         0.00         25,000.00

#### **Carry Forward Unused Concessional Contribution Cap**

Member	2015	2016	2017	2018	2019	2020	<b>Current Position</b>
Kenning, Barry Norman							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	872,014.38	971,134.83	981,036.30	

<sup>\*3</sup> Members aged 65 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

Kennii	າg, ເ	Janet	Cair	ns
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Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	14,015.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	1,727,431.63	1,762,714.71	1,367,408.32	

#### **NCC Bring Forward Caps**

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Kenning, Barry Norman	N/A	0.00	107,985.00	100,000.00	77,210.00	N/A	Bring Forward Not Triggered
Kenning, Janet Cairns	N/A	171,142.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

#### Kenning, Barry Norman

		Ledger Data					SuperStream Data							
Date	Transaction Description	Contribution Type	Concessional Co	Non- oncession	Other	Reserves	Contribution	Employer	Concessional	Non- Concess	Other			
03/09/2019	Internet Transfer savings	Personal - Non- Concessional		1,000.00										
03/09/2019	Transfer from Netbank savings	Personal - Non- Concessional		100.00										
19/09/2019	INTERNET TRANFER CREDIT FROM 41782415 Super	Personal - Non- Concessional		10,000.00										
08/10/2019	Internet Transfer taxman	Personal - Non- Concessional		400.00										
22/10/2019	Transfer from Netbank savings	Personal - Non- Concessional		200.00										
02/01/2020	Transfer from Netbank super	Personal - Non- Concessional		10,000.00										
18/02/2020	Transfer from Netbank tax	Personal - Non- Concessional		350.00										
26/04/2020	INTERNET TRANFER CREDIT FROM 41782415 Super	Personal - Non- Concessional		5,000.00										
28/04/2020	Transfer from Netbank taxman	Personal - Non- Concessional		160.00										
18/06/2020	INTERNET	Personal - Non-		10,000.00										

Total for All I	Members		0.00	77,210.00	0.00	0.00				
Total - Kenni	ing, Barry Norman		0.00	77,210.00	0.00	0.00		0.00	0.00	0.0
26/06/2020	INTERNET TRANSFER DEBIT from 41782415	Personal - Non- Concessional		10,000.00						
26/06/2020	INTERNET TRANFER CREDIT FROM 41782415 pension	Personal - Non- Concessional		10,000.00						
26/06/2020	INTERNET TRANFER CREDIT FROM 41782415 pension	Personal - Non- Concessional		10,000.00						
26/06/2020	INTERNET TRANFER CREDIT FROM 41782415 pension	Personal - Non- Concessional		10,000.00						
	TRANFER CREDIT FROM 41782415 pension	Concessional								

#### 24700 - Changes in Market Values of Investments

#### 2020 Financial Year

Preparer Louise Ba	arlow Reviewer Sam Greco	Status N/A - Not Applicable					
Account Code	Description	CY Balance	LY Balance	Change			
24700	Changes in Market Values of Investments	\$1,235.00	(\$1,407.90)	(187.72)%			
	TOTAL	CY Balance	LY Balance				
		\$1,235.00	(\$1,407.90)				

#### **Supporting Documents**

- Market Movement Report
- O Net Capital Gains Reconciliation (Report)

#### **Standard Checklist**

☐ Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale,
Managed Fund Statements etc)
☐ Attach copy of Market Movement report
☐ Attach copy of Net Capital Gains Reconciliation
☐ Attach copy of Realised Capital Gain Report
☐ Ensure all Asset Disposals have been entered
☐ Ensure all Market Values have been entered for June 30
☐ Ensure all Tax Deferred Distributions have been entered

# Norman Cairns Trust Fund Market Movement Report

As at 30 June 2020

				Unrealised					Realised			
Investment	Date	Description	Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	Accounting Profit/(loss)		
MPL.AX - Med	dibank Private L	Limited										
	01/07/2019	Opening Balance	2,470.00	0.00	0.00	0.00	8,620.30	0.00	0.00	0.00		
	30/06/2020	Revaluation	0.00	0.00	(1,235.00)	0.00	7,385.30	0.00	0.00	0.00		
	30/06/2020		2,470.00	0.00	(1,235.00)	0.00	7,385.30	0.00	0.00	0.00		
Total Market	Movement				(1,235.00)					0.00	(1,235.00)	

#### **Norman Cairns Trust Fund**

## **Capital Gains Reconciliation Report**

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables					
CC. Piccean applied Concotables	0.00				

#### **Norman Cairns Trust Fund**

#### **Capital Gains Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

#### <u>Note</u>

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

#### 25000 - Interest Received

#### 2020 Financial Year

Preparer Louise Barlow	Reviewer Sam Greco	Statu	<b>s</b> Ready for Revie	ew.
Account Code	Description	CY Balance	LY Balance	Change
CBA10287300	CBA Cash Investment A/C 10287300	(\$24.36)	(\$8.06)	202.23%
CBA50067185	CBA T/D 50067185	(\$8,520.19)	(\$8,256.00)	3.2%
CBA50077797	CBA TD 50077797	(\$164.06)	(\$153.92)	6.59%
CBATD50071723	CBA T/D 50071723	(\$1,681.19)	(\$1,632.22)	3%
CBATD50073868	CBA T/D 50073868	(\$1,244.24)	(\$1,201.00)	3.6%
CBATD50075679	CBA T/D 50075679	(\$2,096.58)	(\$1,651.20)	26.97%
CBATD50075951	CBA T/D 50075951	(\$408.97)	(\$396.29)	3.2%
CBATD50076559	CBA T/D 50076559	(\$737.28)	(\$720.00)	2.4%
ING60489657	ING Direct A/C 60489657	(\$0.09)	(\$0.24)	(62.5)%
ING82881005	ING T/D 82881005	(\$9,366.05)	(\$9,102.09)	2.9%
ING83372799	ING T/D 83372799	(\$563.99)	(\$730.08)	(22.75)%
ING83450930	ING T/D 83450930	(\$1,470.52)	(\$1,364.97)	7.73%
ING83897570	ING T/D 83897570	(\$530.04)	(\$515.10)	2.9%
ING84040864	ING T/D 84040864	(\$1,091.57)	(\$1,156.12)	(5.58)%
MBLTD261191647	MacQuarie Bank T/D 261191647	(\$7,625.00)	(\$7,625.00)	0%
MET452670542	Suncorp Business Saver A/C 452670542	(\$7,639.53)	(\$1,707.57)	347.39%
MET502791650	Suncorp T/D 502791650		(\$3,183.02)	100%
MET502793210	Suncorp T/D 502793210		(\$4,661.37)	100%
MET507750706	Suncorp T/D 507750706		(\$1,000.00)	100%

Account Code	Description	CY Balance	LY Balance	Change
MET603739554	Suncorp T/D 603739554	(\$550.25)	(\$2,627.83)	(79.06)%
NABTD270000190	NAB T/D 27-000-0190	(\$406.42)	(\$406.39)	0.01%
PIB008516500	Rabo Direct Savings A/C 008516500	(\$10.38)	(\$53.62)	(80.64)%
PIBAA19126G3KRL	RaboDirect T/D 19126G3KRL	(\$90.25)		100%
PIBAA19308KSky2	RaboDirect T/D 19308KSKY2	(\$23.58)		100%
PIBB3H01TDSI257YYWL	RaboDirect T/D SI257YYWL		(\$11,914.50)	100%
PIBB4C10TDGSN14VRPY	RaboDirect T/D GSN14VRPY		(\$892.55)	100%
PIBB4G17TDDYD6D8ALS	RaboDirect T/D DYD6D8ALS	(\$552.01)	(\$552.00)	0%
PIBB4K13TDNDJ1MDH2Z	RaboDirect T/D NDJ1MDH2Z		(\$560.00)	100%
PIBB5B06TDVA53B0J2Y	RaboDirect T/D VA53B0J2Y	(\$777.87)	(\$784.27)	(0.82)%
PIBB5B17TDHZT7F1WCQ	RaboDirect T/D HZT7F1WCQ	(\$566.45)	(\$566.44)	0%
PIBB5E05TDWCA54NKVI	RaboDirect T/D WCA54NKVI	(\$631.73)	(\$628.28)	0.55%
PIBB6H08TDTNQ49RSD4	RaboDirect T/D TNQ49R2D4	(\$491.71)	(\$491.70)	0%
PIBB6K21TDEPP5PVH2R	RaboDirect T/D EPP5PVH2R	(\$99.01)	(\$99.00)	0.01%
PIBB7C14TDPV67T0FWL	RaboDirect T/D PV67T0FWL	(\$33.19)	(\$33.00)	0.58%
PIBB7C14TDPVG5T1N4C	RaboDirect T/D PVG5T1N4C	(\$630.45)	(\$627.00)	0.55%
PIBB7H07TDWYP9FBLVR	RaboDirect T/D WYP9FBLVR	(\$478.51)	(\$478.50)	0%
PIBB7J23TDLIN9F0UAS	RaboDirect T/D LIN9F0UAS	(\$107.26)	(\$107.25)	0.01%
PIBB7L06TDRRJ67V0WZ	RaboDirect T/D RRJ67V0WZ	(\$344.51)	(\$344.50)	0%
PIBB8C12TDEAA9DFUE7	RaboDirect T/D EAA9DFUE7	(\$704.42)	(\$702.48)	0.28%
PIBB8H01TDJV239DX30	RaboDirect TD JV239DX30	(\$9,658.81)		100%

Account Code	Description	CY Balance	LY Balance	Change
PIBB8J31TDQUJ9VMALR	RaboDirect TD QUJ9VMALR	(\$370.61)		100%
PIBB8K14TDJYJ5RRPPA	RaboDirect T/D JYJ5RRPPA	(\$510.94)		100%
PIBB9B25TDXAN5JKX7D	RaboDirect T/D XAN5JKX7D	(\$348.81)		100%
PIBB9C12TDTYX7F37E8	RaboDirect T/D TYX7F37E8	(\$1,193.75)		100%
PIBRABOTDA09VJ	RaboDirect T/D A09VJ \$250,000	(\$8,500.00)	(\$8,500.00)	0%
PIBTDAA19240YVDJS	RaboDirect T/D 19240YVDJS	(\$13.80)		100%
PIBTDDOZ3AZKSV	RaboDirect T/D DOZ3AZKSV		(\$836.40)	100%
PIBTDGZ79SUVLG	RaboDirect T/D 79SUVLG	(\$457.50)	(\$455.00)	0.55%
PIBTDIL76A5FX2	RaboDirect T/D 76A5FX2	(\$647.54)	(\$644.00)	0.55%
PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	(\$1,050.00)	(\$1,047.13)	0.27%
PIBTDXPF6GJLNC	RaboDirect T/D GJLNC	(\$2,342.90)	(\$2,330.12)	0.55%
	TOTAL	CY Balance	LY Balance	
		(\$74,756.32)	(\$80,746.21)	

Supporting Documents	
○ Interest Reconciliation Report Report ○	BS - RaboBank - HISA Statement.pdf
OBS - CBA Cash Investment Account - 87300.pdf CBA10287300	00 TD - CBA - 50067185.pdf CBA50067185
• TD - CBA - 50077797.pdf CBA50077797	TD - CBA - 50071723.pdf (CBATD50071723)
• TD - CBA - 50073868.pdf CBATD50073868	TD - CBA - 50075679.pdf CBATD50075679
• TD - CBA - 50075951.pdf CBATD50075951	TD - CBA - 50076559.pdf (CBATD50076559)
OBS - ING - Business Optimiser - 60489657 (1).pdf ING604896	657) - ING - 82881005.pdf [ING82881005]
• TD - ING - 83372799.pdf [ING83372799]	TD - ING - 83450930.pdf [ING83450930]
• TD - ING - 83897570.pdf [ING83897570]	TD - ING - 84040864.pdf [ING84040864]
• TD - Macquarie - 261191647.pdf MBLTD261191647	BS - Suncorp Business Saver - 70542.pdf MET452670542
• TD - Suncorp - 603739554.pdf MET603739554	TD - NAB - 270000190.pdf [NABTD270000190]
• TD 3KRL 30.06.20.pdf PIBAA19126G3KRL	TD SKY2 06.05.20.pdf PIBAA19308KSky2
○ TD 8ALS 30.09.20.pdf PIBB4G17TDDYD6D8ALS ○	TD 0J2Y 10.02.20.pdf PIBB5B06TDVA53B0J2Y
○ TD 1WCQ 31.03.20.pdf PIBB5B17TDHZT7F1WCQ ○	TD NKVI 06.05.20.pdf PIBB5E05TDWCA54NKVI

○ TD VH2R 31.12.19.pdf PIBB6K21TDEPP5PVH2R

• TD R2D4 30.09.19.pdf [PIBB6H08TDTNQ49RSD4]

- O TD 0FWL 31.03.20.pdf PIBB7C14TDPV67T0FWL
- TD BLVR 30.09.19.pdf PIBB7H07TDWYP9FBLVR
- O TD V0WZ 31.12.19.pdf PIBB7L06TDRRJ67V0WZ
- TD DX30 30.09.19.pdf PIBB8H01TDJV239DX30
- TD RPPA 31.12.19.pdf PIBB8K14TDJYJ5RRPPA
- TD 37E8 31.03.20.pdf | PIBB9C12TDTYX7F37E8
- O TD VDJS 31.03.20.pdf PIBTDAA19240YVDJS
- TD 5FX2 31.03.20.pdf PIBTDIL76A5FX2
- TD JLNC 31.12.19.pdf PIBTDXPF6GJLNC

- TD 1N4C 31.03.20.pdf PIBB7C14TDPVG5T1N4C
- O TD OUAS 31.12.19.pdf [PIBB7J23TDLIN9FOUAS]
- TD FUEL 31.03.20.pdf PIBB8C12TDEAA9DFUE7
- O TD MALR 31.12.19.pdf PIBB8J31TDQUJ9VMALR
- TD KX7D 31.03.20.pdf PIBB9B25TDXAN5JKX7D
- TD 09VJ 31.03.20.pdf PIBRABOTDA09VJ
- TD UVLG 30.09.19.pdf [PIBTDGZ79SUVLG]
- TD S78W 30.06.20.pdf PIBTDXCR01S78W

#### **Standard Checklist**

- ☐ Attach Interest Reconciliation Report
- ☐ Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits	
Bank Accounts						
CBA10287300 CBA Cash Investment A/C 10287300						
01/02/2020	2.26	2.26				
01/03/2020	22.10	22.10				
	24.36	24.36				
ING60489657 ING Direct A/C 60489657						
31/07/2019	0.01	0.01				
31/08/2019	0.01	0.01				
30/09/2019	0.01	0.01				
31/10/2019	0.01	0.01				
30/11/2019	0.01	0.01				
31/12/2019	0.01	0.01				
31/01/2020	0.01	0.01				
29/02/2020	0.01	0.01				
31/03/2020	0.01	0.01				
	0.09	0.09				
MET452670542 Suncorp Business Saver A/C 452670542						
11/07/2019	68.72	68.72				
31/07/2019	0.04	0.04				
27/08/2019	84.27	84.27				
31/08/2019	0.07	0.07				

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits	
14/09/2019	53.14	53.14				
30/09/2019	0.30	0.30				
20/10/2019	53.14	53.14				
31/10/2019	0.17	0.17				
20/11/2019	1,836.69	1,836.69				
26/11/2019	38.91	38.91				
27/11/2019	2,782.15	2,782.15				
29/11/2019	40.14	40.14				
30/11/2019	0.06	0.06				
19/12/2019	188.66	188.66				
31/12/2019	0.16	0.16				
12/01/2020	55.07	55.07				
31/01/2020	0.03	0.03				
28/02/2020	64.24	64.24				
29/02/2020	0.03	0.03				
01/03/2020	690.91	690.91				
19/03/2020	113.22	113.22				
31/03/2020	5.50	5.50				
19/04/2020	56.66	56.66				
21/04/2020	0.02	0.02				
25/04/2020	19.15	19.15				

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits	
30/04/2020	0.50	0.50				
21/05/2020	622.57	622.57				
27/05/2020	28.07	28.07				
29/05/2020	24.75	24.75				
31/05/2020	1.05	1.05				
31/05/2020	29.11	29.11				
04/06/2020	266.89	266.89				
07/06/2020	446.96	446.96				
21/06/2020	64.65	64.65				
30/06/2020	3.53	3.53				
	7,639.53	7,639.53				
PIB008516500 Rabo Direct Savings A/C 008516500						
30/06/2020	10.38	10.38				
	10.38	10.38				
	7,674.36	7,674.36				
Term Deposits						
CBA50067185 CBA T/D 50067185						
30/01/2020	8,520.19	8,520.19				
	8,520.19	8,520.19				
CBA50077797 CBA TD 50077797						
30/06/2020	164.06	164.06				

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits	
	164.06	164.06				
CBATD50071723 CBA T/D 50071723						
30/06/2020	1,681.19	1,681.19				
	1,681.19	1,681.19				
CBATD50073868 CBA T/D 50073868						
22/01/2020	1,244.24	1,244.24				
	1,244.24	1,244.24				
CBATD50075679 CBA T/D 50075679						
05/09/2019	1,704.04	1,704.04				
05/02/2020	392.54	392.54				
	2,096.58	2,096.58				
CBATD50075951 CBA T/D 50075951						
28/12/2019	408.97	408.97				
	408.97	408.97				
CBATD50076559 CBA T/D 50076559						
29/08/2019	737.28	737.28				
	737.28	737.28				
ING82881005 ING T/D 82881005						
13/08/2019	9,366.05	9,366.05				
	9,366.05	9,366.05				
ING83372799 ING T/D 83372799						
05/06/2020	563.99	563.99				

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits	
	563.99	563.99				
ING83450930 ING T/D 83450930						
30/12/2019	1,470.52	1,470.52				
	1,470.52	1,470.52				
ING83897570 ING T/D 83897570						
17/10/2019	530.04	530.04				
	530.04	530.04				
ING84040864 ING T/D 84040864						
22/04/2020	1,091.57	1,091.57				
	1,091.57	1,091.57				
MBLTD261191647 MacQuarie Bank T/D 261191647						
06/02/2020	7,625.00	7,625.00				
	7,625.00	7,625.00				
MET603739554 Suncorp T/D 603739554						
11/12/2019	550.25	550.25				
	550.25	550.25				
NABTD270000190 NAB T/D 27-000-0190						
05/12/2019	406.42	406.42				
	406.42	406.42				
PIBAA19126G3KRL RaboDirect T/D 19126G3KRL						
30/06/2020	90.25	90.25				
	90.25	90.25				

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits	
PIBAA19308KSky2 RaboDirect T/D 19308KSKY2						
30/06/2020	23.58	23.58				
	23.58	23.58				
PIBB4G17TDDYD6D8ALS RaboDirect T/D DYD6D8ALS						
30/06/2020	552.01	552.01				
	552.01	552.01				
PIBB5B06TDVA53B0J2Y RaboDirect T/D VA53B0J2Y						
30/06/2020	777.87	777.87				
	777.87	777.87				
PIBB5B17TDHZT7F1WCQ RaboDirect T/D HZT7F1WCQ						
30/06/2020	566.45	566.45				
	566.45	566.45				
PIBB5E05TDWCA54NKVI RaboDirect T/D WCA54NKVI						
30/06/2020	631.73	631.73				
	631.73	631.73				
PIBB6H08TDTNQ49RSD4 RaboDirect T/D TNQ49R2D4						
30/06/2020	491.71	491.71				
	491.71	491.71				
PIBB6K21TDEPP5PVH2R RaboDirect T/D EPP5PVH2R						
30/06/2020	99.01	99.01				
	99.01	99.01				
PIBB7C14TDPV67T0FWL RaboDirect T/D PV67T0FWL						

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits	
30/06/2020	33.19	33.19				
	33.19	33.19				
PIBB7C14TDPVG5T1N4C RaboDirect T/D PVG5T1N4C						
30/06/2020	630.45	630.45				
	630.45	630.45				
PIBB7H07TDWYP9FBLVR RaboDirect T/D WYP9FBLVR						
30/06/2020	478.51	478.51				
	478.51	478.51				
PIBB7J23TDLIN9F0UAS RaboDirect T/D LIN9F0UAS						
30/06/2020	107.26	107.26				
	107.26	107.26				
PIBB7L06TDRRJ67V0WZ RaboDirect T/D RRJ67V0WZ						
30/06/2020	344.51	344.51				
	344.51	344.51				
PIBB8C12TDEAA9DFUE7 RaboDirect T/D EAA9DFUE7						
30/06/2020	704.42	704.42				
	704.42	704.42				
PIBB8H01TDJV239DX30 RaboDirect TD JV239DX30						
30/06/2020	9,658.81	9,658.81				
	9,658.81	9,658.81				
PIBB8J31TDQUJ9VMALR RaboDirect TD QUJ9VMALR						
30/06/2020	370.61	370.61				

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits	
	370.61	370.61				
PIBB8K14TDJYJ5RRPPA RaboDirect T/D JYJ5RRPPA						
30/06/2020	510.94	510.94				
	510.94	510.94				
PIBB9B25TDXAN5JKX7D RaboDirect T/D XAN5JKX7D						
30/06/2020	348.81	348.81				
	348.81	348.81				
PIBB9C12TDTYX7F37E8 RaboDirect T/D TYX7F37E8						
30/06/2020	1,193.75	1,193.75				
	1,193.75	1,193.75				
PIBRABOTDA09VJ RaboDirect T/D ABOTDA09VJ						
30/06/2020	8,500.00	8,500.00				
	8,500.00	8,500.00				
PIBTDAA19240YVDJS RaboDirect T/D 19240YVDJS						
28/02/2020	13.80	13.80				
	13.80	13.80				
PIBTDGZ79SUVLG RaboDirect T/D GZ79SUVLG						
30/06/2020	457.50	457.50				
	457.50	457.50				
PIBTDIL76A5FX2 RaboDirect T/D IL76A5FX2						
30/06/2020	647.54	647.54				
	647.54	647.54				

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits	
PIBTDXCR01S78W RaboDirect T/D XCR01S78W						
30/06/2020	1,050.00	1,050.00				
	1,050.00	1,050.00				
PIBTDXPF6GJLNC RaboDirect T/D XPF6GJLNC						
30/06/2020	2,342.90	2,342.90				
	2,342.90	2,342.90				
	67,081.96	67,081.96				
TOTAL	74,756.32	74,756.32				

#### Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	74,756.32	11C



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505

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**Statement Period** 

01-07-2019 to 30-06-2020

**Account Type** 

HISA

**Statement Date** 

13-07-2020

**Account Number** 

142-201-0085165-00

**Account Name** 

Norman Cairns Trust Fund

Date	Transaction Details	Debit	Credit	Balance
01-07-2019	Opening balance			43.72
17-07-2019	Interest from Term Deposit B4G17TDDYD6D8ALS	the constitution of the state o	552.01 /	595.73
31-07-2019	Credit Interest		0.37	596.10
	경기 가는 경기 가장이 들었다. 그 그리고 있는데 없다.			
01-08-2019	Interest from Term Deposit B8H01TDJV239DX30		9,658.81	10,254.91
05-08-2019	New Term Deposit AA19217YCG7J	10,200.00		54.91
07-08-2019	Interest from Term Deposit B7H07TDWYP9FBLVR	eri Kuminguma mengerisah masarikas dalah	478.51	533.42
08-08-2019	Interest from Term Deposit B6H08TDTNQ49R2D4		491.71 🗸	1,025.13
				1,023.10
12-08-2019	Interest from Term Deposit B5H10TDGZ79SUVLG		457.50	1,482.63
28-08-2019	New Term Deposit AA19240YVDJS	1,480.00		2.63
				2.00
31-08-2019	Credit Interest		2.67	5.30
30-09-2019	Credit Interest		0.01 🗸	5.31
				5.31
21-10-2019	Interest from Term Deposit B2J17TDXPF6GJLNC			
	INCOCCUTOM TERM DEPOSIT BEJT/TDAPFOGJENC		2,342.90	2,348.21
23-10-2019	Interest from Term Deposit B7J23TDLIN9F0UAS	The state of the s	107.26	2,455.47

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Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

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**Statement Period** 

01-07-2019 to 30-06-2020

Statement Date

13-07-2020

**Account Name** 

Norman Cairns Trust Fund

**Account Type** 

HISA

**Account Number** 

142-201-0085165-00

Date	Transaction Details	Debit	Credit	Balance
31-10-2019	Interest from Term Deposit B8J31TDQUJ9VMALR		370.61	2,826.08
31-10-2019	Credit Interest		0.86	2,826.94
04-11-2019	New Term Deposit AA19308KSKY2	2,826.00		0.94
14-11-2019	Interest from Term Deposit B8K14TDJYJ5RRPPA		510.94	511.88
				011.00
21-11-2019	Interest from Term Deposit B6K21TDEPP5PVH2R		99.01 🗸	610.89
30-11-2019	Credit Interest		0.57	611.46
06-12-2019	Interest from Term Deposit B7L06TDRRJ67V0WZ		344.51	955.97
31-12-2019	Credit Interest		0.88	956.85
	살게 되면 하세 맛있는 것 같아 다니다.			
31-01-2020	Credit Interest	Rinain in a standard and a standard	0.93	957.78
10-02-2020	Interest from Term Deposit B5B06TDVA53B0J2Y		777.87	1,735.65
10-02-2020	Term Deposit Matured B5B06TDVA53B0J2Y		20,000.00	21,735.65
13-02-2020	Interest from Term Deposit B2B13ZY0000A09VJ		8,500.00	30,235.65
		Bart - We see		1 1000
14-02-2020	New Term Deposit AA20045PR7Q5	30,235.00		0.65
17-02-2020	Interest from Term Deposit B5B17TDHZT7F1WCQ		566.45	567.10
	됐잖아 젊은데 그렇게 하면 사람이 되었다.			, s ' h s
24-02-2020	Interest from Term Deposit B6B22TDIL76A5FX2		647.54	1,214.64
25-02-2020	Interest from Term Deposit B9B25TDXAN5JKX7D		348.81 √	1,563.45

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**Statement Period** 

01-07-2019 to 30-06-2020

**Statement Date** 

13-07-2020

**Account Name** 

Norman Cairns Trust Fund

**Account Type** 

HISA

**Account Number** 

142-201-0085165-00

Date	Transaction Details	Debit	Credit	Balance
29-02-2020	Credit Interest		3.69	1,567.14
02-03-2020	New Term Deposit AA20062LHYBH	1,567.00 √		0.14
	됐습니다. 그렇지만, 11. 나를 하고 함께 요즘			
12-03-2020	Interest from Term Deposit B8C12TDEAA9DFUE7		704.42	704.56
12-03-2020	Interest from Term Deposit B9C12TDTYX7F37E8		1,193.75	1,898.31
	[발발] [1] [1] [1] [1] [1] [1] [1] [1] [1] [1			
16-03-2020	Interest from Term Deposit B7C14TDPVG5T1N4C		630.45 🗸	2,528.76
16-03-2020	Interest from Term Deposit B7C14TDPV67T0FWL		33.19 /	2,561.95
	그렇다 하는 뭐 그렇게 살아 살아 보다 먹는 이름화 모스			
19-03-2020	New Term Deposit AA20079JBC4C	2,561.95		0.00
31-03-2020	Credit Interest		0.38	0.38
	기사회 시간에 되었다는 것은 사람들이 되었다.			
05-05-2020	Interest from Term Deposit B6E05TDXCR01S78W		1,050.00	1,050.38
06-05-2020	Interest from Term Deposit B5E05TDWCA54NKVI		631.73	1,682.11
06-05-2020	Term Deposit Matured B5E05TDWCA54NKVI		18,000.00 √	19,682.11
06-05-2020	Interest from Term Deposit AA19126G3KRL		90.25	19,772.36
	[[[]] [[] [[] [[] [] [] [] [] [] [] [] [			(0), (2.50
06-05-2020	Term Deposit Matured AA19308KSKY2		2,849.58	22,621.94
06-05-2020	New Term Deposit AA20127D033B	22,621.94		0.00
		EE,OET.OT		0.00
31-05-2020	Credit Interest		0.02	0.02
	2,230,000		0.02	0.02



Statement Period

01-07-2019 to 30-06-2020

Statement Date

13-07-2020

Closing balance

**Account Name** 

30-06-2020

Norman Cairns Trust Fund

**Account Type** 

HISA

**Account Number** 

142-201-0085165-00

Balance

0.02

Date Transaction Details Debit Credit



Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



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036

BARRY KENNING 92 OSBORNE DR BURPENGARY QLD 4505 Statement 17

(Page 1 of 2)

**Account Number** 

06 4473 10287300

Statement

Period

8 Mar 2019 - 7 Sep 2019

Closing Balance

\$1.39 CR

**Enquiries** 

13 2221



#### **Cash Investment Account**

Cash Investment Account can grow your savings while you plan your next investment. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name:

NORMAN CAIRNS PTY LTD ITF

NORMAN CAIRNS TRUST FUND

Note:

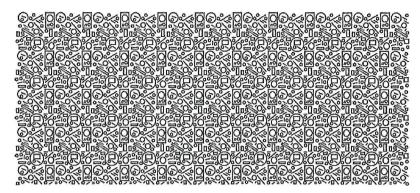
Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when

cleared.

Date	Transaction	Debit	Credit	Balance
08 Mar	2019 OPENING BALANCE			\$152.39 CR
25 Apr	Transfer from NetBank tax		200.00	\$352.39 CR
28 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 535156352044460 taxman supper	321.00		\$31.39 CR
25 Jun	Transfer from NetBank salary	The second of th	20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00	200.200 \$ 65.000 (196.00)	\$31.39 CR
25 Jun	Transfer from NetBank salary		20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00		\$31.39 CR
25 Jun	Transfer from NetBank salary		20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00	a sistema in in gr	\$31.39 CR
25 Jun	Transfer from NetBank salary	н	20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00	,	\$31.39 CR
25 Jun	Transfer from NetBank salary	,	20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00	20,000.00	\$31.39 CR
25 Jun	Transfer from NetBank salary	20,000.00	20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00	20,000.00	\$31.39 CR

## **Account Number**

06 4473 10287300



Date	Transaction			Debit	Cred	it	Balance
O1 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$8.06		and Parkerson	Singhi (Al-Caulla) (Singhi languan giri kapatan ke anda saba		MILL SAVE	THE CONTRACT OF THE CONTRACT O
03 Sep	Transfer from NetBank saving				100.0	0	\$131.39 CR
05 Sep	Transfer Out SAP Debit Transfer			130.00			\$1.39 CR
07 Sep	2019 CLOSING BALANCE						\$1.39 CR
	Opening balance -	Total debits	+	Total cr	edits	=	Closing balance
	\$152.39 CR	\$120,451.00		\$120,3	00.00		\$1.39 CR

## **Your Credit Interest Rate Summary**

Date	Balance	Standard Interest Rate (p.a.)
08 Mar	Less than \$10,000.00 \$10,000.00 - \$19,999.99 \$20,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 and over	0.00% 0.25% 0.50% 0.50% 0.75% 1.25%
14 Jun	Less than \$10,000.00 \$10,000.00 - \$19,999.99 \$20,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 and over	0.00% 0.10% 0.15% 0.15% 0.40% 0.90%
23 Jul	Less than \$10,000.00 \$10,000.00 - \$19,999.99 \$20,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 and over	0.00% 0.05% 0.10% 0.10% 0.15% 0.65%

Note. Interest rates are effective as at the date shown but are subject to change.

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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036

BARRY KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Statement 18

(Page 1 of 2)

**Account Number** 

06 4473 10287300

Statement

Period

8 Sep 2019 - 7 Mar 2020

Closing Balance

\$185.75 CR

**Enquiries** 

13 2221



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# **Cash Investment Account**

Cash Investment Account can grow your savings while you plan your next investment. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name:

NORMAN CAIRNS PTY LTD ITF

NORMAN CAIRNS TRUST FUND

Note:

Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when

cleared.

Date	Transaction	Debit	Credit	Balance
08 Sep	2019 OPENING BALANCE			\$1.39 CR
22 Oct	Transfer from NetBank saving		200.00	\$201.39 CR
22 Oct	ASIC NetBank BPAY 17301 2291535483807	54.00		\$147.39 CR
02 Jan	Transfer from NetBank supper		10,000.00	\$10,147.39 CR
02 Jan	Transfer Out Branch BURPENGARY	10,000.00		\$147.39 CR
31 Jan	Transfer In Branch BURPENGARY	-	274,776.19	\$274,923.58 CR
01 Feb	Credit Interest		2.26	\$274,925.84 CR
04 Feb	CBA Term Deposit Proceeds		35,806.46	\$310,732.30 CR
10 Feb	Transfer Out Branch BURPENGARY	310,582.65		\$149.65 CR
18 Feb	Transfer from NetBank tax		350.00	\$499.65 CR
18 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 535156352044460 tax norman cairns	336.00		\$163.65 CR
01 Mar	Credit Interest		22.10	\$185.75 CR
07 Mar	2020 CLOSING BALANCE			\$185.75 CR

Opening balance	-	Total debits	+	<b>Total credits</b>	-	Closing balance
\$1.39 CR		\$320,972.65		\$321,157.01		\$185.75 CR



Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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BARRY KENNING 92 OSBORNE DR BURPENGARY QLD 4505

# Your Statement

 Statement 19
 (Page 1 of 2)

 Account Number
 06 4473 10287300

 Statement Period
 8 Mar 2020 - 7 Sep 2020

 Closing Balance
 \$9.75 CR

 Enquiries
 13 2221



## **Cash Investment Account**

Cash Investment Account can grow your savings while you plan your next investment. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name: NORMAN CAIRNS PTY LTD ITF

NORMAN CAIRNS TRUST FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your

transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when

cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
08 Mar	2020 OPENING BALANCE			<b>\$185.75</b> CR
28 Apr	Transfer from NetBank taxman		160.00	\$345.75 CR
28 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 535156352044460 supper taxman	336.00		\$9.75 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$24.36			
18 Jul	Transfer from NetBank taxman		336.00	\$345.75 CR
18 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 535156352044460 supper payg	336.00		\$9.75 CR
04 Sep	Transfer In Branch BURPENGARY		23,422.01	\$23,431.76 CR
04 Sep	Transfer Out Branch BURPENGARY	23,422.01		\$9.75 CR
07 Sep	2020 CLOSING BALANCE			\$9.75 CR
	Opening balance - T	otal debits + Total	credits =	Closing balance



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JANET KENNING BARRY KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	30 June 2019
Term Deposit number	06 4473 50067185
Investment balance	\$266,256.00
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	30 January 2017
To mature on	30 January 2020
Interest option	Compound Annually



Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD ITF NORMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2018	\$258,000.00
Total interest paid for the financial year ending 30 June 2019	\$8,256.00

## Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



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JANET KENNING **BARRY KENNING** 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	31 December 2019
Term Deposit number	06 4473 50067185
Investment balance	\$266,256.00
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	30 January 2017
To mature on	30 January 2020
Interest option	Compound Annually

## **Account statement for your Term Deposit**

For your records this is your account statement for the period from 1 July to 31 December 2019.

## Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

## Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account n	NORMAN CAIRNS PTY LTD ITF NORMAN CAIRNS TRUST FUND			
Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$266,256.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$8,256.00			
31 Dec	CLOSING BALANCE			\$266,256.00





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JANET KENNING BARRY KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	17 January 2020
Term Deposit number	06 4473 50067185
Current balance	\$266,256.00
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	30 January 2017
To mature on	30 January 2020
Interest option	Compound Annually

## **Review your Term Deposit before it matures**

Your Term Deposit is due to mature on 30 January 2020 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD ITF NORMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$8,520.19

## What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	<ul> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>Withdraw your funds in full and close your Term Deposit account</li> <li>Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> <li>For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates</li> </ul>
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 30 January 2020 to 5 February 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 30 January 2020.



ABN 48 123 123 124 AFSL and

Australian credit licence 234945

# Confirmation of Holding Facility Notice

Page 1 of 1

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036

JANET KENNING BARRY KENNING 92 OSBORNE DR BURPENGARY QLD 4505

30 January 2020
06 4473 50067185
\$274,776.19
30 January 2020
0.35% p.a.
Compound Weekly



# Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 30 January 2020. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Account name	NORMAN CAIRNS PTY LTD ITF NORMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$8,520.19

#### What's the interest rate?

Based on your current balance, the rate that applies is 0.35% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to www.commbank.com.au/tdrates

## What do you need to do?

- 1. If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on 13 2221.
- 2. We'll send you written confirmation once we've received your instructions.

## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



# Commonwealth Bank Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

## Closed Account Notice

Page 1 of 1

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036

JANET KENNING BARRY KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	1 February 2020
Term Deposit number	06 4473 50067185
Investment balance at start of reporting period 1 July 2019	\$266,256.00
Closing balance at 31 January 2020	\$0.00



Your Term Deposit was closed on 31 January 2020. Any interest owing on this account was also paid on that date. Closure details are provided below.

Please keep this notice for taxation purposes. The Bank will not issue an End of Financial Year Notice on this Term Deposit.

Account name	NORMAN CAIRNS PTY LTD ITF NORMAN CAIRNS TRUST FUND
Interest paid this financial year	\$8,520.19

## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



# Commonwealth Bank Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,153.92
Investment term	5 months
At an interest rate of	2.30% p.a.
Invested on	18 May 2019
To mature on	18 October 2019
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 18 October 2018	\$10,000.00
Total interest paid for the financial year ending 30 June 2019	\$153.92

## Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.





036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	5 October 2019
Term Deposit number	06 4473 50077797
Current balance	\$10,153.92
Investment term	5 months
At an interest rate of	2.30% p.a.
Invested on	18 May 2019
To mature on	18 October 2019
Interest option	Compound Annually



Your Term Deposit is due to mature on 18 October 2019 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$97.89

#### What do you need to do?

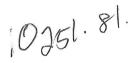
Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	<ul> <li>You can:</li> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>Withdraw your funds in full and close your Term Deposit account</li> <li>Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> <li>For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates</li> </ul>
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .
16 1 16 1.1 1.1 1.1	

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 18 October 2019 to 24 October 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 18 October 2019.







# Confirmation of Holding Facility Notice

Page 1 of 1

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MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	18 October 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,251.81
Placed in holding facility on	18 October 2019
Current interest rate	0.35% p.a.
Interest option	Compound Weekly



## Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 18 October 2019. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$97.89

## What's the interest rate?

Based on your current balance, the rate that applies is 0.35% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to www.commbank.com.au/tdrates

## What do you need to do?

- 1. If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on 13 2221.
- 2. We'll send you written confirmation once we've received your instructions.

## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



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MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	25 October 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,251.81
Investment term	5 months
At an interest rate of	1.55% p.a.
Reinvested on	18 October 2019
To mature on	18 March 2020
Interest option	Compound Annually



In line with the changes you requested during your grace period, your Term Deposit was reinvested on 18 October 2019 for 5 months with an interest rate of 1.55%p.a.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND		
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.		
Interest paid this financial year	\$97.89		

#### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

## We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.



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036

MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	31 December 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,251.81
Investment term	5 months
At an interest rate of	1.55% p.a.
Invested on	18 October 2019
To mature on	18 March 2020
Interest option	Compound Annually



For your records this is your account statement for the period from 1 July to 31 December 2019.

## Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

## We're here to help

Account name

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

#### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$10,153.92
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$153.92			
18 Oct	Credit Interest		\$97.89	\$10,251.81 CR
31 Dec	CLOSING BALANCE			\$10,251.81





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036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Term Deposit number 06 4473 50077797
Current balance \$10,251.81
Investment term 5 months
At an interest rate of 1.55% p.a.
Invested on 18 October 2019
To mature on 18 March 2020
Interest option Compound Annually



Your Term Deposit is due to mature on 18 March 2020 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$97.89
Interest payable by maturity date if your funds remain invested until maturity	\$66.17

What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.20% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	<ul> <li>You can:</li> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>Withdraw your funds in full and close your Term Deposit account</li> <li>Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> <li>For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates</li> </ul>
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.20% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 18 March 2020 to 24 March 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 18 March 2020.





## Your account confirmation as at 18 March 2020

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call 13 2221, 24 hours a day, 7 days a week or visit any branch.

Account details

**Account type** 

Term Deposit

Account number

447350077797

Account holder(s)

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND

Investment term

6 Months

Amount invested at

start of term

\$10,251.81

Current balance

\$10,317.98

Start date

18/03/2020

Maturity date

18/09/2020

TFN/ABN/Exemption Yes

quoted

Early withdrawal

31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.

Maturity instructions Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call 13 2221 or provide your instructions on netbank.com.au before the maturity date.

**Features** 

You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

**Credit interest** 

Interest rate

1.20% p.a.

When is interest

paid?

You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.

Nominated account

Added to your Term Deposit balance.

for interest payments

OCL-006-141016



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036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	18 March 2020	
Term Deposit number	06 4473 50077797	
Investment balance	\$10,317.98	
Investment term	6 months	
At an interest rate of	1.20% p.a.	
Reinvested on	18 March 2020	
To mature on	18 September 2020	
Interest option	Compound Annually	

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 18 March 2020 for 6 months with an interest rate of 1.20%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 24 March 2020.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$164.06

#### What do you need to do?

- 1. You have a 7 day grace period commencing 18 March 2020 and ending 24 March 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at www.commbank.com.au/tdrates.
- 2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation otherwise, this is the only confirmation of your new investment details that you'll receive from us.

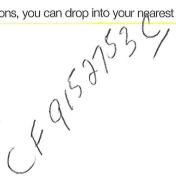
After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you, For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

#### We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.





Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL and
Australian credit licence 234945

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036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	30 June 2020		
Term Deposit number	06 4473 50077797		
Investment balance	\$10,317.98		
Investment term	6 months		
At an interest rate of	1.20% p.a.		
Invested on	18 March 2020		
To mature on 18 September			
Interest option	Compound Annually		



Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2019	\$10,153.92
Total interest paid for the financial year ending 30 June 2020	\$164.06

## Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50071723
Investment balance	\$56,039.51
Investment term	60 months
At an interest rate of	3.00% p.a.
Invested on	15 July 2015
To mature on	15 July 2020
Interest option	Compound Annually



Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

## Account name

NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND

Investment balance at start of the reporting period 1 July 2018

\$54,407.29

Total interest paid for the financial year ending 30 June 2019

\$1,632.22

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

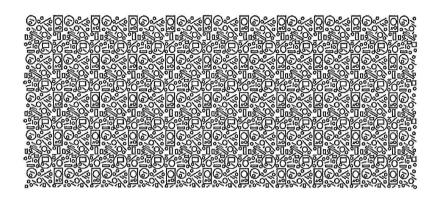
## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



19691,20735,1,1 ZZ175 1102 AR.YT.S131.D181.L V05.01.23



# Account statement for the financial year ending 30 June 2019

Important information for Term Deposits opened after 1 July in the last financial year The opening balance of this Term Deposit will display as 'NIL' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$54,407.29
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$1,584.68			
15 Jul	Credit Interest		\$1,632.22	\$56,039.51 CR
30 Jun	CLOSING BALANCE			\$56,039.51



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MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	31 December 2019
Term Deposit number	06 4473 50071723
Investment balance	\$57,720.70
Investment term	60 months
At an interest rate of	3.00% p.a.
Invested on	15 July 2015
To mature on	15 July 2020
Interest option	Compound Annually



For your records this is your account statement for the period from 1 July to 31 December 2019.

## Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

## Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account n	NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND			
Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$56,039.51
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,632.22			
15 Jul	Credit Interest		\$1,681.19	\$57,720.70 CR
31 Dec	CLOSING BALANCE			\$57,720.70

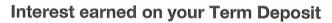


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036

MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	30 June 2020
Term Deposit number	06 4473 50071723
Investment balance	\$57,720.70
Investment term	60 months
At an interest rate of	3.00% p.a.
Invested on	15 July 2015
To mature on	15 July 2020
Interest option	Compound Annually



Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND
Investment balance at start of the reporting period 1 July 2019	\$56,039.51
Total interest paid for the financial year ending 30 June 2020	\$1,681.19

## Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank,com,au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.





## End of Financial Year Notice

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036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50073868
Investment balance	\$34,562.22
Investment term	60 months
At an interest rate of	3.60% p.a.
Invested on	4 February 2015
To mature on	4 February 2020
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2018	\$33,361.22
Total interest paid for the financial year ending 30 June 2019	\$1,201.00

## Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



036

MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	31 December 2019
Term Deposit number	06 4473 50073868
Investment balance	\$34,562.22
Investment term	60 months
At an interest rate of	3.60% p.a.
Invested on	4 February 2015
To mature on	4 February 2020
Interest option	Compound Annually



For your records this is your account statement for the period from 1 July to 31 December 2019.

## Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

#### We're here to help

Account name

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

## Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

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Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$34,562.22
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,201.00			
31 Dec	CLOSING BALANCE			\$34,562.22

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND





036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	22 January 2020
Term Deposit number	06 4473 50073868
Current balance	\$34,562.22
Investment term	60 months
At an interest rate of	3.60% p.a.
Invested on	4 February 2015
To mature on	4 February 2020
Interest option	Compound Annually

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 4 February 2020 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$1,244.24

## What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	<ul> <li>You can:</li> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>Withdraw your funds in full and close your Term Deposit account</li> <li>Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> <li>For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates</li> </ul>
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 4 February 2020 to 10 February 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 4 February 2020.





## Closed Account Notice

Page 1 of 1

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036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	4 February 2020
Term Deposit number	06 4473 50073868
Investment balance at start of reporting period 1 July 2019	\$34,562.22
Closing balance at 4 February 2020	\$0.00



## Your Term Deposit has been closed

Your Term Deposit was closed on 4 February 2020. Any interest owing on this account was also paid on that date. Closure details are provided below.

Please keep this notice for taxation purposes. The Bank will not issue an End of Financial Year Notice on this Term Deposit.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO	RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$1,244.24	

## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



## End of Financial Year Notice

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# <u> Երիկաիկիլիլիան բարկին</u>

036

THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50075679
Investment balance	\$53,251.20
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	5 September 2016
To mature on	5 September 2019
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2018	\$51,600.00
Total interest paid for the financial year ending 30 June 2019	\$1,651.20

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.





Australian credit licence 234945

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036

THE TRUSTEE 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	23 August 2019
Term Deposit number	06 4473 50075679
Current balance	\$53,251.20
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	5 September 2016
To mature on	5 September 2019
Interest option	Compound Annually

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 5 September 2019 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$1,704.04

#### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.60% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	You can:
	<ul> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> </ul>
	Withdraw your funds in full and close your Term Deposit account
	<ul> <li>Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> </ul>
	For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .
If you don't provide up instructions you	r Torm Donocit will be gutomotically placed in the helding facility on your materials.

If you don't provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.60% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the 7 day grace period from 5 September 2019 to 11 September 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 5 September 2019.





036

THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

5 September 2019
06 4473 50075679
\$55,085.24
5 months
1.70% p.a.
5 September 2019
5 February 2020
Compound Annually

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 5 September 2019 for 5 months with an interest rate of 1.70%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 11 September 2019.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$1,704.04

#### What do you need to do?

- 1. You have a 7 day grace period commencing 5 September 2019 and ending 11 September 2019 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at www.commbank.com.au/tdrates.
- 2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you, For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

## We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.





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036

THE TRUSTEE 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	31 December 2019
Term Deposit number	06 4473 50075679
Investment balance	\$55,085.24
Investment term	5 months
At an interest rate of	1.70% p.a.
Invested on	5 September 2019
To mature on	5 February 2020
Interest option	Compound Annually



For your records this is your account statement for the period from 1 July to 31 December 2019.

## Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

## We're here to help

Account name

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

#### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$53,251.20
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,651.20			
05 Sep	Credit Interest		\$1,704.04	\$5 <sup>'</sup> 4,955.24 CR
05 Sep	Transfer In SAP Credit Transfer		\$130.00 🗸	\$55,085.24 CR
31 Dec	CLOSING BALANCE			\$55,085.24





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036

THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed	23 January 2020
Term Deposit number	06 4473 50075679
Current balance	\$55,085.24
Investment term	5 months
At an interest rate of	1.70% p.a.
Invested on	5 September 2019
To mature on	5 February 2020
Interest option	Compound Annually



Your Term Deposit is due to mature on 5 February 2020 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$1,704.04
Interest payable by maturity date if your funds remain invested until	\$392.54

What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	You can:
	Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
	Withdraw your funds in full and close your Term Deposit account
	Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.
	For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .
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If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 5 February 2020 to 11 February 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 5 February 2020.



Australian credit licence 234945

# Confirmation of Holding Facility Notice

Page 1 of 1

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036

THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed	5 February 2020
Term Deposit number	06 4473 50075679
Investment balance	\$55,477.78
Placed in holding facility on	5 February 2020
Current interest rate	0.35% p.a.
Interest option	Compound Weekly



## Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 5 February 2020. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$2,096.58

#### What's the interest rate?

Based on your current balance, the rate that applies is 0.35% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to www.commbank.com.au/tdrates

## What do you need to do?

- 1. If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on 13 2221.
- 2. We'll send you written confirmation once we've received your instructions.

## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



## Your account confirmation as at 10 February 2020

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call 13 2221, 24 hours a day, 7 days a week or visit any branch.

**Account details** 

Account type

Term Deposit

**Account number** 

447350075679

Account holder(s)

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND

Investment term

8 Months

Amount invested at

start of term

\$55,085.24

Current balance

\$366,060.43

Start date

05/02/2020

Maturity date

05/10/2020

TFN/ABN/Exemption Yes

quoted

Early withdrawal

31 days' notice is required to withdraw before maturity. A prepayment interest adjustment

and administration fee will apply.

Maturity instructions Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call 13 2221 or provide your instructions on netbank.com.au before

the maturity date.

**Features** 

You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

**Credit interest** 

Interest rate

1.60% p.a.

When is interest

paid?

You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.

Nominated account

Added to your Term Deposit balance.

for interest payments

OCL-006-141016



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036

THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed	12 February 2020
Term Deposit number	06 4473 50075679
Investment balance	\$366,060.43
Investment term	8 months
At an interest rate of	1.60% p.a.
Reinvested on	5 February 2020
To mature on	5 October 2020
Interest option	Compound Annually



In line with the changes you requested during your grace period, your Term Deposit was reinvested on 5 February 2020 for 8 months with an interest rate of 1.60%p.a.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$2,096.58

## What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

#### We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.



Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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036

THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed 30 June 2020 Term Deposit number 06 4473 50075679 Investment balance \$366,060,43 Investment term 8 months At an interest rate of 1.60% p.a. Invested on 5 February 2020 To mature on 5 October 2020 Interest option Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

Investment balance at start of the reporting period 1 July 2019

\$53,251.20

Total interest paid for the financial year ending 30 June 2020

\$2,096.58

Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

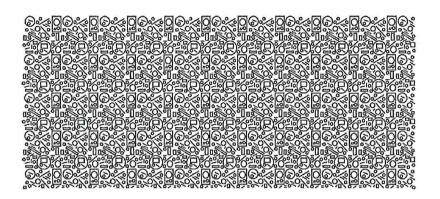
## We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



153/2.16298.1.1 ZZ1 162 AH.Y I.S131.D182.L VU5.U1



## Account statement for the financial year ending 30 June 2020

Important information for Term Deposits opened after 1 July in the last financial year The opening balance of this Term Deposit will display as 'NIL' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction Del	bit Credit	Balance
01 Jul	OPENING BALANCE		\$53,251.20
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,651.20		
05 Sep	Credit Interest	\$1,704.04	\$54,955.24 CR
05 Sep	Transfer In SAP Credit Transfer	\$130.00	\$55,085.24 CR
05 Feb	Credit Interest	\$392.54	\$55,477.78 CR
10 Feb	Transfer In Branch BURPENGARY 447310287300 Value Date: 05/02/2020	* \$310,582.65	\$366,060.43 CR
30 Jun	CLOSING BALANCE		\$366,060.43

# Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and

## End of Financial Year Notice

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Australian credit licence 234945

036

MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	30 June 2019
Term Deposit number	06 4473 50075951
Investment balance	\$12,780.29
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	28 December 2016
To mature on	28 December 2019
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2018	\$12,384.00
Total interest paid for the financial year ending 30 June 2019	\$396.29

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.





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MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	15 December 2019
Term Deposit number	06 4473 50075951
Current balance	\$12,780.29
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	28 December 2016
To mature on	28 December 2019
Interest option	Compound Annually

### Review your Term Deposit before it matures

Your Term Deposit is due to mature on 28 December 2019 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$0.00 \$408.97

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	You can:
	<ul> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> </ul>
	<ul> <li>Withdraw your funds in full and close your Term Deposit account</li> </ul>
	<ul> <li>Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> <li>For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates</li> </ul>
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .

If you don't provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the 7 day grace period from 28 December 2019 to 3 January 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 28 December 2019.



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MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	31 December 2019
Term Deposit number	06 4473 50075951
Investment balance	\$23,189.26
Investment term	8 months
At an interest rate of	1.50% p.a.
Invested on	28 December 2019
To mature on	28 August 2020
Interest option	Compound Annually



For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

#### We're here to help

Account name

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

	THE HAVE OF THE ETE NO THOUTELS FOR TWO HINDS HOST FORD			
Transaction	Debit	Credit	Balance	
OPENING BALANCE			\$12,780.29	
CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29				
Credit Interest		\$408.97	\$13,189.26 CR	
CLOSING BALANCE			\$23,189.26	
	OPENING BALANCE  CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29  Credit Interest	OPENING BALANCE  CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29  Credit Interest	OPENING BALANCE  CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29  Credit Interest \$408.97	





### Your account confirmation as at 02 January 2020

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call 13 2221, 24 hours a day, 7 days a week or visit any branch.

**Account details** 

Account type

Term Deposit

Account number

447350075951

Account holder(s)

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND

Investment term

8 Months

Amount invested at

start of term

\$12,000.00

**Current balance** 

\$23,189.26

Start date

28/12/2019

Maturity date

28/08/2020

TFN/ABN/Exemption Yes

quoted

Early withdrawal

31 days' notice is required to withdraw before maturity. A prepayment interest adjustment

and administration fee will apply.

Maturity instructions Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call 13 2221 or provide your instructions on netbank.com.au before the maturity date.

**Features** 

You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

Credit interest

Interest rate

1.50% p.a.

When is interest

paid?

You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.

Nominated account

Added to your Term Deposit balance.

for interest payments



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MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	4 January 2020
Term Deposit number	06 4473 50075951
Investment balance	\$23,189.26
Investment term	8 months
At an interest rate of	1.50% p.a.
Reinvested on	28 December 2019
To mature on	28 August 2020
Interest option	Compound Annually



### Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 28 December 2019 for 8 months with an interest rate of 1.50%p.a.

Account name		NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND	
Interest payment instructions		Interest will be added to your Term Deposit every 12 months or at maturity.	
	Interest paid this financial year	\$408.97	

#### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

#### We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

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MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505 Date printed 30 June 2020 Term Deposit number 06 4473 50075951 \$23,189.26 Investment balance Investment term 8 months At an interest rate of 1.50% p.a. Invested on 28 December 2019 To mature on 28 August 2020 Interest option Compound Annually



Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

Investment balance at start of the reporting period 1 July 2019

\$12,780.29

Total interest paid for the financial year ending 30 June 2020

\$408.97

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

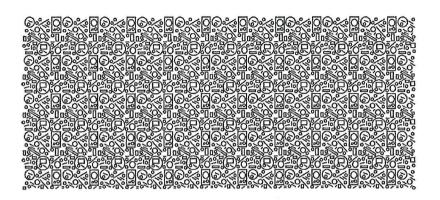
#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



133/3,10233,1,1 441/3 1104 AD.11.3131.0104.4 VU3.V1.4/



### Account statement for the financial year ending 30 June 2020

Important information for Term Deposits opened after 1 July in the last financial year The opening balance of this Term Deposit will display as 'NIL' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$12,780.29
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29			
28 Dec	Credit Interest		\$408.97	\$13,189.26 CR
02 Jan	Transfer In Branch BURPENGARY 447310287300 Value Date: 28/12/2019		\$10,000.00	\$23,189.26 CR
30 Jun	CLOSING BALANCE			\$23,189.26



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# CommonwealthBank Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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036

THE DIRECTOR
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50076559
Investment balance	\$30,720.00
Investment term	36 months
At an interest rate of	2.40% p.a.
Invested on	29 August 2017
To mature on	29 August 2020
Interest option	Compound Annually

### Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name		NORMAN CAIRNS PTY LTD
	Investment balance at start of the reporting period 1 July 2018	\$30,000.00
	Total interest paid for the financial year ending 30 June 2019	\$720.00

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



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### երկարերիրիրիսիությերի

036

THE DIRECTOR 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	31 December 2019	
Term Deposit number	06 4473 50076559	
Investment balance	\$31,457.28	
Investment term	36 months	
At an interest rate of	2.40% p.a.	
Invested on	29 August 2017	
To mature on	29 August 2020	
Interest option	Compound Annually	

### **Account statement for your Term Deposit**

For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account r	name NORMAN CAIRNS PTY L	.TD		
Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$30,720.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$720.00			
29 Aug	Credit Interest		\$737.28	\$31,457.28 CR
31 Dec	CLOSING BALANCE			\$31,457.28





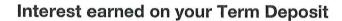




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Date printed 30 June 2020 Term Deposit number 06 4473 50076559 \$31,457.28 Investment balance Investment term 36 months At an interest rate of 2.40% p.a. Invested on 29 August 2017 To mature on 29 August 2020 Interest option Compound Annually



Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

#### Account name

NORMAN CAIRNS PTY LTD

Investment balance at start of the reporting period 1 July 2019

\$30,720.00

Total interest paid for the financial year ending 30 June 2020

\$737.28

### Things you should know

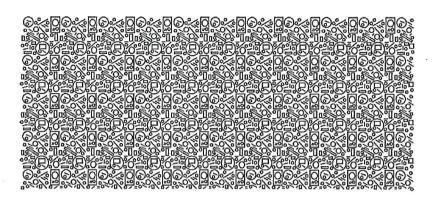
If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.





### Account statement for the financial year ending 30 June 2020

Important information for Term Deposits opened after 1 July in the last financial year The opening balance of this Term Deposit will display as 'NIL' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit
01 Jul	OPENING BALANCE		\$30,720.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$720.00		
29 Aug	Credit Interest		\$737.28 \$31,457.28 CR
30 Jun	CLOSING BALANCE		\$31,457.28

## **Business Optimiser** statement





BSB number: 923 100

000339

Business Optimiser number: 60489657

NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST

Mrs J KENNING

Statement number: 29

**FUND** 

Statement from: 01/07/2019 to 30/09/2019

**B AND N KENNING** 92 OSBORNE DRIVE **BURPENGARY QLD 4505** 

## Need to update your details?



### **Balance**

Opening balance	Total money in	Total money out	Closing balance
\$14.60	\$0.00	\$0.00	\$14.63

### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
09/07/2019	Int. Rate Changed To 1.00% p.a.			
31/07/2019	Interest Credit - Receipt 948389		0.01	14.61
31/08/2019	Interest Credit - Receipt 933048		0.01	14.62
30/09/2019	Interest Credit - Receipt 934375		0.01	14.63

Standard Variable rate for the end of statement period: 1.00% p.a.

**Total Interest Financial Year to Date: \$0.03** Total Interest for this statement: \$0.03

Tax File Number/ABN/Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.

# Business Optimiser statement





136

BSB number: 923 100

Business Optimiser number: 60489657

Statement number: 30

Statement from: 01/10/2019 to 31/12/2019

004627

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### Balance

Opening balance	Total money in	Total money out	Closing balance
\$14.63	\$0.00	\$0.00	\$14.66

#### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
09/10/2019 31/10/2019	Int. Rate Changed To .75% p.a. Interest Credit - Receipt 939634		0.01	14.64
30/11/2019 31/12/2019	Interest Credit - Receipt 948963 Interest Credit - Receipt 915963		0.01 0.01	14.65 14.66

Standard Variable rate for the end of statement period: 0.75% p.a.

Total Interest Financial Year to Date: \$0.06 Total Interest for this statement: \$0.03

Tax File Number/ABN/Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.

# Business Optimiser statement





136

BSB number: 923 100

Business Optimiser number: 60489657

Statement number: 31

Statement from: 01/01/2020 to 31/03/2020

003183

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### **Balance**

Opening balance	Total money in	Total money out	Closing balance
\$14.66	\$0.00	\$0.00	\$14.69

### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
31/01/2020 29/02/2020 10/03/2020 31/03/2020	Interest Credit - Receipt 948963 Interest Credit - Receipt 948963 Int. Rate Changed To .50% p.a. Int. Rate Changed To .25% p.a.		0.01 0.01	14.67 14.68
31/03/2020	Interest Credit - Receipt 914604		0.01	14.69

Standard Variable rate for the end of statement period: 0.50% p.a.

Total Interest Financial Year to Date: \$0.09 Total Interest for this statement: \$0.03

Tax File Number/ABN/Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.

# Business Optimiser statement





BSB n

BSB number: 923 100

Business Optimiser number: 60489657

Statement number: 32

Statement from: 01/04/2020 to 30/06/2020

002618

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY OLD 4505

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### Balance

Opening balance

Total money in

Total money out

Closing balance

\$14.69

\$0.00

\$0.00

\$14.69

### **Transactions**

Date

**Details** 

Money out \$

Money in \$

Balance \$

There were no transactions on your Business Optimiser account for this quarter

### Financial Year Summary

Standard Variable rate for the end of statement period: 0.25% p.a.

Total Interest Financial Year to Date: \$0.09

Total Interest for this statement: \$0.00

Tax File Number/ABN/Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.





136

003000

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 **BSB** number: 923 100

Business Term Deposit number: 82881005

Statement number: 15

Statement from: 01/07/2019 to 31/12/2019

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



### Term info

Term: 2 years

Interest rate: 2.05% p.a.

Maturity date: 13 August 2021

### **Balance**

Opening balance

Total money in

Total money out

Closing balance

\$322,967.10

\$9,366.05

\$0.00

\$332,333.15

### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2019 13/08/2019 14/08/2019	Opening Balance Interest Credit - Receipt 900059 Roll Over At Maturity - Closing Balance		9,366.05	322,967.10 332,333.15 332,333.15
New Term D	eposit			
14/08/2019 31/12/2019	Opening Balance @ 2.05% p.a. Closing Balance			332,333.15 332,333.15





136

001737

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 82881005

Statement number: 16

Statement from: 01/01/2020 to 30/06/2020

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.a.



### Term info

Term: 2 years Interest rate: 2.05% p.a.

Maturity date: 13 August 2021

#### Balance

Opening balance

Total money in

Total money out

Closing balance

\$332,333.15

\$0.00

\$0.00

\$332,333.15

### **Transactions**

Date

**Details** 

Money out \$

Money in \$

**Balance \$** 

There were no transactions on your Business Term Deposit account







136

003000

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83372799

Statement number: 15

Statement from: 01/07/2019 to 31/12/2019

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.a



### Term info

Term: 2 years Interest rate: 2.25% p.a.

Maturity date: 07 June 2021

**Balance** 

Opening balance Total money in Total money out Closing balance

\$25,066.05 \$0.00 \$0.00 \$25,066.05

### **Transactions**

Date Details Money out \$ Money in \$ Balance \$

There were no transactions on your Business Term Deposit account





13

001737

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83372799

Statement number: 16

Statement from: 01/01/2020 to 30/06/2020

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.a.



### Term info

Term: 2 years

Interest rate: 2.25% p.a.

Maturity date: 07 June 2021

### **Balance**

Opening balance

Total money in

Total money out

Closing balance

\$25,066.05

\$563.99

\$0.00

\$25,630.04

### **Transactions**

Date

**Details** 

Money out \$

Money in \$

Balance \$

01/01/2020 05/06/2020 30/06/2020 Opening Balance

Interest Credit - Receipt 900006

Closing Balance

563.99

25,066.05 25,630.04 25,630.04





136

003000

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83450930

Statement number: 15

Statement from: 01/07/2019 to 31/12/2019

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### Term info

Term: 1 year Interest rate: 1.75% p.a.

Maturity date: 30 December 2020

**Balance** 

Opening balance

Total money in

Total money out

Closing balance

\$49,848.26

\$1,470.52

\$0.00

\$51,318.78

### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2019 30/12/2019 31/12/2019	Opening Balance Interest Credit - Receipt 900012 Roll Over At Maturity - Closing Balance		1,470.52	49,848.26 51,318.78 51,318.78
New Term D	eposit			
31/12/2019 31/12/2019	Opening Balance @ 1.75% p.a. Closing Balance			51,318.78 51,318.78







13

001737

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83450930

Statement number: 16

Statement from: 01/01/2020 to 30/06/2020

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



### Term info

Term: 1 year Interest rate: 1.75% p.a.

Maturity date: 30 December 2020

### **Balance**

Opening balance

Total money in

Total money out

Closing balance

\$51,318.78

\$0.00

There were no transactions on your Business Term Deposit account

\$0.00

\$51,318.78

### **Transactions**

Date

**Details** 

Money out \$

Money in \$

Balance \$





136

003000

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83897570

Statement number: 14

Statement from: 01/07/2019 to 31/12/2019

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



### Term info

Term: 2 years Interest rate: 1.65% p.a.

Maturity date: 18 October 2021

### Balance

Opening balance Total money in Total money out Closing balance

\$18,277.23 \$530.04 \$0.00 \$18,807.27

### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2019 17/10/2019 18/10/2019	Opening Balance Interest Credit - Receipt 900008 Roll Over At Maturity - Closing Balance		530.04	18,277.23 18,807.27 18,807.27
New Term D	eposit			
18/10/2019 31/12/2019	Opening Balance @ 1.65% p.a. Closing Balance			18,807.27 18,807.27





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001737

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83897570

Statement number: 15

Statement from: 01/01/2020 to 30/06/2020

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.a.



### Term info

Term: 2 years Interest rate: 1.65% p.a.

Maturity date: 18 October 2021

### **Balance**

Opening balance

Total money in

Total money out

Closing balance

\$18,807.27

\$0.00

\$0.00

\$18,807.27

#### **Transactions**

Date

Details

Money out \$

Money in \$

**Balance \$** 

There were no transactions on your Business Term Deposit account





136

003000

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST **FUND BAND N KENNING** 92 OSBORNE DRIVE **BURPENGARY QLD 4505** 

BSB number: 923 100

Business Term Deposit number: 84040864

Statement number: 14

Statement from: 01/07/2019 to 31/12/2019

## Need to update your details?



### Term info

Term: 2 years Interest rate: 2.65% p.a. Maturity date: 23 April 2021

Loyalty bonus: 0.10% p.a.

Total interest rate: 2.75% p.a.

### Balance

Opening balance Total money in Total money out Closing balance

\$39,693.55 \$0.00 \$0.00 \$39,693.55

### **Transactions**

Date **Details** Money out \$ Money in \$ **Balance \$** 

> There were no transactions on your Business Term Deposit account







136

001737

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 84040864

Statement number: 15

Statement from: 01/01/2020 to 30/06/2020

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



### Term info

Term: 2 years

Maturity date: 23 April 2021

Interest rate: 2.65% p.a.

Loyalty bonus: 0.10% p.a.

Total interest rate: 2.75% p.a.

### Balance

Opening balance

Total money in

Total money out

Closing balance

\$39,693.55

\$1,091.57

\$0.00

\$40,785.12

### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
01/01/2020 22/04/2020 30/06/2020	Opening Balance Interest Credit - Receipt 900045 Closing Balance		1,091.57	39,693.55 40,785.12 40,785.12



### Term Deposit

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1300 739 980 fax 1300 736 967 www.macquarie.com.au

> GPO Box 2520 Sydney, NSW 2001

1 Shelley Street Sydney, NSW 2000

### 

Private & Confidential Norman Cairns Pty Ltd ATF Norman Cairns Fund 92 Osborne Drive BURPENGARY QLD 4505

account name NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND account no. 261191647

account balance \$250,000.00

as at 31 Dec 19

transactions	debits	credits	balance
OPENING BALANCE			250,000.00
CLOSING BALANCE AS AT 31 DEC 19	0.00	0.00	250,000.00

### about your account

- Interest rate effective 6 February 2017: 3.05% pa.
- If you have a complaint regarding our service, or would like further information regarding your
  account including fees and charges, mistaken payments or unauthorised transactions,
  please refer to the terms and conditions for your account or contact us on 1300 739 980.
- If your statement displays a transaction with the description "Withholding tax" then withholding tax has been deducted from your interest at the applicable rate. This is deducted if you have indicated to us that you are a non-resident of Australia for taxation purpose or if you have not provided all Tax File Numbers, an Australian Business Number or an appropriate exemption reason.

#### changing your personal details

 If your personal details change, please let us know by completing the appropriate form from our website.

Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.



29.06.19



### Term Deposit

MACQUARIE BANK LIMITED ABN 46 008 583 542 AFSL 237502 enquiries 1300 739 980 fax 1300 736 967 www.macquarie.com.au

> GPO Box 2520 Sydney, NSW 2001

> 1 Shelley Street Sydney, NSW 2000

### երդալարկլլլույրությունըն

Private & Confidential Norman Cairns Pty Ltd ATF Norman Cairns Fund 92 Osborne Drive **BURPENGARY QLD 4505** 

account balance \$250,000.00

account name NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND account no. 261191647

as at 30 Jun 20

	196 - 41		
transactions	debits	credits	balance
OPENING BALANCE			250,000.00
Interest Paid		7,625.00	257,625.00
Interest Paid to - Transfer to 084-261 128065874	7,625.00		250,000.00
CLOSING BALANCE AS AT 30 JUN 20	7,625.00	7,625.00	250,000.00
annual interest summary 2019/2020			
Interest Paid to Account			7,625.00
Withholding Tax (non-provision of TFN/ABN)			0.00



01.01.20

06.02.20

06.02.20

### Եվիկակկոնոիկիկիկիկիկիկիկիկիկիկիկիկիկի

NORMAN CAIRNS PTY LTD ACN 153548380 ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR BURPENGARY QLD 4505

BSB Number	484-799
Account Number	452670542
Statement Period	1/07/2019 - 31/12/2019

Account Summary	
Opening Balance	\$260,942.57
Total Withdrawals	\$0.00 -
Total Deposits	\$15,146.62+
Closing Balance	\$276,089.19
Earning Variable Interest	\$0.19
Earning flexiRate Interest	\$276,089.00

flexiRate Details as at 31 Dec 2019

Start Date	End Date	Interest Rate	Amount
07 Jun 2019	07 Jun 2020	2.40% p.a.	18,522.00
01 Mar 2019	01 Mar 2020	2.65% p.a.	25,930.00
04 Jun 2019	04 Jun 2020	2.40% p.a.	11,060.00
12 Jul 2019	12 Jan 2020	2.05% p.a.	5,300.00
28 Aug 2019	28 Feb 2020	1.95% p.a.	6,500.00
19 Sep 2019	19 Mar 2020	1.85% p.a.	12,207.00
19 Apr 2019	19 Apr 2020	2.55% p.a.	2,210.00
27 Nov 2019	27 May 2020	1.75% p.a.	3,199.00
21 Nov 2019	21 May 2020	1.75% p.a.	70,957.00
29 Nov 2019	29 May 2020	1.75% p.a.	2,821.00
30 Nov 2019	31 May 2020	1.75% p.a.	3,300.00
21 Dec 2019	21 Jun 2020	1.75% p.a.	7,329.00
25 Oct 2019	25 Apr 2020	1.85% p.a.	2,054.00
28 Nov 2019	28 Nov 2020	1.60% p.a.	104,700.00

### **Account Transactions**

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			260,942.57
11 Jul 2019	CREDIT INTEREST	and a section of the	68.72	261,011.29
31 Jul 2019	CREDIT INTEREST		0.04	261,011.33
27 Aug 2019	CREDIT INTEREST		84.27	261,095.60
	BALANCE CARRIED FORWARD			261,095.60

### **Account Transactions Continued**

Date	Transaction Details	Withdrawal	Deposit	Balance
0	BALANCE BROUGHT FORWARD			261,095.60
31 Aug 2019	CREDIT INTEREST		0.07	261,095.67
14 Sep 2019	CREDIT INTEREST		53.14	261,148.81
19 Sep 2019	INTERNET TRANSFER CREDIT		10,000.00	271,148.81
	FROM 41782415 REF NO 21591362			
	supper			
30 Sep 2019	CREDIT INTEREST		0.30	271,149.11
20 Oct 2019	CREDIT INTEREST		53.14	271,202.25
31 Oct 2019	CREDIT INTEREST		0.17	271,202.42
20 Nov 2019	CREDIT INTEREST		1,836.69	273,039.11
26 Nov 2019	CREDIT INTEREST		38.91	273,078.02
27 Nov 2019	CREDIT INTEREST		2,782.15	275,860.17
29 Nov 2019	CREDIT INTEREST		40.14	275,900.31
30 Nov 2019	CREDIT INTEREST		0.06	275,900.37
19 Dec 2019	CREDIT INTEREST		188.66	276,089.03
31 Dec 2019	CREDIT INTEREST		0.16	276,089.19
	CLOSING BALANCE			276,089.19

### Summary of Interest, Fees and Charges on this account for period 1 July 2019 - 31 December 2019

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$5,146.62	\$5,146.62	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes:

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

### Ե<u>վի</u>կարկվակիրությարիակիներերակիրե

036 NORMAN CAIRNS PTY LTD ACN 153548380 ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR BURPENGARY QLD 4505

BSB Number	484-799
Account Number	452670542
Statement Period	1/01/2020 - 30/06/2020

Account Summary	
Opening Balance	\$276,089.19
Total Withdrawals Total Deposits	\$59,575.00 - \$57,492.91+
Closing Balance	\$274,007.10
Earning Variable Interest	\$67.01
Earning flexiRate Interest	\$273,940.09

flexiRate Details as at 30 Jun 2020

Start Date	End Date	Interest Rate	Amount
22 Jun 2020	22 Jun 2021	1.15% p.a.	10,000.00
12 Mar 2020	12 Sep 2020	1.60% p.a.	26,740.47
26 Jun 2020	26 Jun 2021	0.95% p.a.	10,300.00
13 Jan 2020	13 Jul 2020	1.75% p.a.	5,300.00
29 Feb 2020	31 Aug 2020	1.60% p.a.	6,500.00
20 Mar 2020	20 Sep 2020	1.60% p.a.	12,320.22
23 May 2020	23 Nov 2020	1.35% p.a.	71,580.40
28 May 2020	28 Nov 2020	1.35% p.a.	3,199.00
11 Jun 2020	11 Jun 2021	1.15% p.a.	20,000.00
01 Jun 2020	01 Dec 2020	1.35% p.a.	3,300.00
28 Nov 2019	28 Nov 2020	1.60% p.a.	104,700.00

### **Account Transactions**

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			276,089.19
12 Jan 2020	CREDIT INTEREST		55.07	276,144.26
31 Jan 2020	CREDIT INTEREST		0.03	276,144.29
28 Feb 2020	CREDIT INTEREST		64.24	276,208.53
29 Feb 2020	CREDIT INTEREST		0.03	276,208.56
1 Mar 2020	CREDIT INTEREST		690.91	276,899.47
	BALANCE CARRIED FORWARD			276,899.47

### **Account Transactions Continued**

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			276,899.47
19 Mar 2020	CREDIT INTEREST		113.22	277,012.69
31 Mar 2020	CREDIT INTEREST		5.50	277,018.19
19 Apr 2020	CREDIT INTEREST		56.66	277,074.85
21 Apr 2020	CREDIT INTEREST		0.02	277,074.87
25 Apr 2020	CREDIT INTEREST		19.15	277,094.02
26 Apr 2020	INTERNET TRANSFER DEBIT	4,345.00		272,749.02
	TO 41782415 REFERENCE NO 35408352			
	saving			
26 Apr 2020	INTERNET TRANSFER CREDIT		5,000.00	277,749.02
	FROM 41782415 REF NO 82825361			
	supper			
30 Apr 2020	CREDIT INTEREST		0.50	277,749.52
1 May 2020	BRANCH TRANSFER Burpengary	5,000.00 🌣		272,749.52
	TO TERM DEPOSIT 29224521			
21 May 2020	CREDIT INTEREST		622.57	273,372.09
-	CREDIT INTEREST		28.07	273,400.16
29 May 2020	CREDIT INTEREST		24.75	273,424.91
31 May 2020	INTERNET EXTERNAL TRANSFER	495.00		272,929.91
	TO 633000 147076798 REF NO 78675521			
	norman cairns 0782		PR 90 2 2	**************************************
31 May 2020	CREDIT INTEREST		29.11	272,959.02
31 May 2020	CREDIT INTEREST		1.05	272,960.07
4 Jun 2020	CREDIT INTEREST		266.89	273,226.96
7 Jun 2020	CREDIT INTEREST		446.96	273,673.92
11 Jun 2020	INTERNET TRANSFER DEBIT	10,000.00 <sup>J</sup>		263,673.92
	TO 41782415 REFERENCE NO 90045361	ž.		
18 Jun 2020	INTERNET TRANSFER DEBIT	235.00 <sup>)</sup>		263,438.92
	TO 167066970 REFERENCE NO 12087641 normoo6			
	BALANCE CARRIED FORWARD			263,438.92



### **Account Transactions Continued**

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			263,438.92
18 Jun 2020	INTERNET TRANSFER CREDIT		10,000.00 /	273,438.92
	FROM 41782415 REF NO 56374640			
	pension			
21 Jun 2020	CREDIT INTEREST		64.65	273,503.57
26 Jun 2020	INTERNET TRANSFER DEBIT	9,500.00		264,003.57
	TO 41782415 REFERENCE NO 84349580			
	pension			
26 Jun 2020	INTERNET TRANSFER CREDIT		10,000.00	274,003.57
	FROM 41782415 REF NO 94703580 pension			
26 Jun 2020	INTERNET TRANSFER DEBIT	10,000.00		264,003.57
	TO 41782415 REFERENCE NO 957580			
	pension			
26 Jun 2020	INTERNET TRANSFER CREDIT		10,000.00	274,003.57
	FROM 41782415 REF NO 50730581			
	pension			
26 Jun 2020	INTERNET TRANSFER DEBIT	10,000.00		264,003.57
	TO 41782415 REFERENCE NO 25088582			
	pension			
26 Jun 2020	INTERNET TRANSFER CREDIT		10,000.00	274,003.57
	FROM 41782415 REF NO 19750580			
	pension			
26 Jun 2020	INTERNET TRANSFER DEBIT	10,000.00		264,003.57
	TO 41782415 REFERENCE NO 50618582			
00 1 0000	pension			074 000 57
26 Jun 2020	INTERNET TRANSFER CREDIT		10,000.00	274,003.57
	FROM 41782415 REF NO 56620582			
20 Jun 2020	pension		2.52	074 007 40
30 Jun 2020	CREDIT INTEREST		3.53	274,007.10

### Summary of Interest, Fees and Charges on this account for period 1 January 2020 - 30 June 2020

	•				
Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$2,492.91	\$7,639.53	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes:

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

**CLOSING BALANCE** 

183ST1BUSINESSDL183717PR-E1489 S2954 I59

274,007.10



\$46511ULU3353UPR-E8415148/ 12973-



### **Fixed Term Deposit Interest Advice**

**BSB**: 484-799 Account No: 603739554

**Statement Period:** 12 May 2019 - 11 Dec 2019

### - Ույլիլել Առինիսիս ինքերիկ Ալիլելելել Ալիլելել Ալիլելելել Ալիլելել

NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR **BURPENGARY QLD 4505** 

### **ACCOUNT INFORMATION:**

Interest Earned Year to Date: ......\$550.25

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			40,804.53
11 Dec 2019	INTEREST		550.25	41,354.78

### **CLOSING BALANCE**

### **Term Deposit Renewal Confirmation**

Your renewed term deposit details are outlined below.

Please note this is the only confirmation of your renewed term deposit that you'll receive.

Term Deposit 603739554 \$41,354.78 Amount 7 months Term On Maturity Interest Payments 1.60% p.a. Interest Rate \*\* 11 July 2020 **Next Maturity Date** \$386.12 Total Interest\* Grace Period End Date

If you have any questions regarding your term deposit please visit your local branch or call our Branch Manager on 07 3385 4288

\* Total interest is the amount of interest paid for the length of the term. Your interest payments will be all of this amount paid at maturity or proportionately part thereof if paid at

24 December 2019

another frequency.

\*\* A higher interest rate may be available on another Suncorp Bank deposit product. You can check our current interest rates on the Suncorp Bank website, by calling 13 11 55,

#### Important information - Breaking Your Term

Your term deposit has the benefit of a 14 calendar day grace period which started on the maturity date (being the End Date of the Statement Period as listed above). During the grace period you can make changes (including withdrawals and transfers) without incurring any penalties.

After the grace period ends, you cannot withdraw all or any part of your deposit unless we agree. If we agree, the funds will only be available to you after 31 days has expired from the date we agree to your early withdrawal request. A \$30 Early Withdrawal Administration Fee will apply and you will also be charged an interest adjustment which is made according to the proportion of the term completed as outlined in the table below.

Proportion of term completed	Interest Adjustment
0% - 25%	80% of interest earned up to the date we allow you to withdraw your deposit
26% - 50%	60% of interest earned up to the date we allow you to withdraw your deposit
51% - 75%	40% of interest earned up to the date we allow you to withdraw your deposit
76% - 100%	20% of interest earned up to the date we allow you to withdraw your deposit



164ST1DL034527PR-E905 S1558 I3115-



### **Fixed Term Deposit Interest Advice**

**BSB**: 484-799

**Account No: 603739554** 

**Statement Period:** 

12 Dec 2019 - 11 Jun 2020

### <u>Ելվիկ ԵՍկրիսի Սիլիսի Սիլիսիի Որսիսի Արև</u>

NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR **BURPENGARY QLD 4505** 

### **ACCOUNT INFORMATION:**

Interest Earned Year to Date: ......\$550.25

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			41,354.78
	CLOSING BALANCE			41 354 78



Notes:

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Please retain this statement for taxation purposes.

194ST1DL034521PR-E871 S1574 I3147-



### **Fixed Term Deposit Interest Advice**

Account No: 603739554 BSB: 484-799

**Statement Period:** 12 Jun 2020 - 11 Jul 2020

### ելիիկեիկոիլիկիիիերեիինիլկիիրիկիդիրովիկե

NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR **BURPENGARY QLD 4505** 

### **ACCOUNT INFORMATION:**

Interest Earned Year to Date: ......\$386.13

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			41,354.78
11 Jul 2020	INTEREST		386.13	41,740.91
11 Jul 2020	INTEREST TFR TO 41782415			41,354.78
11 Jul 2020	CLOSING WITHDRAWAL TO INTERNAL A/C	41,354.78		0.00
	CLOSING BALANCE			0.00



Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. Notes:

Please retain this statement for taxation purposes.



20 November 2019

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036 / 1115

NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505 4-261



4-20

Hi Mr & Mrs Kenning

### Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 5 December 2019 and to confirm your maturity instructions.

### NAB Term Deposit account 27-000-0190

Account name | Norr

Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN

D

**Amount** 

\$12,700.00

Term

3 years

Interest rate p.a.

3.20%

Interest frequency

Yearly

Interest

\$406.42

Start date

5 December 2016

Maturity date

5 December 2019



Interest \$406.42 To be paid to account 084-261 12-806-5874 New amount \$12,700.00

Term 3 years

Rate The indicative interest rate for your new NAB Term Deposit is 1.15% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tdrates



We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

Update your term deposit with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply



6 December 2019

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036 / 03478

NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

### Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 5 December 2019. Following your instructions we:

 Reinvested \$12,700.00 into a new NAB Term Deposit, and paid you an interest amount of \$406.42 into your nominated account

4-261

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 12 December 2019.

### NAB Term Deposit account 27-000-0190

Account name Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN

D

Amount \$12,700.00

Term 3 years

Interest rate p.a. 1.15%

Interest frequency Yearly

Interest

\$438.56

Start date

5 December 2019

Maturity date

5 December 2022



### Term Deposit \$12,700.00

To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

Interest \$438.56

To be paid to account 084-261 12-806-5874



If you need to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

Update your term deposit with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505

Address

Rabobank Online Savings

GPO Box 4715

Sydney NSW 2001

Telephone

1800 445 445

Fax E-mail 1800 121 615

Website

clientservicesAU@rabobank.com

www.Rabobank.com.au

Statement Period

01-04-2020 to 30-06-2020

Statement Date

05-07-2020

**Account Name** 

Norman Cairns Trust Fund

**Account Type** 

Term Deposit

**Account Number** 

AA19126G3KRL

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			3,000.00
06-05-2020	Term Deposit Interest		90.25	3,090.25
06-05-2020	Not interest to 140004000740700			0,000.20
00-03-2020	Net Interest to 142201008516500	90.25		3,000.00
30-06-2020	Closing balance			3,000.00



The Trustees
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Website

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site

www.Rabobank.com.au

Statement Period

01-04-2020 to 30-06-2020

**Account Type** 

Term Deposit

Statement Date Account Name

05-07-2020

Norman Cairns Trust Fund

Account Number

AA19308KSKY2

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			
				2,826.00
04-05-2020	Term Deposit Interest		23.25	2,849.25
04-05-2020	Rollover @ 2.1% maturing on 04-11-2020			
				2,849.25
06-05-2020	Early Withdrawal			2,849.25
06-05-2020	Term Deposit Interest			
			0.31	2,849.56
06-05-2020	Loyalty Bonus Interest	an filipina filipa la fatua	0.02	2,849.58
06-05-2020	Net Loyalty Bonus Interest to 142201008516500			
	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0.02		2,849.56
06-05-2020	Net Interest to 142201008516500			
	142201006316500	0.31		2,849.25
06-05-2020	Term Deposit Principal to 142201008516500			
	142201006316500	2,849.25		0.00
06-05-2020	Closing balance			0.00



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Website www.Rabobank.com.au

**Statement Period** 01-07-2019 to 30-09-2019

**Statement Date** 13-12-2019

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B4G17TDDYD6D8ALS

Date	Transaction Details	Debit	Credit	Balance
01-07-2019	Opening balance			12,000.00
17-07-2019	Term Deposit Interest		552.01	12,552.01
17-07-2019	Net Interest to 142201008516500	552.01		12,000.00
17-07-2019	Rollover @ 2.25% maturing on 17-07-2024			12,000.00
30-09-2019	Closing balance			12,000.00



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**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B5B06TDVA53B0J2Y

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			20,000.00
10-02-2020	Term Deposit Interest		777.87	20,777.87
10-02-2020	Net Interest to 142201008516500	777.87		20,000.00
10-02-2020	Term Deposit Principal to 142201008516500	20,000.00		0.00
10-02-2020	Closing balance			0.00



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**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B5B17TDHZT7F1WCQ

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			16,000.00
17-02-2020	Term Deposit Interest		566.45	16,566.45
17-02-2020	Net Interest to 142201008516500	566.45		16,000.00
17-02-2020	Rollover @ 2% maturing on 17-08-2020			16,000.00
31-03-2020	Closing balance			16,000.00



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Website

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Statement Period

01-04-2020 to 30-06-2020

**Account Type** 

Term Deposit

Statement Date **Account Name** 

05-07-2020

Norman Cairns Trust Fund

**Account Number** 

B5E05TDWCA54NKVI

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			Balance
06-05-2020	Term Deposit Interest		631.73	18,000.00 18,631.73
06-05-2020	Net Interest to 142201008516500	631.73		18,000.00
6-05-2020	Term Deposit Principal to 142201008516500	18,000.00		0.00
6-05-2020	Closing balance			
				0.00



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**Statement Period** 01-07-2019 to 30-09-2019

Statement Date 13-12-2019

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B6H08TDTNQ49R2D4

Date	Transaction Details	Debit	Credit	Balance
01-07-2019	Opening balance			14,900.00
08-08-2019	Term Deposit Interest		491.71	15,391.71
08-08-2019	Net Interest to 142201008516500	491.71		14,900.00
30-09-2019	Closing balance			14,900.00



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**Statement Period** 01-10-2019 to 31-12-2019

Statement Date 03-01-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B6K21TDEPP5PVH2R

Date	Transaction Details	Debit	Credit	Balance
01-10-2019	Opening balance			3,000.00
21-11-2019	Term Deposit Interest		99.01	3,099.01
21-11-2019	Net Interest to 142201008516500	99.01		3,000.00
31-12-2019	Closing balance			3,000.00



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**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B7C14TDPV67T0FWL

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			1,000.00
16-03-2020	Term Deposit Interest		33.19	1,033.19
16-03-2020	Net Interest to 142201008516500	33.19		1,000.00
31-03-2020	Closing balance			1,000.00



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**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B7C14TDPVG5T1N4C

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			19,000.00
16-03-2020	Term Deposit Interest		630.45	19,630.45
16-03-2020	Net Interest to 142201008516500	630.45		19,000.00
31-03-2020	Closing balance			19,000.00



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Website www.Rabobank.com.au

**Statement Period** 01-07-2019 to 30-09-2019

**Statement Date** 13-12-2019

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B7H07TDWYP9FBLVR

Date	Transaction Details	Debit	Credit	Balance
01-07-2019	Opening balance			14,500.00
07-08-2019	Term Deposit Interest		478.51	14,978.51
07-08-2019	Net Interest to 142201008516500	478.51		14,500.00
30-09-2019	Closing balance			14,500.00



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Website www.Rabobank.com.au

**Statement Period** 01-10-2019 to 31-12-2019

Statement Date 03-01-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B7J23TDLIN9F0UAS

Date	Transaction Details	Debit	Credit	Balance
01-10-2019	Opening balance			3,300.00
23-10-2019	Term Deposit Interest		107.26	3,407.26
23-10-2019	Net Interest to 142201008516500	107.26		3,300.00
31-12-2019	Closing balance			3,300.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

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**Statement Period** 01-10-2019 to 31-12-2019

Statement Date 03-01-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B7L06TDRRJ67V0WZ

Date	Transaction Details	Debit	Credit	Balance
01-10-2019	Opening balance			10,600.00
06-12-2019	Term Deposit Interest		344.51	10,944.51
06-12-2019	Net Interest to 142201008516500	344.51		10,600.00
31-12-2019	Closing balance			10,600.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505

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Website www.Rabobank.com.au

**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

**Account Name** Norman Cairns Trust Fund **Account Type** Term Deposit

**Account Number** B8C12TDEAA9DFUE7

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			22,301.00
12-03-2020	Term Deposit Interest		704.42	23,005.42
12-03-2020	Net Interest to 142201008516500	704.42		22,301.00
31-03-2020	Closing balance			22,301.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

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Website www.Rabobank.com.au

**Statement Period** 01-07-2019 to 30-09-2019

**Statement Date** 13-12-2019

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B8H01TDJV239DX30

Date	Transaction Details	Debit	Credit	Balance
01-07-2019	Opening balance			268,300.00
01-08-2019	Term Deposit Interest		9,658.81	277,958.81
01-08-2019	Net Interest to 142201008516500	9,658.81		268,300.00
30-09-2019	Closing balance			268,300.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

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**Telephone** 1800 445 445 **Fax** 1800 121 615

E-mail

Website www.Rabobank.com.au

**Statement Period** 01-10-2019 to 31-12-2019

Statement Date 03-01-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B8J31TDQUJ9VMALR

Date	Transaction Details	Debit	Credit	Balance
01-10-2019	Opening balance			10,900.00
31-10-2019	Term Deposit Interest		370.61	11,270.61
31-10-2019	Net Interest to 142201008516500	370.61		10,900.00
31-12-2019	Closing balance			10,900.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

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Website www.Rabobank.com.au

**Statement Period** 01-10-2019 to 31-12-2019

Statement Date 03-01-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B8K14TDJYJ5RRPPA

Date	Transaction Details	Debit	Credit	Balance
01-10-2019	Opening balance			14,598.00
14-11-2019	Term Deposit Interest		510.94	15,108.94
14-11-2019	Net Interest to 142201008516500	510.94		14,598.00
31-12-2019	Closing balance			14,598.00



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Website www.Rabobank.com.au

**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B9B25TDXAN5JKX7D

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			10,900.00
25-02-2020	Term Deposit Interest		348.81	11,248.81
25-02-2020	Net Interest to 142201008516500	348.81		10,900.00
31-03-2020	Closing balance			10,900.00



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Website www.Rabobank.com.au

**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B9C12TDTYX7F37E8

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			36,075.00
12-03-2020	Term Deposit Interest		1,193.75	37,268.75
12-03-2020	Net Interest to 142201008516500	1,193.75		36,075.00
31-03-2020	Closing balance			36,075.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

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Website www.Rabobank.com.au

**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B2B13ZY0000A09VJ

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			250,000.00
13-02-2020	Term Deposit Interest		8,293.84	258,293.84
13-02-2020	Loyalty Bonus Interest		206.16	258,500.00
13-02-2020	Net Loyalty Bonus Interest to 142201008516500	206.16		258,293.84
13-02-2020	Net Interest to 142201008516500	8,293.84		250,000.00
31-03-2020	Closing balance			250,000.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

GPO Box 4715

Sydney NSW 2001

**Telephone** 1800 445 445 **Fax** 1800 121 615

**E-mail** *clientservicesAU@rabobank.com* 

Website www.Rabobank.com.au

**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type
Account Number

Term Deposit

AA19240YVDJS

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			1,480.00
28-02-2020	Term Deposit Interest		13.80	1,493.80
28-02-2020	Rollover @ 1.9% maturing on 28-08-2020			1,493.80
31-03-2020	Closing balance			1,493.80



The Trustees
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS
TRUST FUND
92 Osborne Drive
NARANGBA QLD 4505

Address Rabobank Online Savings

GPO Box 4715

Sydney NSW 2001

**Telephone** 1800 445 445

Fax 1800 121 615

E-mail clientservicesAU@rabobank.com

Website www.Rabobank.com.au

**Statement Period** 01-07-2019 to 30-09-2019

**Statement Date** 13-12-2019

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B5H10TDGZ79SUVLG

Date	Transaction Details	Debit	Credit	Balance
01-07-2019	Opening balance			13,000.00
12-08-2019	Term Deposit Interest		457.50	13,457.50
12-08-2019	Net Interest to 142201008516500	457.50		13,000.00
30-09-2019	Closing balance			13,000.00



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Sydney NSW 2001

**Telephone** 1800 445 445 **Fax** 1800 121 615

E-mail clientservicesAU@rabobank.com

Website www.Rabobank.com.au

**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B6B22TDIL76A5FX2

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			18,400.00
24-02-2020	Term Deposit Interest		647.54	19,047.54
24-02-2020	Net Interest to 142201008516500	647.54		18,400.00
31-03-2020	Closing balance			18,400.00



The Trustees
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NARANGBA QLD 4505

Address Rabobank Online Savings

GPO Box 4715

Sydney NSW 2001

**Telephone** 1800 445 445 **Fax** 1800 121 615

E-mail clientservicesAU@rabobank.com

Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B6E05TDXCR01S78W

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			30,000.00
05-05-2020	Term Deposit Interest		1,050.00	31,050.00
05-05-2020	Net Interest to 142201008516500	1,050.00		30,000.00
30-06-2020	Closing balance			30,000.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

GPO Box 4715

Sydney NSW 2001

**Telephone** 1800 445 445

Fax 1800 121 615

E-mail clientservicesAU@rabobank.com

Website www.Rabobank.com.au

**Statement Period** 01-10-2019 to 31-12-2019

Statement Date 03-01-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B2J17TDXPF6GJLNC

Date	Transaction Details	Debit	Credit	Balance
01-10-2019	Opening balance			64,725.53
21-10-2019	Term Deposit Interest		2,309.92	67,035.45
21-10-2019	Loyalty Bonus Interest		32.98	67,068.43
21-10-2019	Net Loyalty Bonus Interest to 142201008516500	32.98		67,035.45
21-10-2019	Net Interest to 142201008516500	2,309.92		64,725.53
31-12-2019	Closing balance			64,725.53

## 30100 - Accountancy Fees

#### 2020 Financial Year

Preparer Louise Barlow		eparer Louise Barlow Reviewer Sam Greco	Status	Status Ready for Review		
Account Code	Description		CY Balance	LY Balance	Change	
30100	Accountancy Fees		\$235.00	\$3,975.00	(94.09)%	
		TOTAL	CY Balance	LY Balance		
			\$235.00	\$3,975.00		

## **Supporting Documents**

- O General Ledger Report
- ° 2020 Accountant Fees.pdf (30100)

#### **Standard Checklist**

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

## **Norman Cairns Trust Fund**

# **General Ledger**

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy F	<u>ees (30100)</u>				
Accountancy	Fees (30100)				
18/06/2020	INTERNET TRANFER DEBIT NO 12087641		235.00		235.00 DR
			235.00		235.00 DR

Total Debits: 235.00
Total Credits: 0.00

## **Mitcham Property**

## **Developments Pty Ltd**

A.B.N. 30 515 453 617 PO Box 354, ASPLEY QLD 4034 Phone (07) 3263 5200 Fax (07) 3263 4830

Janet & Barry Kenning Super Fund 92 Osborne Drive BURPENGARY QLD 4505

# Tax Invoice 205140

Ref: NORM0005 19 May, 2020

Description	Amount
Professional Services Rendered	
Preparation of Financial Statements for the period ended 30 June 2019 which included:	
Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2019	
Calculate members benefits and allocate income to each member	
Preparation of Member Statements for the period ended 30 June 2019	
Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2019	
Preparation of Resolution of Minutes for the period ended 30 June 2019	
Sundry advice and Other Matters	
For your convenience the cost of preparing the Actuarial Certificate has been included in our invoice and does not have to be paid separately.	
(This invoice does not include Auditor Fees. These will be invoiced separately by the	
Auditor.)*	3,190.00

Description		Amount
Towns Christle Cover Dava	AMT Due \$	2 100 00
Terms: Strictly Seven Days The Amount Due Includes GST of \$290.00 * Indicates Taxable Supply	AMI Due \$	3,190.00
Refer to our Terms of Trade on our website www.taxonlin REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LO	e.com.au Odged until payment of invo	ICE
REMINDER - TAA RETURNS AND DAS S WILL NOT BE D	ODGED UNTIL TATMENT OF INVO	TCE

*Cheque		card & VISA	,		Iı	nvoice: 205140 Ref: NORM0005 19 May, 2020
_	_		e No. as your REFERI Acc 167 066 970	ENCE	Amt Due: \$	3,190.00
Card No.					Validation No.	
Cardholder			Signature		Expiry Date /	

# 30400 - ATO Supervisory Levy

#### 2020 Financial Year

Preparer Louise Ba	rlow Reviewer Sam Greco	Status	Ready for Revie	ew
Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
	TOTAL	CY Balance	LY Balance	-
		\$259.00	\$259.00	

## **Supporting Documents**

O General Ledger Report

#### **Standard Checklist**

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

# Norman Cairns Trust Fund **General Ledger**

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Superviso	ry Levy (30400)				
ATO Supervis	sory Levy (30400)				
30/06/2020	2019 Income Tax Refund		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00
Total Credits: 0.00

## 30700 - Auditor's Remuneration

#### 2020 Financial Year

Preparer Louise B	arlow Reviewer Sam Greco	Status	s Ready for Revie	€W
Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$495.00	\$484.00	2.27%
	TOTAL	CY Balance	LY Balance	-
		\$495.00	\$484.00	

#### **Supporting Documents**

- O General Ledger Report
- ° 2020 Audit Fees.pdf
- o 2020 Audit Fees.pdf (30700)

#### **Standard Checklist**

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

## **Norman Cairns Trust Fund**

# **General Ledger**

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remu	neration (30700)				
Auditor's Rem	nuneration (30700)				
31/05/2020	INTERNET EXTERNAL TRANSFER TO 63300 147076798		495.00		495.00 DR
	_		495.00		495.00 DR

Total Debits: 495.00
Total Credits: 0.00



## TAX INVOICE

Norman Cairns Trust Fund Attention: Janet & Barry Kenning 92 Osbourne Drive **BURPENGARY QLD 4505** 

**Invoice Date** 16 May 2020

**Invoice Number** INV-0782

Reference 2019 Norman Cairns

ABN 18 160 477 430 **Superannuation Audit** Assistance Pty Ltd

Attention: Thomas Nasmyth

PO Box 945

**HAMILTON QLD 4007** 

super.audit.assistance@gmai

1.com

Description	Quantity	Unit Price	GST	Amount AUD
Audit of the 2019 Financial Statements, Income Tax Return, attached schedules and the operations of your Superannuation Fund.	1.00	450.00	10%	450.00
			Subtotal	450.00
		TOTAL	GST 10%	45.00
		1	OTAL AUD	495.00

Due Date: 30 May 2020

Bendigo Bank BSB 633 000 Account 1470 767 98

To:

(For direct deposits please use the invoice number or your fund name as a reference)

View and pay online now

# **PAYMENT ADVICE**

Superannuation Audit Assistance Pty Ltd

Attention: Thomas Nasmyth

PO Box 945

**HAMILTON QLD 4007** 

super.audit.assistance@gmail.com

Customer	Norman Cairns Trust Fund		
Invoice Number	INV-0782		
Amount Due	495.00		
Due Date	30 May 2020		
Amount Enclosed			

Enter the amount you are paying above



## TAX INVOICE

Norman Cairns Trust Fund Attention: Janet & Barry Kenning 92 Osbourne Drive **BURPENGARY QLD 4505** 

**Invoice Date** 16 May 2020

**Invoice Number** INV-0782

Reference 2019 Norman Cairns

ABN 18 160 477 430 **Superannuation Audit** Assistance Pty Ltd

Attention: Thomas Nasmyth

PO Box 945

**HAMILTON QLD 4007** 

super.audit.assistance@gmai

1.com

Description	Quantity	Unit Price	GST	Amount AUD
Audit of the 2019 Financial Statements, Income Tax Return, attached schedules and the operations of your Superannuation Fund.	1.00	450.00	10%	450.00
		Subtotal		450.00
		TOTAL	GST 10%	45.00
		1	OTAL AUD	495.00

Due Date: 30 May 2020

Bendigo Bank BSB 633 000 Account 1470 767 98

To:

(For direct deposits please use the invoice number or your fund name as a reference)

View and pay online now

# **PAYMENT ADVICE**

Superannuation Audit Assistance Pty Ltd

Attention: Thomas Nasmyth

PO Box 945

**HAMILTON QLD 4007** 

super.audit.assistance@gmail.com

Customer	Norman Cairns Trust Fund
Invoice Number	INV-0782
Amount Due	495.00
Due Date	30 May 2020
Amount Enclosed	

Enter the amount you are paying above

## 30800 - ASIC Fees

#### 2020 Financial Year

Preparer Louise Barlow		Reviewer Sam Greco	Status Ready for Review			
Account Code	Description		CY Balance	LY Balance	Change	
30800	ASIC Fees		\$54.00	\$53.00	1.89%	
		TOTAL	CY Balance	LY Balance		
			\$54.00	\$53.00		

#### **Supporting Documents**

- O General Ledger Report
- ° 2020 ASIC Fees.pdf
- o 2020 ASIC Fees.pdf (30800)

#### **Standard Checklist**

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

# **General Ledger**

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (308	00)				
ASIC Fees (3	<u>0800)</u>				
22/10/2019	ASIC Netbank BPAY 17301		54.00		54.00 DR
			54.00		54.00 DR

Total Debits: 54.00
Total Credits: 0.00

Australian Securities and Investments Commission ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices 1300 300 630

NORMAN CAIRNS PTY LTD ACN/ARBN 153 548 380 C/- Sam Greco & Co Business Focus Solution Sam Greco & Co, 1355 Gympie Road, Aspley, QLD 4034

### **Invoice Statement**

Issue Date: 04/10/2019 Account Number: 22 153548380

Summary	Please Pay
---------	------------

Balance Outstanding	\$0.00	Immediately	\$0.00
New Charges	\$54.00	By 04/12/2019	\$54.00

#### **TOTAL DUE** \$54.00

- Amounts not subject to GST (Treasurer's Determination – Exempt taxes fees and charges).
- Payment of your Annual Review Fee will maintain your registration as an Australian Company

# If you have already paid please ignore this invoice statement

- Late Fees will apply if you do NOT:
  - tell us about a change during the period that the Law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual company statement, or
  - pay your annual review within 2 months of the annual review date
- Information on late fee amounts can be found on the ASIC website

Date	Reference	Description	Amount
04/10/2019	3X2591799480P PA	2019 Annual Review	54.00

## **Payment Slip**

NORMAN CAIRNS PTY LTD ACN/ARBN 153 548 380

Account Number: 22 153548380

 Payment Options
 Immediately
 \$0.00

 By 04/12/2019
 \$54.00

 Total Due
 \$54.00



\*814 129 0002291535483807 64





Billpay Code: 8929 Ref: 2291 5354 8380 764

In person at any Post Office, pay by cash, Cheque, EFTPOS, Mastercard or VISA

By phone 13 18 16 pay by Mastercard or VISA

() POST

Online postbillpay.com.au by Mastercard or VISA

Mail this payment slip and your cheque to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841.

Biller Code: 17301 Reference: 2291535483807

Telephone & Internet Banking – BPAY Contact your bank, credit union or building society to make payment Australian Securities and Investments Commission ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices 1300 300 630

NORMAN CAIRNS PTY LTD ACN/ARBN 153 548 380 C/- Sam Greco & Co Business Focus Solution Sam Greco & Co, 1355 Gympie Road, Aspley, QLD 4034

### **Invoice Statement**

Issue Date: 04/10/2019 Account Number: 22 153548380

Summary	Please Pay
---------	------------

Balance Outstanding	\$0.00	Immediately	\$0.00
New Charges	\$54.00	By 04/12/2019	\$54.00

#### **TOTAL DUE** \$54.00

- Amounts not subject to GST (Treasurer's Determination – Exempt taxes fees and charges).
- Payment of your Annual Review Fee will maintain your registration as an Australian Company

# If you have already paid please ignore this invoice statement

- Late Fees will apply if you do NOT:
  - tell us about a change during the period that the Law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual company statement, or
  - pay your annual review within 2 months of the annual review date
- Information on late fee amounts can be found on the ASIC website

Date	Reference	Description	Amount
04/10/2019	3X2591799480P PA	2019 Annual Review	54.00

## **Payment Slip**

NORMAN CAIRNS PTY LTD ACN/ARBN 153 548 380

Account Number: 22 153548380

 Payment Options
 Immediately
 \$0.00

 By 04/12/2019
 \$54.00

 Total Due
 \$54.00



\*814 129 0002291535483807 64





Billpay Code: 8929 Ref: 2291 5354 8380 764

In person at any Post Office, pay by cash, Cheque, EFTPOS, Mastercard or VISA

By phone 13 18 16 pay by Mastercard or VISA

() POST

Online postbillpay.com.au by Mastercard or VISA

Mail this payment slip and your cheque to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841.

Biller Code: 17301 Reference: 2291535483807

Telephone & Internet Banking – BPAY Contact your bank, credit union or building society to make payment

# 31500 - Bank Charges

#### 2020 Financial Year

Preparer Louise Barlow Reviewer Sam G		Reviewer Sam Greco	Status	s N/A - Not Appli	cable
Account Code	Description		CY Balance	LY Balance	Change
31500	Bank Charges				0%
		TOTAL	CY Balance	LY Balance	

## **Supporting Documents**

O General Ledger (Report)

#### **Standard Checklist**

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

# **General Ledger**

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (	<u>31500)</u>				
Bank Charges	s <u>(31500)</u>				
30/09/2019	Account Fee		5.00		5.00 DR
08/10/2019	Account Fee - Other refund			5.00	0.00 DR
			5.00	5.00	0.00 DR

Total Debits: 5.00
Total Credits: 5.00

## 37700 - Interest Paid - ATO General Interest

#### 2020 Financial Year

Preparer Louise Ba	rlow Reviewer Sam Greco	Status	Ready for Revie	∌W
Account Code	Description	CY Balance	LY Balance	Change
37700	Interest Paid - ATO General Interest	\$5.70		100%
	TOTAL	CY Balance	LY Balance	
		\$5.70		

## **Supporting Documents**

- O General Ledger Report
- o 2020 Debtors & Creditors.pdf

#### **Standard Checklist**

- ☐ Attach all source documentation
- ☐ Ensure all Transactions have been entered

# **General Ledger**

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Paid - A	ATO General Interest (37700)				
Interest Paid	- ATO General Interest (37700)				
30/06/2020	Amended 2019 Income Tax Return		5.70		5.70 DR
			5.70		5.70 DR

Total Debits: 5.70
Total Credits: 0.00



Agent SAM GRECO & CO.

Client THE TRUSTEE FOR NORMAN

CAIRNS TRUST FUND **ABN** 53 515 635 204

**ABN** 53 515 635 20 **TFN** 930 711 144

## Income tax 551

 Date generated
 16/04/2021

 Overdue
 \$0.00

 Not yet due
 \$0.00

 Balance
 \$0.00

#### **Transactions**

7 results found - from 16 April 2019 to 16 April 2021 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 May 2019	14 May 2019	Payment received		\$1,540.22	\$0.00
30 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$648.86	\$648.86 CR
30 Jun 2020	3 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$648.86		\$0.00
1 Jul 2020	30 Jun 2020	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$5.70	\$5.70 CR
1 Jul 2020	30 Jul 2020	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$655.05		\$649.35 DR
1 Jul 2020	30 Jul 2020	Shortfall interest charge			\$649.35 DR
21 Jul 2020	20 Jul 2020	Payment received		\$649.35	\$0.00

1 of 1 16/04/2021, 4:59 pm

## 41600 - Pensions Paid

#### 2020 Financial Year

Preparer Louise BarlowReviewer Sam GrecoStatus N/A - Not A	pplicable
--	-----------

Account Code	Description	CY Balance	LY Balance	Change
KENBAR00001P	(Pensions Paid) Kenning, Barry Norman - Pension (Pension)	\$19,240.00	\$44,540.00	(56.8)%
KENJAN00001P	(Pensions Paid) Kenning, Janet Cairns - Pension (Pension)		\$44,540.00	100%
KENJAN00002P	(Pensions Paid) Kenning, Janet Cairns - Pension (Pension - 2)	\$2,660.00	\$5,410.00	(50.83)%
KENJAN00004P	(Pensions Paid) Kenning, Janet Cairns - Pension (Pension 3)	\$4,030.00	\$8,190.00	(50.79)%
KENJAN00006P	(Pensions Paid) Kenning, Janet Cairns - Pension (Account Based Pension 4)	\$1,410.00	\$2,860.00	(50.7)%
KENJAN00007P	(Pensions Paid) Kenning, Janet Cairns - Pension (Account Based Pension 5)	\$2,905.00	\$14,460.00	(79.91)%
	TOTAL	CY Balance	LY Balance	
		\$30,245.00	\$120,000.00	

## **Supporting Documents**

• Pension Summary Report (Report)

#### **Standard Checklist**

$\Box$	Attach	conv	of	Pension	Summary	/ R	enc	rt
-	Allacii	COPY	OI.	1 61131011	Oullilliaiv	/ I'	COU	/I L

- ☐ Ensure Member(s) have been advised of pension for coming year
- ☐ Ensure Minimum Pension has been paid for each account

# **Pension Summary**

As at 30 June 2020

**Member Name :** Kenning, Barry Norman **Member Age :** 73\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENBAR 00001P	Account Based Pension	01/07/2013	94.89%	2.50%	\$19,240.00*	N/A	\$19,240.00	\$0.00	\$19,240.00	\$0.00

<sup>\*</sup>COVID-19 50% reduction has been applied to the minimum pension amount.

	\$19.240.00	\$0.00	\$19.240.00	\$0.00	\$19,240.00	\$0.00

**Member Name :** Kenning, Janet Cairns **Member Age :** 71\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENJAN0 0001P	Account Based Pension	01/07/2013	70.56%	2.50%	\$18,670.00*	N/A	\$0.00	\$0.00	\$0.00	\$18,670.00

<sup>\*</sup>COVID-19 50% reduction has been applied to the minimum pension amount.

KENJAN0	Account	01/07/2014	99.68%	2.50%	\$2,660.00*	N/A	\$2,660.00	\$0.00	\$2,660.00	\$0.00
0002P	Based									
	Pension									

<sup>\*</sup>COVID-19 50% reduction has been applied to the minimum pension amount.

KENJAN0 0004P	Account Based	01/07/2015	98.24%	2.50%	\$4,030.00*	N/A	\$4,030.00	\$0.00	\$4,030.00	\$0.00
	Pension									

<sup>\*</sup>COVID-19 50% reduction has been applied to the minimum pension amount.

KENJAN0	Account	12/09/2015	100.00	2.50%	\$1,410.00*	N/A	\$1,410.00	\$0.00	\$1,410.00	\$0.00
0006P	Based		%							
	Pension									

<sup>\*</sup>COVID-19 50% reduction has been applied to the minimum pension amount.

# **Norman Cairns Trust Fund** Pension Summary As at 30 June 2020

KENJAN0	Account	01/07/2017	97.06%	2.50%	\$7,110.00*	N/A	\$2,905.00	\$0.00	\$2,905.00	\$4,205.00
0007P	Based									
	Pension									
*COVID-19 50%	6 reduction has be	en applied to the	minimum nano	sion amount						
00112 10007	o readolloir riao be	cir applica to the i	minimum pens	sion amount.						
	o roadollori riao be	or applied to the i	pens	sion amount.						
	Todadion nas se	seri applied to the i	Thirming pens	sion amount.	\$33,880.00	\$0.00	\$11,005.00	\$0.00	\$11,005.00	\$22,875.00
Total:		peri applied to the i	Tillimum pena	sion amount.	\$33,880.00	\$0.00	\$11,005.00	\$0.00	\$11,005.00	\$22,875.00

<sup>\*</sup>Age as at 01/07/2019 or pension start date for new pensions.

# 48500 - Income Tax Expense

#### 2020 Financial Year

Preparer Louise Bar	rlow Reviewer Sam Greco	Status	N/A - Not Applic	able
Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$930.76	\$442.44	110.37%
	TOTAL	CY Balance	LY Balance	
		\$930.76	\$442.44	

## **Supporting Documents**

No supporting documents

## 49000 - Profit/Loss Allocation Account

#### 2020 Financial Year

Preparer Louise B	sarlow Reviewer Sam Greco	Status	s N/A - Not Applio	cable
Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$118,892.18	\$57,259.30	107.64%
	TOTAL	CY Balance	LY Balance	
		\$118,892.18	\$57,259.30	

## **Supporting Documents**

No supporting documents

## **50000 - Members**

2020	Fina	ncial	Year
------	------	-------	------

Preparer Louise Barlow Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
KENBAR00001P	Kenning, Barry Norman - Pension (Pension)	(\$769,519.28)		(\$23,769.01)	\$19,240.00		(\$774,048.29)	0.59%
KENBAR00003A	Kenning, Barry Norman - Accumulation (Accumulation)	(\$211,517.02)	(\$77,210.00)	(\$7,032.12)		\$1,039.68	(\$294,719.46)	39.34%
KENJAN00001P	Kenning, Janet Cairns - Pension (Pension)	(\$746,826.51)		(\$23,082.60)			(\$769,909.11)	3.09%
KENJAN00002P	Kenning, Janet Cairns - Pension (Pension - 2)	(\$106,355.43)		(\$3,278.74)	\$2,660.00		(\$106,974.17)	0.58%
KENJAN00004P	Kenning, Janet Cairns - Pension (Pension 3)	(\$161,121.37)		(\$4,972.87)	\$4,030.00		(\$162,064.24)	0.59%
KENJAN00005A	Kenning, Janet Cairns - Accumulation (Accumulation)	(\$12,293.30)		(\$379.72)		\$56.22	(\$12,616.80)	2.63%
KENJAN00006P	Kenning, Janet Cairns - Pension (Account Based Pension 4)	(\$56,323.95)		(\$1,730.65)	\$1,410.00		(\$56,644.60)	0.57%
KENJAN00007P	Kenning, Janet Cairns - Pension (Account Based Pension 5)	(\$284,487.76)		(\$8,777.37)	\$2,905.00		(\$290,360.13)	2.06%

TOTAL	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance
	(\$2,348,444.62)	(\$77,210.00)	(\$73,023.08)	\$30,245.00	\$1,095.90	(\$2,467,336.80)

## **Supporting Documents**

- O Members Statements (Report)
- Members Summary Report

#### **Standard Checklist**

☐ Attach copies of Members Statements

## **Members Statement**

Barry Norman Kenning
92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth:

Age:
74

Tax File Number:
Provided

Date Joined Fund:
04/10/2011

Service Period Start Date:
04/10/2011

Date Left Fund:

Member Code: KENBAR00001P

Account Start Date 01/07/2013

Account Phase: Retirement Phase

Account Description: Pension

Nominated Beneficiaries Janet Cairns Kenning

Vested Benefits 774,048.29

Total Death Benefit 774,048.29

Current Salary 0.00

Previous Salary 0.00

Your Balance

Total Benefits 774,048.29

**Preservation Components** 

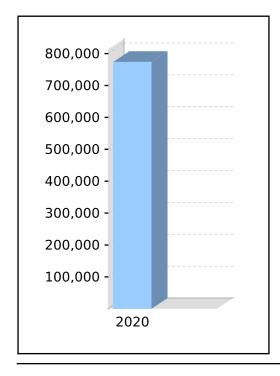
Preserved

Unrestricted Non Preserved 774,048.29

Restricted Non Preserved

Tax Components

Tax Free (94.89%) 734,470.37 Taxable 39,577.92



#### Your Detailed Account Summary

This Year
Opening balance at 01/07/2019 769,519.28

0.00

Increases to Member account during the period

**Employer Contributions** 

Disability Benefit

Personal Contributions (Concessional)
Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings 23,769.01

Internal Transfer In

Decreases to Member account during the period

Pensions Paid 19,240.00

Contributions Tax Income Tax

No TFN Excess Contributions Tax

Excess Contributions Tax
Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2020 774,048.29

## **Members Statement**

Barry Norman Kenning 92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth : Provided
Age: 74
Tax File Number: Provided

Service Period Start Date:

Date Left Fund:

Date Joined Fund:

Member Code: KENBAR00003A
Account Start Date 04/10/2011

Account Phase: Accumulation Phase

04/10/2011

Account Description: Accumulation

Nominated Beneficiaries

N/A

Vested Benefits

294,719.46

#### Your Balance

Total Benefits 294,719.46

**Preservation Components** 

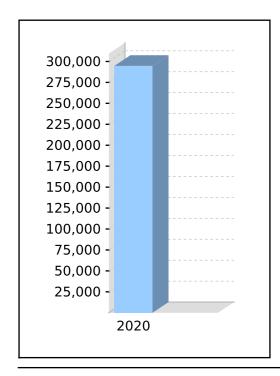
Preserved

Unrestricted Non Preserved 294,719.46

Restricted Non Preserved

Tax Components

Tax Free 285,195.00 Taxable 9,524.46



#### Your Detailed Account Summary

This Year
Opening balance at 01/07/2019 211,517.02

Increases to Member account during the period

**Employer Contributions** 

Personal Contributions (Concessional)

Personal Contributions (Non Concessional) 77,210.00

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings 7,032.12

Internal Transfer In

Decreases to Member account during the period

Pensions Paid Contributions Tax

Income Tax 1,039.68

No TFN Excess Contributions Tax

Excess Contributions Tax
Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2020 294,719.46

## **Members Statement**

Janet Cairns Kenning 92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your		

Date of Birth:

Age:
72

Tax File Number:
Provided

Date Joined Fund:
04/10/2011

Service Period Start Date:
04/10/2011

Date Left Fund:

Member Code: KENJAN00001P
Account Start Date 01/07/2013
Account Phase: Retirement Phase

Account Description: Pension

Nominated Beneficiaries

Barry Norman Kenning

Vested Benefits 769,909.11

Total Death Benefit 769,909.11

Current Salary 0.00

Previous Salary 0.00

Disability Benefit 0.00

#### Your Balance

Total Benefits 769,909.11

**Preservation Components** 

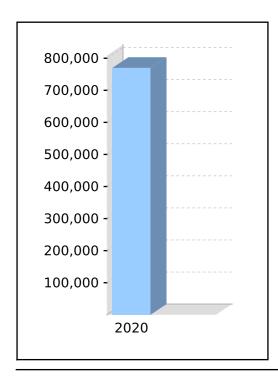
Preserved

Unrestricted Non Preserved 769,909.11

Restricted Non Preserved

Tax Components

Tax Free (70.56%) 543,247.87 Taxable 226,661.24



#### Your Detailed Account Summary

This Year
Opening balance at 01/07/2019 746,826.51

Increases to Member account during the period

**Employer Contributions** 

Personal Contributions (Concessional)
Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings 23,082.60

Internal Transfer In

Decreases to Member account during the period

Pensions Paid Contributions Tax

Income Tax

No TFN Excess Contributions Tax

Excess Contributions Tax

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2020 769,909.11

## **Members Statement**

Janet Cairns Kenning 92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth:

Age:
72

Tax File Number:
Provided

Date Joined Fund:
04/10/2011

Service Period Start Date:
04/10/2011

Date Left Fund:

Member Code: KENJAN00002P

Account Start Date 01/07/2014

Account Phase: Retirement Phase

Account Description: Pension - 2

Nominated Beneficiaries B

Barry Norman Kenning

0.00

Vested Benefits 106,974.17

Total Death Benefit 106,974.17

Current Salary 0.00

Disability Benefit 0.00

**Previous Salary** 

Your Balance

Total Benefits 106,974.17

**Preservation Components** 

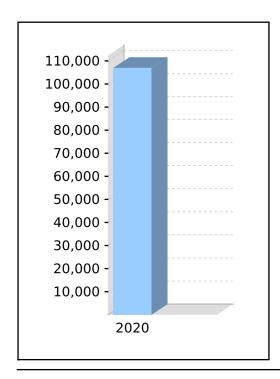
Preserved

Unrestricted Non Preserved 106,974.17

Restricted Non Preserved

Tax Components

Tax Free (99.68%) 106,631.85 Taxable 342.32



#### Your Detailed Account Summary

This Year 106,355.43

Increases to Member account during the period

01/07/2019

**Employer Contributions** 

Opening balance at

Personal Contributions (Concessional)
Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings 3,278.74

Internal Transfer In

Decreases to Member account during the period

Pensions Paid 2,660.00

Contributions Tax Income Tax

No TFN Excess Contributions Tax

Excess Contributions Tax
Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2020 106,974.17

## **Members Statement**

Janet Cairns Kenning 92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

S

Date of Birth:

Age:
72

Tax File Number:
Provided

Date Joined Fund:
04/10/2011

Service Period Start Date:
04/10/2011

Date Left Fund:

Member Code: KENJAN00004P

Account Start Date 01/07/2015

Account Phase: Retirement Phase

Account Description: Pension 3

Nominated Beneficiaries Barry Norman Kenning

Vested Benefits 162,064.24

Total Death Benefit 162,064.24

Current Salary 0.00

Previous Salary 0.00

Your Balance

Total Benefits 162,064.24

**Preservation Components** 

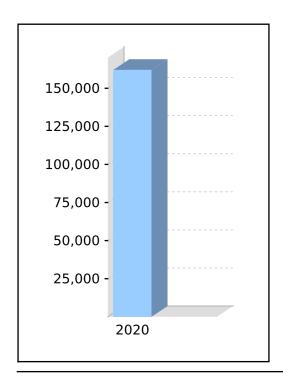
Preserved

Unrestricted Non Preserved 162,064.24

Restricted Non Preserved

Tax Components

Tax Free (98.24%) 159,215.42 Taxable 2,848.82



#### Your Detailed Account Summary

This Year
Opening balance at 01/07/2019 161,121.37

0.00

Increases to Member account during the period

**Employer Contributions** 

Disability Benefit

Personal Contributions (Concessional)
Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings 4,972.87

Internal Transfer In

Decreases to Member account during the period

Pensions Paid 4,030.00

Contributions Tax Income Tax

No TFN Excess Contributions Tax

Excess Contributions Tax
Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2020 162,064.24

## **Members Statement**

## Janet Cairns Kenning

92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth: Provided 72 Age: Provided Tax File Number: Date Joined Fund: 04/10/2011

Service Period Start Date:

Date Left Fund:

Member Code: KENJAN00005A Account Start Date 04/10/2011

Accumulation Phase Account Phase:

Accumulation Account Description:

Nominated Beneficiaries

N/A

Vested Benefits

12,616.80

#### Your Balance

**Total Benefits** 12,616.80

**Preservation Components** 

Preserved

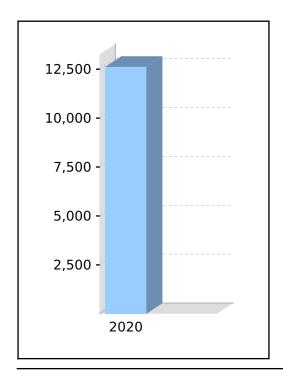
Unrestricted Non Preserved 12,616.80

Restricted Non Preserved

Tax Components

Tax Free

Taxable 12,616.80



#### Your Detailed Account Summary

This Year

Opening balance at

01/07/2019

12,293.30

Increases to Member account during the period

**Employer Contributions** 

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

**Net Earnings** 379.72

Internal Transfer In

Decreases to Member account during the period

Pensions Paid

Contributions Tax

Income Tax 56.22

No TFN Excess Contributions Tax

**Excess Contributions Tax** 

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2020 12,616.80

## **Members Statement**

Janet Cairns Kenning

92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Age:

Date of Birth: Provided 72

Provided Tax File Number: Date Joined Fund: 04/10/2011

Service Period Start Date:

Date Left Fund:

Member Code: KENJAN00006P Account Start Date 12/09/2015 Account Phase: Retirement Phase

Account Based Pension 4 Account Description:

Nominated Beneficiaries

Barry Norman Kenning

Vested Benefits

56,644.60

#### Your Balance

**Total Benefits** 56,644.60

**Preservation Components** 

Preserved

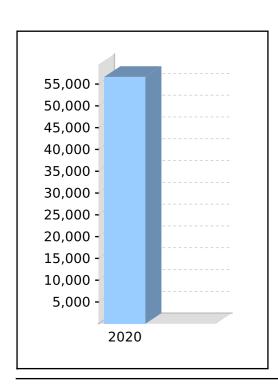
Unrestricted Non Preserved 56,644.60

Restricted Non Preserved

Tax Components

Tax Free (100.00%) 56,644.60

Taxable



#### Your Detailed Account Summary

This Year

Opening balance at

01/07/2019

56,323.95

Increases to Member account during the period

**Employer Contributions** 

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

**Government Co-Contributions** 

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings 1,730.65

Internal Transfer In

Decreases to Member account during the period

Pensions Paid 1,410.00

Contributions Tax

Income Tax

No TFN Excess Contributions Tax

**Excess Contributions Tax** 

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2020 56,644.60

## **Members Statement**

Janet Cairns Kenning

92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Age:

Provided

Date of Birth:

Tax File Number:

Provided

72

Date Joined Fund:

Service Period Start Date:

04/10/2011

Date Left Fund: Member Code:

KENJAN00007P

Account Start Date

01/07/2017

Account Phase:

Retirement Phase

Account Description:

Account Based Pension 5

Nominated Beneficiaries Vested Benefits

Barry Norman Kenning

290,360.13

#### Your Balance

**Total Benefits** 290,360.13

**Preservation Components** 

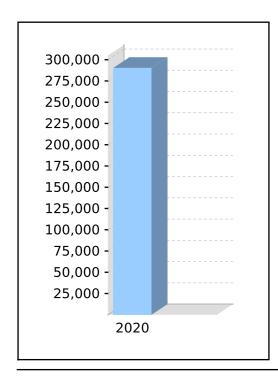
Preserved

Unrestricted Non Preserved 290,360.13

Restricted Non Preserved

Tax Components

Tax Free (97.06%) 281,822.54 Taxable 8,537.59



#### Your Detailed Account Summary

This Year 284,487.76

Opening balance at 01/07/2019

**Employer Contributions** 

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Increases to Member account during the period

**Government Co-Contributions** 

Other Contributions

Proceeds of Insurance Policies

Transfers In

**Net Earnings** 8,777.37

Internal Transfer In

Decreases to Member account during the period

Pensions Paid 2,905.00

Contributions Tax

Income Tax

No TFN Excess Contributions Tax

**Excess Contributions Tax** 

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2020 290,360.13

# **Norman Cairns Trust Fund Members Summary** As at 30 June 2020

		Increas	ses		Decreases						
Opening Balances	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses	Closing Balance
Barry Norman Ke	enning (Age: 74)										
KENBAR00001P	- Pension - Tax Free	e: 94.89%									
769,519.28			23,769.01		19,240.00						774,048.29
KENBAR00003A	- Accumulation										
211,517.02	77,210.00		7,032.12				1,039.68				294,719.46
981,036.30	77,210.00		30,801.13		19,240.00		1,039.68				1,068,767.75
Janet Cairns Ker	nning (Age: 72)										
KENJAN00001P -	Pension - Tax Free	e: 70.56%									
746,826.51			23,082.60								769,909.11
KENJAN00002P -	Pension - 2 - Tax F	Free: 99.68%									
106,355.43			3,278.74		2,660.00						106,974.17
KENJAN00004P -	Pension 3 - Tax Fr	ee: 98.24%									
161,121.37			4,972.87		4,030.00						162,064.24
KENJAN00005A -	Accumulation										
12,293.30			379.72				56.22				12,616.80
KENJAN00006P -	Account Based Per	nsion 4 - Tax Free:	100.00%								
56,323.95			1,730.65		1,410.00						56,644.60

# **Norman Cairns Trust Fund Members Summary** As at 30 June 2020

		Increas	es		Decreases			Decreases			
Opening Balances	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses	Closing Balance
KENJAN00007P -	Account Based Pen	sion 5 - Tax Free:	97.06%								
284,487.76			8,777.37		2,905.00						290,360.13
1,367,408.32			42,221.95		11,005.00		56.22				1,398,569.05
2,348,444.62	77,210.00		73,023.08		30,245.00		1,095.90				2,467,336.80

#### 60400 - Bank Accounts

#### 2020 Financial Year

Preparer Louise Barlow	Reviewer Sam Greco	Status Ready for Review
------------------------	--------------------	-------------------------

Account Code	Description	CY Balance	LY Balance	Change
CBA10287300	CBA Cash Investment A/C 10287300	\$9.75	\$31.39	(68.94)%
ING60489657	ING Direct A/C 60489657	\$14.69	\$14.60	0.62%
MET452670542	Suncorp Business Saver A/C 452670542	\$274,007.10	\$260,942.57	5.01%
NAB123132038	NAB Business Cash Maximiser A/C 12-313-2038	\$1,008.51	\$4,847.51	(79.2)%
NAB128065874	NAB Business Cheque A/C 12-806-5874	\$7,486.37	\$5.63	132872.82%
PIB008516500	Rabo Direct Savings A/C 008516500	\$0.02	\$43.72	(99.95)%
	TOTAL	CY Balance	LY Balance	

TOTAL	CY Balance	LY Balance
	\$282,526.44	\$265,885.42

## **Supporting Documents**

- O Bank Statement Report Report
- BS CBA Cash Investment Account 87300.pdf ©BA10287300
- O BS ING Business Optimiser 60489657 (1).pdf ING60489657
- O BS Suncorp Business Saver 70542.pdf MET452670542
- O BS NAB Business Cash Maximiser 123132038.pdf NAB123132038
- O BS NAB Business Everyday Account 5874.pdf NAB128065874
- O BS RaboBank HISA Statement.pdf [PIB008516500]

#### **Standard Checklist**

- ☐ Attach Copies of Bank Statements
- ☐ Attach copy of Bank Statement Report
- ☐ Ensure all Balances match Statement Balances at June 30
- ☐ Ensure all Transactions have been entered

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / CBA10287300

Account Name: CBA Cash Investment A/C 10287300

**BSB and Account Number:** 064473 10287300

Opening Balance - Total Debits + Total Credits = Closing Balance

**\$ 31.39 \$ 321,438.65 \$ 321,417.01 \$ 9.75** 

Variance	Statement Balance	Ledger Balance	Credit	Debit	Description	Date
\$	\$	\$	\$	\$		
		31.39			Opening Balance	01/07/2019
		131.39	100.00		Transfer from Netbank savings	03/09/2019
		1.39		130.00	Transfer Out SAP Debit Transfer	06/09/2019
		201.39	200.00		Transfer from Netbank savings	22/10/2019
		147.39		54.00	ASIC Netbank BPAY 17301	22/10/2019
		10,147.39	10,000.00		Transfer from Netbank super	02/01/2020
		147.39		10,000.00	Transfer Out Branch BURPENGARY	02/01/2020
		274,923.58	274,776.19		Transfer In Branch BURPENGARY	31/01/2020
		274,925.84	2.26		Credit Interest	01/02/2020
		310,732.30	35,806.46		CBA Term Deposit Proceeds	04/02/2020
		149.65		310,582.65	Transfer Out Branch BURPENGARY	10/02/2020
		499.65	350.00		Transfer from Netbank tax	18/02/2020
		163.65		336.00	TAX OFFICE PAYMENTS Netbank BPAY	18/02/2020
		185.75	22.10		Credit Interest	01/03/2020
		345.75	160.00		Transfer from Netbank taxman	28/04/2020
		9.75		336.00	TAX OFFICE PAYMENTS Netbank BPAY	28/04/2020
		9.75			CLOSING BALANCE	30/06/2020

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
		321,438.65	321,417.01			

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / ING60489657

Account Name: ING Direct A/C 60489657

**BSB and Account Number:** 923100 60489657

Opening Balance - Total Debits + Total Credits = Closing Balance

\$ 14.60 \$ 0.09 \$ 14.69

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance \$
		\$	\$	\$	\$	
01/07/2019	Opening Balance			14.60		
31/07/2019	Interest Credit		0.01	14.61		
31/08/2019	Interest Credit		0.01	14.62		
30/09/2019	Interest Credit		0.01	14.63		
31/10/2019	Interest Credit		0.01	14.64		
30/11/2019	Interest Credit		0.01	14.65		
31/12/2019	Interest Credit		0.01	14.66		
31/01/2020	Interest Credit		0.01	14.67		
29/02/2020	Interest Credit		0.01	14.68		
31/03/2020	Interest Credit		0.01	14.69		
30/06/2020	CLOSING BALANCE			14.69		
			0.09			

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / MET452670542

Account Name: Suncorp Business Saver A/C 452670542

**BSB** and Account Number: 484799 452670542

Opening Balance - Total Debits + Total Credits = Closing Balance

\$ 260,942.57 \$ 59,575.00 \$ 72,639.53 \$ 274,007.10

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2019	Opening Balance			260,942.57		
11/07/2019	Credit Interest		68.72	261,011.29		
31/07/2019	Credit Interest		0.04	261,011.33		
27/08/2019	Credit Interest		84.27	261,095.60		
31/08/2019	Credit Interest		0.07	261,095.67		
14/09/2019	Credit Interest		53.14	261,148.81		
19/09/2019	INTERNET TRANFER CREDIT FROM 41782415		10,000.00	271,148.81		
30/09/2019	Super Credit Interest		0.30	271,149.11		
20/10/2019	Credit Interest		53.14	271,202.25		
31/10/2019	Credit Interest		0.17	271,202.42		
20/11/2019	Credit Interest		1,836.69	273,039.11		
26/11/2019	Credit Interest		38.91	273,078.02		
27/11/2019	Credit Interest		2,782.15	275,860.17		
29/11/2019	Credit Interest		40.14	275,900.31		
30/11/2019	Credit Interest		0.06	275,900.37		
19/12/2019	Credit Interest		188.66	276,089.03		
31/12/2019	Credit Interest		0.16	276,089.19		

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
12/01/2020	Credit Interest		55.07	276,144.26		
31/01/2020	Credit Interest		0.03	276,144.29		
28/02/2020	Credit Interest		64.24	276,208.53		
29/02/2020	Credit Interest		0.03	276,208.56		
01/03/2020	Credit Interest		690.91	276,899.47		
19/03/2020	Credit Interest		113.22	277,012.69		
31/03/2020	Credit Interest		5.50	277,018.19		
19/04/2020	Credit Interest		56.66	277,074.85		
21/04/2020	Credit Interest		0.02	277,074.87		
25/04/2020	Credit Interest		19.15	277,094.02		
26/04/2020	INTERNET TRANFER DEBIT TO 41782415 savings	4,345.00		272,749.02		
26/04/2020	INTERNET TRANFER CREDIT FROM 41782415		5,000.00	277,749.02		
30/04/2020	Super Credit Interest		0.50	277,749.52		
01/05/2020	BRANCH TRANSFER Burpengary TO TD 29224521	5,000.00		272,749.52		
21/05/2020	Credit Interest		622.57	273,372.09		
27/05/2020	Credit Interest		28.07	273,400.16		
29/05/2020	Credit Interest		24.75	273,424.91		
31/05/2020	INTERNET EXTERNAL TRANSFER TO 63300	495.00		272,929.91		
31/05/2020	147076798 Credit Interest		29.11	272,959.02		
31/05/2020	Credit Interest		1.05	272,960.07		
04/06/2020	Credit Interest		266.89	273,226.96		

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/06/2020	Credit Interest		446.96	273,673.92		
11/06/2020	INTERNET TRANFER DEBIT TO 41782415	10,000.00		263,673.92		
18/06/2020	INTERNET TRANFER DEBIT NO 12087641	235.00		263,438.92		
18/06/2020	INTERNET TRANFER CREDIT FROM 41782415		10,000.00	273,438.92		
21/06/2020	pension Credit Interest		64.65	273,503.57		
26/06/2020	INTERNET TRANFER DEBIT to 41782415	9,500.00		264,003.57		
26/06/2020	INTERNET TRANFER CREDIT FROM 41782415		10,000.00	274,003.57		
26/06/2020	pension INTERNET TRANFER DEBIT to 41782415	10,000.00		264,003.57		
26/06/2020	INTERNET TRANFER CREDIT FROM 41782415		10,000.00	274,003.57		
26/06/2020	pension INTERNET TRANFER DEBIT TO 41782415	10,000.00		264,003.57		
26/06/2020	[INTERNET TRANFER DEBIT to 41782415] INTERNET TRANFER CREDIT FROM 41782415		10,000.00	274,003.57		
26/06/2020	pension INTERNET TRANSFER DEBIT to 41782415	10,000.00		264,003.57		
26/06/2020	INTERNET TRANSFER DEBIT from 41782415		10,000.00	274,003.57		
30/06/2020	Credit Interest		3.53	274,007.10		
30/06/2020	CLOSING BALANCE			274,007.10		
		59,575.00	72,639.53			

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / NAB123132038

Account Name: NAB Business Cash Maximiser A/C 12-313-2038

**BSB and Account Number:** 084261 123132038

Opening Balance - Total Debits + Total Credits = Closing Balance

\$ 4,847.51 \$ 6,239.00 \$ 2,400.00 \$ 1,008.51

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance \$
24.0		\$	\$	\$	\$	
01/07/2019	Opening Balance			4,847.51		
16/07/2019	Internet Transfer taxman	339.00		4,508.51		
03/09/2019	Internet Transfer savings		1,000.00	5,508.51		
04/09/2019	From 4261-1223132038 [To 4261-128065874]	5,500.00		8.51		
08/10/2019	Internet Transfer taxman		400.00	408.51		
08/10/2019	Internet Transfer taxman	400.00		8.51		
02/03/2020	Internet Transfer Super Funds		1,000.00	1,008.51		
30/06/2020	CLOSING BALANCE			1,008.51		
		6,239.00	2,400.00			

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / NAB128065874

Account Name: NAB Business Cheque A/C 12-806-5874

**BSB and Account Number:** 084261 128065874

Opening Balance - Total Debits + Total Credits = Closing Balance

\$ 5.63 \$ 7,180.00 \$ 14,660.74 \$ 7,486.37

Description	Debit	Credit			
	¢		Ledger Balance	Statement Balance	Variance
	\$	<b>\$</b>	\$	<b>\$</b>	\$
Opening Balance			5.63		
Internet Bpay Tax Office Payments	339.00		(333.37)		
Internet Transfer taxman		339.00	5.63		
To 91-774-4124	5,500.00		(5,494.37)		
From 4261-1223132038 [To 4261-128065874]		5,500.00	5.63		
REC19/00869136 Mediank Dividend [System Matched		244.53	250.16		
Account Fee	5.00		245.16		
Account Fee - Other refund		5.00	250.16		
Internet Bpay Tax Office Payments	336.00		(85.84)		
Internet Transfer taxman		400.00	314.16		
T/D Interest		406.42	720.58		
Credit Interest from Macquarie		7,625.00	8,345.58		
Internet Transfer Super Funds	1,000.00		7,345.58		
Medibank Privat - Dividend		140.79	7,486.37		
CLOSING BALANCE			7,486.37		
<u>_</u>	7,180.00	14,660.74			
	Internet Transfer taxman  To 91-774-4124  From 4261-1223132038 [To 4261-128065874]  REC19/00869136 Mediank Dividend [System Matched Income Data] Account Fee  Account Fee - Other refund Internet Bpay Tax Office Payments Internet Transfer taxman  T/D Interest  Credit Interest from Macquarie Internet Transfer Super Funds  Medibank Privat - Dividend	Internet Transfer taxman  To 91-774-4124  5,500.00  From 4261-1223132038 [To 4261-128065874]  REC19/00869136 Mediank Dividend [System Matched Income Data] Account Fee  5.00  Account Fee - Other refund  Internet Bpay Tax Office Payments  336.00  Internet Transfer taxman  T/D Interest  Credit Interest from Macquarie  Internet Transfer Super Funds  1,000.00  Medibank Privat - Dividend  CLOSING BALANCE	Internet Transfer taxman       339.00         To 91-774-4124       5,500.00         From 4261-1223132038 [To 4261-128065874]       5,500.00         REC19/00869136 Mediank Dividend [System Matched Income Data] Account Fee       244.53         Account Fee - Other refund       5.00         Internet Bpay Tax Office Payments       336.00         Internet Transfer taxman       400.00         T/D Interest       406.42         Credit Interest from Macquarie       7,625.00         Internet Transfer Super Funds       1,000.00         Medibank Privat - Dividend       140.79         CLOSING BALANCE	Internet Transfer taxman 339.00 5.63  To 91-774-4124 5,500.00 (5,494.37)  From 4261-1223132038 [To 4261-128065874] 5,500.00 5.63  REC19/00869136 Mediank Dividend [System Matched Income Data] Account Fee 5.00 245.16  Account Fee - Other refund 5.00 250.16  Internet Bpay Tax Office Payments 336.00 (85.84)  Internet Transfer taxman 400.00 314.16  T/D Interest Credit Interest from Macquarie 7,625.00 8,345.58  Internet Transfer Super Funds 1,000.00 7,345.58  Medibank Privat - Dividend 7,486.37  CLOSING BALANCE 7,486.37	Internet Transfer taxman 339.00 5.63  To 91-774-4124 5,500.00 (5,494.37)  From 4261-1223132038 [To 4261-128065874] 5,500.00 5.63  REC19/00869136 Mediank Dividend [System Matched Income Data] Account Fee Other refund 5.00 245.16  Internet Bpay Tax Office Payments 336.00 (85.84)  Internet Transfer taxman 400.00 314.16  T/D Interest Credit Interest from Macquarie 7,625.00 8,345.58  Internet Transfer Super Funds 1,000.00 7,345.58  Medibank Privat - Dividend 140.79 7,486.37  CLOSING BALANCE 7,486.37

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / PIB008516500

Account Name: Rabo Direct Savings A/C 008516500

**BSB and Account Number:** 142201 008516500

Opening Balance - Total Debits + Total Credits = Closing Balance

**\$ 43.72 \$ 71,515.47 \$ 71,471.77 \$ 0.02** 

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance	•	•	43.72	· · · · · · · · · · · · · · · · · · ·	<del>v</del>
05/08/2019	New RaboBank TD AA19217YCG7J	10,200.00		(10,156.28)		
28/08/2019	New RaboBank TD AA19240YVDJS	1,480.00		(11,636.28)		
04/11/2019	New RaboBank TD AA19308KSKY2	2,826.00		(14,462.28)		
04/11/2019	New RaboBank TD AA20045PR7Q5	30,235.00		(44,697.28)		
10/02/2020	TD 0J2Y Closed		20,000.00	(24,697.28)		
02/03/2020	New RaboBank TD AA20062LHYBY	1,567.00		(26,264.28)		
19/03/2020	New RaboBank TD AA20079JBC4C	2,561.95		(28,826.23)		
06/05/2020	TD closed		18,000.00	(10,826.23)		
06/05/2020	New RaboBank TD AA20127D033B	22,621.94		(33,448.17)		
06/05/2020	T/D AA19308KSKY2 Closed		2,849.58	(30,598.59)		
06/05/2020	TD Closed	23.58		(30,622.17)		
30/06/2020	Interest Received		30,622.19	0.02		
30/06/2020	CLOSING BALANCE			0.02		
		71,515.47	71,471.77			



Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945



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BARRY KENNING 92 OSBORNE DR BURPENGARY QLD 4505 Statement 17

(Page 1 of 2)

**Account Number** 

06 4473 10287300

Statement

Period

8 Mar 2019 - 7 Sep 2019

Closing Balance

\$1.39 CR

**Enquiries** 

13 2221



## **Cash Investment Account**

Cash Investment Account can grow your savings while you plan your next investment. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name:

NORMAN CAIRNS PTY LTD ITF

NORMAN CAIRNS TRUST FUND

Note:

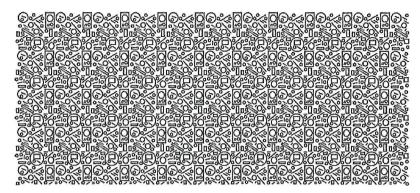
Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when

cleared.

Date	Transaction	Debit	Credit	Balance
08 Mar	2019 OPENING BALANCE			\$152.39 CR
25 Apr	Transfer from NetBank tax		200.00	\$352.39 CR
28 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 535156352044460 taxman supper	321.00		\$31.39 CR
25 Jun	Transfer from NetBank salary	The second of th	20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00	200.200 \$ 65.000 (196.00)	\$31.39 CR
25 Jun	Transfer from NetBank salary		20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00		\$31.39 CR
25 Jun	Transfer from NetBank salary		20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00	e electrical de la company	\$31.39 CR
25 Jun	Transfer from NetBank salary		20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00	,	\$31.39 CR
25 Jun	Transfer from NetBank salary	,	20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00	20,000.00	\$31.39 CR
25 Jun	Transfer from NetBank salary	20,000.00	20,000.00	\$20,031.39 CR
25 Jun	Transfer to xx8061 NetBank salary	20,000.00	20,000.00	\$31.39 CR

## **Account Number**

06 4473 10287300



Date	Transaction			Debit	Cred	it	Balance
O1 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$8.06		and Parkerson	Sinda Cina Cina Cina Cina Cina Cina Cina Cin		MILL SAVE	THE CONTRACT OF THE CONTRACT O
03 Sep	Transfer from NetBank saving				100.0	0	\$131.39 CR
05 Sep	Transfer Out SAP Debit Transfer			130.00			\$1.39 CR
07 Sep	2019 CLOSING BALANCE						\$1.39 CR
	Opening balance -	Total debits	+	Total cr	edits	=	Closing balance
	\$152.39 CR	\$120,451.00		\$120,3	00.00		\$1.39 CR

## **Your Credit Interest Rate Summary**

Date	Balance	Standard Interest Rate (p.a.)
08 Mar	Less than \$10,000.00 \$10,000.00 - \$19,999.99 \$20,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 and over	0.00% 0.25% 0.50% 0.50% 0.75% 1.25%
14 Jun	Less than \$10,000.00 \$10,000.00 - \$19,999.99 \$20,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 and over	0.00% 0.10% 0.15% 0.15% 0.40% 0.90%
23 Jul	Less than \$10,000.00 \$10,000.00 - \$19,999.99 \$20,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 and over	0.00% 0.05% 0.10% 0.10% 0.15% 0.65%

Note. Interest rates are effective as at the date shown but are subject to change.

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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BARRY KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Statement 18

(Page 1 of 2)

**Account Number** 

06 4473 10287300

Statement

Period

8 Sep 2019 - 7 Mar 2020

Closing Balance

\$185.75 CR

Enquiries

13 2221



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## **Cash Investment Account**

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Name:

NORMAN CAIRNS PTY LTD ITF

NORMAN CAIRNS TRUST FUND

Note:

Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when

cleared.

Date	Transaction	Debit	Credit	Balance
08 Sep	2019 OPENING BALANCE			\$1.39 CR
22 Oct	Transfer from NetBank saving		200.00	\$201.39 CR
22 Oct	ASIC NetBank BPAY 17301 2291535483807	54.00		\$147.39 CR
02 Jan	Transfer from NetBank supper		10,000.00	\$10,147.39 CR
02 Jan	Transfer Out Branch BURPENGARY	10,000.00		\$147.39 CR
31 Jan	Transfer In Branch BURPENGARY	-	274,776.19	\$274,923.58 CR
01 Feb	Credit Interest		2.26	\$274,925.84 CR
04 Feb	CBA Term Deposit Proceeds		35,806.46	\$310,732.30 CR
10 Feb	Transfer Out Branch BURPENGARY	310,582.65		\$149.65 CR
18 Feb	Transfer from NetBank tax		350.00	\$499.65 CR
18 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 535156352044460 tax norman cairns	336.00		\$163.65 CR
01 Mar	Credit Interest		22.10	\$185.75 CR
07 Mar	2020 CLOSING BALANCE			\$185.75 CR

Opening balance	-	Total debits	+	<b>Total credits</b>	-	Closing balance
\$1.39 CR		\$320,972.65		\$321,157.01		\$185.75 CR



Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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036

BARRY KENNING 92 OSBORNE DR BURPENGARY QLD 4505

# Your Statement

 Statement 19
 (Page 1 of 2)

 Account Number
 06 4473 10287300

 Statement Period
 8 Mar 2020 - 7 Sep 2020

 Closing Balance
 \$9.75 CR

 Enquiries
 13 2221



## **Cash Investment Account**

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Name: NORMAN CAIRNS PTY LTD ITF

NORMAN CAIRNS TRUST FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your

transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when

cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
08 Mar	2020 OPENING BALANCE			<b>\$185.75</b> CR
28 Apr	Transfer from NetBank taxman		160.00	\$345.75 CR
28 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 535156352044460 supper taxman	336.00		\$9.75 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$24.36			
18 Jul	Transfer from NetBank taxman		336.00	\$345.75 CR
18 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 535156352044460 supper payg	336.00		\$9.75 CR
04 Sep	Transfer In Branch BURPENGARY		23,422.01	\$23,431.76 CR
04 Sep	Transfer Out Branch BURPENGARY	23,422.01		\$9.75 CR
07 Sep	2020 CLOSING BALANCE			\$9.75 CR
	Opening balance - T	otal debits + Total	credits =	Closing balance



# **Business Optimiser** statement





BSB number: 923 100

000339

Business Optimiser number: 60489657

NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST

Mrs J KENNING

Statement number: 29

**FUND** 

Statement from: 01/07/2019 to 30/09/2019

**B AND N KENNING** 92 OSBORNE DRIVE **BURPENGARY QLD 4505** 

# Need to update your details?



## **Balance**

Opening balance	Total money in	Total money out	Closing balance
\$14.60	\$0.00	\$0.00	\$14.63

## **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
09/07/2019	Int. Rate Changed To 1.00% p.a.			
31/07/2019	Interest Credit - Receipt 948389		0.01	14.61
31/08/2019	Interest Credit - Receipt 933048		0.01	14.62
30/09/2019	Interest Credit - Receipt 934375		0.01	14.63

Standard Variable rate for the end of statement period: 1.00% p.a.

**Total Interest Financial Year to Date: \$0.03** Total Interest for this statement: \$0.03

Tax File Number/ABN/Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.

# Business Optimiser statement





136

BSB number: 923 100

Business Optimiser number: 60489657

Statement number: 30

Statement from: 01/10/2019 to 31/12/2019

004627

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505

# Need to update your details?

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#### Balance

Opening balance	Total money in	Total money out	Closing balance
\$14.63	\$0.00	\$0.00	\$14.66

#### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
09/10/2019 31/10/2019	Int. Rate Changed To .75% p.a. Interest Credit - Receipt 939634		0.01	14.64
30/11/2019 31/12/2019	Interest Credit - Receipt 948963 Interest Credit - Receipt 915963		0.01 0.01	14.65 14.66

Standard Variable rate for the end of statement period: 0.75% p.a.

Total Interest Financial Year to Date: \$0.06 Total Interest for this statement: \$0.03

Tax File Number/ABN/Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.

# Business Optimiser statement





136

BSB number: 923 100

Business Optimiser number: 60489657

Statement number: 31

Statement from: 01/01/2020 to 31/03/2020

003183

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505

# Need to update your details?

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#### **Balance**

Opening balance	Total money in	Total money out	Closing balance
\$14.66	\$0.00	\$0.00	\$14.69

## **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
31/01/2020 29/02/2020 10/03/2020 31/03/2020	Interest Credit - Receipt 948963 Interest Credit - Receipt 948963 Int. Rate Changed To .50% p.a. Int. Rate Changed To .25% p.a.		0.01 0.01	14.67 14.68
31/03/2020	Interest Credit - Receipt 914604		0.01	14.69

Standard Variable rate for the end of statement period: 0.50% p.a.

Total Interest Financial Year to Date: \$0.09 Total Interest for this statement: \$0.03

Tax File Number/ABN/Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.

# Business Optimiser statement





BSB n

BSB number: 923 100

Business Optimiser number: 60489657

Statement number: 32

Statement from: 01/04/2020 to 30/06/2020

002618

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY OLD 4505

# Need to update your details?

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### Balance

Opening balance

Total money in

Total money out

Closing balance

\$14.69

\$0.00

\$0.00

\$14.69

## **Transactions**

Date

**Details** 

Money out \$

Money in \$

Balance \$

There were no transactions on your Business Optimiser account for this quarter

## Financial Year Summary

Standard Variable rate for the end of statement period: 0.25% p.a.

Total Interest Financial Year to Date: \$0.09

Total Interest for this statement: \$0.00

Tax File Number/ABN/Exemption Provided: Yes

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.

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NORMAN CAIRNS PTY LTD ACN 153548380 ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR BURPENGARY QLD 4505

BSB Number	484-799
Account Number	452670542
Statement Period	1/07/2019 - 31/12/2019

Account Summary	
Opening Balance	\$260,942.57
Total Withdrawals	\$0.00 -
Total Deposits	\$15,146.62+
Closing Balance	\$276,089.19
Earning Variable Interest	\$0.19
Earning flexiRate Interest	\$276,089.00

flexiRate Details as at 31 Dec 2019

Start Date	End Date	Interest Rate	Amount
07 Jun 2019	07 Jun 2020	2.40% p.a.	18,522.00
01 Mar 2019	01 Mar 2020	2.65% p.a.	25,930.00
04 Jun 2019	04 Jun 2020	2.40% p.a.	11,060.00
12 Jul 2019	12 Jan 2020	2.05% p.a.	5,300.00
28 Aug 2019	28 Feb 2020	1.95% p.a.	6,500.00
19 Sep 2019	19 Mar 2020	1.85% p.a.	12,207.00
19 Apr 2019	19 Apr 2020	2.55% p.a.	2,210.00
27 Nov 2019	27 May 2020	1.75% p.a.	3,199.00
21 Nov 2019	21 May 2020	1.75% p.a.	70,957.00
29 Nov 2019	29 May 2020	1.75% p.a.	2,821.00
30 Nov 2019	31 May 2020	1.75% p.a.	3,300.00
21 Dec 2019	21 Jun 2020	1.75% p.a.	7,329.00
25 Oct 2019	25 Apr 2020	1.85% p.a.	2,054.00
28 Nov 2019	28 Nov 2020	1.60% p.a.	104,700.00

## **Account Transactions**

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			260,942.57
11 Jul 2019	CREDIT INTEREST	and a property of the contract	68.72	261,011.29
31 Jul 2019	CREDIT INTEREST		0.04	261,011.33
27 Aug 2019 CREDIT INT	CREDIT INTEREST		84.27	261,095.60
	BALANCE CARRIED FORWARD			261,095.60

## **Account Transactions Continued**

Date	Transaction Details	Withdrawal	Deposit	Balance
0	BALANCE BROUGHT FORWARD			261,095.60
31 Aug 2019	CREDIT INTEREST		0.07	261,095.67
14 Sep 2019	CREDIT INTEREST		53.14	261,148.81
19 Sep 2019	INTERNET TRANSFER CREDIT		10,000.00	271,148.81
	FROM 41782415 REF NO 21591362			
	supper			
30 Sep 2019	CREDIT INTEREST		0.30	271,149.11
20 Oct 2019	CREDIT INTEREST		53.14	271,202.25
31 Oct 2019	CREDIT INTEREST		0.17	271,202.42
20 Nov 2019	CREDIT INTEREST		1,836.69	273,039.11
26 Nov 2019	CREDIT INTEREST		38.91	273,078.02
27 Nov 2019	CREDIT INTEREST		2,782.15	275,860.17
29 Nov 2019	CREDIT INTEREST		40.14	275,900.31
30 Nov 2019	CREDIT INTEREST		0.06	275,900.37
19 Dec 2019	CREDIT INTEREST		188.66	276,089.03
31 Dec 2019	CREDIT INTEREST		0.16	276,089.19
	CLOSING BALANCE			276,089.19

## Summary of Interest, Fees and Charges on this account for period 1 July 2019 - 31 December 2019

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$5,146.62	\$5,146.62	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes:

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

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036 NORMAN CAIRNS PTY LTD ACN 153548380 ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR BURPENGARY QLD 4505

BSB Number	484-799
Account Number	452670542
Statement Period	1/01/2020 - 30/06/2020

Account Summary	
Opening Balance	\$276,089.19
Total Withdrawals Total Deposits	\$59,575.00 - \$57,492.91+
Closing Balance	\$274,007.10
Earning Variable Interest	\$67.01
Earning flexiRate Interest	\$273,940.09

flexiRate Details as at 30 Jun 2020

Start Date	End Date	Interest Rate	Amount
22 Jun 2020	22 Jun 2021	1.15% p.a.	10,000.00
12 Mar 2020	12 Sep 2020	1.60% p.a.	26,740.47
26 Jun 2020	26 Jun 2021	0.95% p.a.	10,300.00
13 Jan 2020	13 Jul 2020	1.75% p.a.	5,300.00
29 Feb 2020	31 Aug 2020	1.60% p.a.	6,500.00
20 Mar 2020	20 Sep 2020	1.60% p.a.	12,320.22
23 May 2020	23 Nov 2020	1.35% p.a.	71,580.40
28 May 2020	28 Nov 2020	1.35% p.a.	3,199.00
11 Jun 2020	11 Jun 2021	1.15% p.a.	20,000.00
01 Jun 2020	01 Dec 2020	1.35% p.a.	3,300.00
28 Nov 2019	28 Nov 2020	1.60% p.a.	104,700.00

## **Account Transactions**

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			276,089.19
12 Jan 2020	CREDIT INTEREST		55.07	276,144.26
31 Jan 2020	CREDIT INTEREST		0.03	276,144.29
28 Feb 2020	CREDIT INTEREST		64.24	276,208.53
29 Feb 2020	CREDIT INTEREST		0.03	276,208.56
1 Mar 2020	CREDIT INTEREST		690.91	276,899.47
	BALANCE CARRIED FORWARD			276,899.47

## **Account Transactions Continued**

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			276,899.47
19 Mar 2020	CREDIT INTEREST		113.22	277,012.69
31 Mar 2020	CREDIT INTEREST		5.50	277,018.19
19 Apr 2020	CREDIT INTEREST		56.66	277,074.85
21 Apr 2020	CREDIT INTEREST		0.02	277,074.87
25 Apr 2020	CREDIT INTEREST		19.15	277,094.02
26 Apr 2020	INTERNET TRANSFER DEBIT	4,345.00		272,749.02
	TO 41782415 REFERENCE NO 35408352			
	saving			
26 Apr 2020	INTERNET TRANSFER CREDIT		5,000.00	277,749.02
	FROM 41782415 REF NO 82825361			
	supper			
30 Apr 2020	CREDIT INTEREST		0.50	277,749.52
1 May 2020	BRANCH TRANSFER Burpengary	5,000.00 🌣		272,749.52
	TO TERM DEPOSIT 29224521			
21 May 2020	CREDIT INTEREST		622.57	273,372.09
-	CREDIT INTEREST		28.07	273,400.16
29 May 2020	CREDIT INTEREST		24.75	273,424.91
31 May 2020	INTERNET EXTERNAL TRANSFER	495.00		272,929.91
	TO 633000 147076798 REF NO 78675521			
	norman cairns 0782		PR 90 2 2	**************************************
31 May 2020	CREDIT INTEREST		29.11	272,959.02
31 May 2020	CREDIT INTEREST		1.05	272,960.07
4 Jun 2020	CREDIT INTEREST		266.89	273,226.96
7 Jun 2020	CREDIT INTEREST		446.96	273,673.92
11 Jun 2020	INTERNET TRANSFER DEBIT	10,000.00 <sup>J</sup>		263,673.92
	TO 41782415 REFERENCE NO 90045361	ž.		
18 Jun 2020	INTERNET TRANSFER DEBIT	235.00 <sup>)</sup>		263,438.92
	TO 167066970 REFERENCE NO 12087641 normoo6			
	BALANCE CARRIED FORWARD			263,438.92



## **Account Transactions Continued**

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			263,438.92
18 Jun 2020	INTERNET TRANSFER CREDIT		10,000.00 /	273,438.92
	FROM 41782415 REF NO 56374640			
	pension			
21 Jun 2020	CREDIT INTEREST		64.65	273,503.57
26 Jun 2020	INTERNET TRANSFER DEBIT	9,500.00		264,003.57
	TO 41782415 REFERENCE NO 84349580			
	pension			
26 Jun 2020	INTERNET TRANSFER CREDIT		10,000.00	274,003.57
	FROM 41782415 REF NO 94703580 pension			
26 Jun 2020	INTERNET TRANSFER DEBIT	10,000.00		264,003.57
	TO 41782415 REFERENCE NO 957580			
	pension			
26 Jun 2020	INTERNET TRANSFER CREDIT		10,000.00	274,003.57
	FROM 41782415 REF NO 50730581			
	pension			
26 Jun 2020	INTERNET TRANSFER DEBIT	10,000.00		264,003.57
	TO 41782415 REFERENCE NO 25088582			
	pension			
26 Jun 2020	INTERNET TRANSFER CREDIT		10,000.00	274,003.57
	FROM 41782415 REF NO 19750580			
	pension			
26 Jun 2020	INTERNET TRANSFER DEBIT	10,000.00		264,003.57
	TO 41782415 REFERENCE NO 50618582			
00 1 0000	pension			074 000 57
26 Jun 2020	INTERNET TRANSFER CREDIT		10,000.00	274,003.57
	FROM 41782415 REF NO 56620582			
20 Jun 2020	pension		2.52	074 007 40
30 Jun 2020	CREDIT INTEREST		3.53	274,007.10

## Summary of Interest, Fees and Charges on this account for period 1 January 2020 - 30 June 2020

	•				
Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$2,492.91	\$7,639.53	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes:

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

**CLOSING BALANCE** 

183ST1BUSINESSDL183717PR-E1489 S2954 I59

274,007.10





## NAB Business Cash Maximiser

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

036/007881

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NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505

### **Account Balance Summary**

 Opening balance
 \$4,847.51 Cr

 Total credits
 \$1,400.00

 Total debits
 \$6,239.00

 Closing balance
 \$8.51 Cr

Statement starts 29 June 2019 Statement ends 31 December 2019

## **Outlet Details**

North Lakes Shop 1075, Westfield North Lakes Shopping North Lakes Drive, North Lakes Qld 4509

### **Account Details**

NORMAN CAIRNS TRUST FUND BUS CASH MAXIMISER

BSB number

084-261

Account number

12-313-2038

#### **Transaction Details**

Date	Particulars	Debits	Credits	Balance
	Brought forward			4,847.51 Cr
16 Jul 2019	Internet Transfer taxman			
	taxman	339.00		4,508.51 Cr
3 Sep 2019	Internet Transfer saving			
	saving		1,000.00	5,508.51 Cr
4 Sep 2019	To 4261-128065874	5,500.00		8.51 Cr
8 Oct 2019	Internet Transfer tax			
	tax		400.00	
	Internet Transfer tax			
	tax	400.00		8.51 Cr
11 Oct 2019	Please Note From Today Your Dr Interest Rate Is	16.220%		8.51 Cr

## **Summary of Government Charges**

Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or Stat abolished for all states & territories effect on this statement applies to debits proces	ive 1/7/2005. Any a	mount shown
For further information on any applicable charges, please refer to the NAB's "A Gu Please retain this statement for taxation p	ide to Fees & Char	

From 1 July

to date

Last year

to 30 June

## **Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.





## NAB Business Cash Maximiser

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

#### 036/007735

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NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505

## **Account Balance Summary**

 Opening balance
 \$8.51 Cr

 Total credits
 \$1,000.00

 Total debits
 \$0.00

 Closing balance
 \$1,008.51 Cr

Statement starts 1 January 2020 Statement ends 30 June 2020

#### **Outlet Details**

North Lakes Shop 1075, Westfield North Lakes Shopping North Lakes Drive, North Lakes Qld 4509

## **Account Details**

NORMAN CAIRNS TRUST FUND BUS CASH MAXIMISER

BSB number

084-261

Account number

12-313-2038

#### **Transaction Details**

Date	Particulars	Deb	oits	Credits	Balance
1 Jan 2020	Brought forward				8.51 Cr
28 Feb 2020	Please Note From Today Your Dr Interest Rate Is	5.970%			8.51 Cr
2 Mar 2020	Internet Transfer supper funds				
	Super Fund			1,000.00	1,008.51 Cr
13 Mar 2020	Please Note From Today Your Dr Interest Rate Is	5.720%			1,008.51 Cr
30 Mar 2020	Please Note From Today Your Dr Interest Rate Is	5.470%			1,008.51 Cr
27 Apr 2020	Please Note From Today Your Dr Interest Rate Is	1.500%			1,008.51 Cr
27 May 2020	Please Note From Today Your Dr Interest Rate Is	5.470%			1,008.51 Cr

## **Summary of Government Charges**

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or	State Debits Duty h	as been

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

## **Explanatory Notes**

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For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

## **Account Balance Summary**

Opening balance Total credits Total debits Closing balance

\$5.63 Cr \$6,083.53 \$5,844.00 **\$245.16 Cr** 

Statement starts 29 June 2019 Statement ends 30 September 2019

036/006107

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NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505

## **Outlet Details**

North Lakes Shop 1075, Westfield North Lakes Shopping North Lakes Drive, North Lakes Qld 4509

### **Account Details**

NORMAN CAIRNS TRUST FUND BUSINESS EVERYDAY AC

BSB number

084-261

Account number

12-806-5874

#### Transaction Details

Limisaction	Details					
Date	Particulars		Ι	Debits	Credits	Balance
29 Jun 2019	Brought forward					5.63 Cr
16 Jul 2019	Internet Transfer taxman				,	
	taxman				339.00 🗸	
	Internet Bpay Tax Office	Payments				
	535156352044460		3	39.00	,	5.63 Cr
4 Sep 2019					5,500.00	
	To 91-774-4124					5.63 Cr
26 Sep 2019	REC19/00869136 Medibank	Div				
	458106		***************************************		244.53	250.16 Cr
20 Com 2010	TDANICACTION CHAMADY	OLLANDERV	LUCOCT	TUD		
30 Sep 2019		QUANTITY	U/COST	FEE	1	
	Banker Assisted Deposit	1	\$2.50	\$2.50		
	Banker Assisted Withdrawal	1	\$2.50	\$2.50		
	Transaction Fees			\$5.00		
	Account Service Fee			\$0.00		
	Total Fees			\$5.00		
	Less Fee Rebate			\$0.00		
	Total Fees Charged			\$5.00		
	Account Fees			5.00	1	245.16 Cr

## **Summary of Government Charges**

	From 1 July	Last year
	to date	to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

### **Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.





For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

036/007881

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NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505

### **Account Balance Summary**

 Opening balance
 \$245.16 Cr

 Total credits
 \$811.42

 Total debits
 \$336.00

 Closing balance
 \$720.58 Cr

Statement starts 1 October 2019 Statement ends 31 December 2019

## **Outlet Details**

North Lakes

Shop 1075, Westfield North Lakes Shopping North Lakes Drive, North Lakes Qld 4509

### **Account Details**

NORMAN CAIRNS TRUST FUND BUSINESS EVERYDAY AC

BSB number

084-261

Account number

12-806-5874

#### **Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Oct 2019	Brought forward			245.16 Cr
8 Oct 2019	Account Fee - Other Refund		5.00	
	Internet Transfer tax		,	
	tax		400.00 🧸	
	Internet Bpay Tax Office Payments			
	535156352044460	336.00		314.16 Cr
11 Oct 2019	Please Note From Today Your Dr Interest Rate Is	16.220%		314.16 Cr
5 Dec 2019	T/D Interest From A/C 27-000-0190		406.42	720.58 Cr

## Summary of Government Charges

Please retain this statement for taxation purposes

	to date	to 30 June
Government		*
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax of abolished for all states & territories on this statement applies to debits	effective 1/7/2005. Any	amount shown
For further information on any app charges, please refer to the NAB's "		

From 1 July

Last year

## **Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.



For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

## **Account Balance Summary**

Opening balance Total credits

\$720.58 Cr

\$0.00 \$0.00

Total debits Closing balance

\$720.58 Cr

Statement starts 1 January 2020 Statement ends 20 January 2020

036/003703 եղիիկնվկրիլինդերը, մենելիդելիդեստիկնայիկե

NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR **BURPENGARY OLD 4505** 

#### **Outlet Details**

North Lakes Shop 1075, Westfield North Lakes Shopping North Lakes Drive, North Lakes Qld 4509

#### **Account Details**

NORMAN CAIRNS TRUST FUND BUSINESS EVERYDAY AC

BSB number

084-261

Account number

12-806-5874

### For Your Information

Be on the lookout for invoice scams. Fraudsters can change bank account details on a legitimate supplier's invoice to an account they control, or make a request by phone/email to update bank account details for a supplier or employee. Always verbally confirm any changes to payment details using a publicly listed phone number before actioning. Learn how to recognise scams and protect your business by visiting nab.com.au/security

## Transaction Details

Date Particulars Balance Debits Credits 1 Jan 2020 Brought forward 720.58 Cr

Last year

## **Summary of Government Charges**

to date to 30 June Government Withholding tax \$0.00 \$0.00 Bank Account Debit (BAD) tax \$0.00

From 1 July

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

## **Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.



For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



036/006703

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NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505



## Account Balance Summary

 Opening balance
 \$720.58 Cr

 Total credits
 \$7,765.79

 Total debits
 \$1,000.00

 Closing balance
 \$7,486.37 Cr

Statement starts 21 January 2020 Statement ends 31 March 2020

## Outlet Details

North Lakes

Shop 1075, Westfield North Lakes Shopping North Lakes Drive, North Lakes Qld 4509

## Account Details

NORMAN CAIRNS TRUST FUND BUSINESS EVERYDAY AC

BSB number

084-261

Account number

12-806-5874

## Transaction Details

Date	Particulars			
21 Jan 2020	Brought forward	Debits	Credits	Balance
6 Feb 2020	182-222 261191647 MacQuarie Bank 015925			720.58 Cr
28 Feb 2020	O15925		7,625.00	8,345.58 Cr
2 Mar 2020	Internet Transfer supper funds Super Fund	0.9/0%		8,345.58 Cr
13 Mar 2020	Super Fund	1,000.00		7,345.58 Cr
20 11101 2020	MARC20/0086/840 Medibank Div	6.720%		7,345.58 Cr
30 Mar 2020	458106	6.470%	140.79	7,486.37 Cr 7,486.37 Cr

## Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	50.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00
Bank Accounts Debits (BAD) Tax or abolished for all states & territories	State Debite Det	\$0.00 has been
on this statement applies to debits p	processed on or before	ny amount show re 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

## **Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.





For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

036/007735

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NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505

## **Account Balance Summary**

 Opening balance
 \$7,486.37 Cr

 Total credits
 \$0.00

 Total debits
 \$0.00

 Closing balance
 \$7,486.37 Cr

Statement starts 1 April 2020 Statement ends 30 June 2020

### **Outlet Details**

North Lakes

Shop 1075, Westfield North Lakes Shopping North Lakes Drive, North Lakes Qld 4509

#### **Account Details**

NORMAN CAIRNS TRUST FUND BUSINESS EVERYDAY AC

BSB number

084-261

Account number

12-806-5874

#### **Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Apr 2020	Brought forward			7,486.37 Cr
27 Apr 2020	Please Note From Today Your Dr Interest Rate Is	4.500%		7,486.37 Cr
27 May 2020	Please Note From Today Your Dr Interest Rate Is	6.470%		7,486.37 Cr

## **Summary of Government Charges**

# From 1 July to date to 30 June Government Withholding tax \$0.00 \$0.00 Bank Account Debit (BAD) tax \$0.00 \$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

## **Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.



For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

036/006502

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NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505

## **Account Balance Summary**

 Opening balance
 \$7,486.37 Cr

 Total credits
 \$1,804.47

 Total debits
 \$8,649.35

 Closing balance
 \$641.49 Cr

Statement starts 1 July 2020 Statement ends 30 September 2020

### **Outlet Details**

North Lakes Shop 1075, Westfield North Lakes Shopping North Lakes Drive, North Lakes Qld 4509

#### **Account Details**

NORMAN CAIRNS TRUST FUND BUSINESS EVERYDAY AC

BSB number

084-261

Account number

12-806-5874

## **Transaction Details**

Date	Particulars	Debits	Credits	Balance
1 Jul 2020	Brought forward			7,486.37 Cr
3 Jul 2020	ATO006000012397695 ATO			
	012721		648.86	8,135.23 Cr
20 Jul 2020				
	551009307111448021	649.35		
	Online B5128286256 supper			
	Super Fund	7,000.00		485.88 Cr
18 Aug 2020				
	Super Fund		500.00	
	Internet Transfer norm005	500.00		485.88 Cr
1 Sep 2020				
	Super Fund		500.00	
	Internet Transfer ref norm0005	500.00		485.88 Cr
24 Sep 2020	SEP20/00866643 Medibank Div			
	458106		155.61	641.49 Cr

## **Summary of Government Charges**

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

## **Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505

Address

Rabobank Online Savings

GPO Box 4715

Sydney NSW 2001

Telephone

1800 445 445

Fax

E-mail

1800 121 615

clientservicesAU@rabobank.com

Website

www.Rabobank.com.au

**Statement Period** 

01-07-2019 to 30-06-2020

**Account Type** 

HISA

**Statement Date** 

13-07-2020

**Account Number** 

142-201-0085165-00

**Account Name** 

Norman Cairns Trust Fund

Date	Transaction Details	Debit	Credit	Balance
01-07-2019	Opening balance			43.72
17-07-2019	Interest from Term Deposit B4G17TDDYD6D8ALS	der in 1998 was of some Medical Colleges, in the A	552.01	595.73
31-07-2019	Credit Interest		0.37	596.10
	경기: 장스 하게 하실하는 요요하는 이 모든 이 모든			
01-08-2019	Interest from Term Deposit B8H01TDJV239DX30		9,658.81	10,254.91
05-08-2019	New Term Deposit AA19217YCG7J	10,200.00 /		54.91
07-08-2019	Interest from Term Deposit B7H07TDWYP9FBLVR	nd Austria Burton in Mina Madrill Madrill Research	478.51 √	533.42
08-08-2019	Interest from Term Deposit B6H08TDTNQ49R2D4		491.71 🗸	1,025.13
	경기 얼룩 빨리 가장 이 보고 나가면 되다.			1,020.10
12-08-2019	Interest from Term Deposit B5H10TDGZ79SUVLG		457.50	1,482.63
28-08-2019	New Term Deposit AA19240YVDJS	1,480.00		2.63
				2.00
31-08-2019	Credit Interest		2.67	5.30
30-09-2019	Credit Interest		0.01 √	E 04
			5.01 V	5.31
21-10-2019	Interest from Torm Denesit BO MATER VIDEO III NO			
2. 10 2015	Interest from Term Deposit B2J17TDXPF6GJLNC		2,342.90	2,348.21
23-10-2019	Interest from Term Deposit B7J23TDLIN9F0UAS	The Armen and a series	107.26	2,455.47

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700. Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible. Information about our complaints process can be found at https://www.rabobank.com.au/contact-us/
Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

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Page 1 of 5



**Statement Period** 

01-07-2019 to 30-06-2020

Statement Date

13-07-2020

**Account Name** 

Norman Cairns Trust Fund

**Account Type** 

HISA

**Account Number** 

142-201-0085165-00

Date	ate Transaction Details		Credit	Balance
31-10-2019	Interest from Term Deposit B8J31TDQUJ9VMALR		370.61	2,826.08
31-10-2019	Credit Interest		0.86	2,826.94
04-11-2019	New Term Deposit AA19308KSKY2	2,826.00		0.94
14-11-2019	Interest from Term Deposit B8K14TDJYJ5RRPPA		510.94	511.88
				011.00
21-11-2019	Interest from Term Deposit B6K21TDEPP5PVH2R		99.01 🗸	610.89
30-11-2019	Credit Interest		0.57	611.46
06-12-2019	Interest from Term Deposit B7L06TDRRJ67V0WZ		344.51	955.97
31-12-2019	Credit Interest		0.88	956.85
	살게 되면 하세 모델은 사기로 하는다.			
31-01-2020	Credit Interest		0.93	957.78
10-02-2020	Interest from Term Deposit B5B06TDVA53B0J2Y		777.87	1,735.65
10-02-2020	Term Deposit Matured B5B06TDVA53B0J2Y		20,000.00	21,735.65
13-02-2020	Interest from Term Deposit B2B13ZY0000A09VJ		8,500.00	30,235.65
		Wash - Wash		1 1000
14-02-2020	New Term Deposit AA20045PR7Q5	30,235.00		0.65
17-02-2020	Interest from Term Deposit B5B17TDHZT7F1WCQ		566.45	567.10
				A PERMIT
24-02-2020	Interest from Term Deposit B6B22TDIL76A5FX2		647.54	1,214.64
25-02-2020	Interest from Term Deposit B9B25TDXAN5JKX7D		348.81 √	1,563.45

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

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Page 2 of 5



**Statement Period** 

01-07-2019 to 30-06-2020

**Statement Date** 

13-07-2020

**Account Name** 

Norman Cairns Trust Fund

**Account Type** 

HISA

**Account Number** 

142-201-0085165-00

Date	Transaction Details	Debit	Credit	Balance
29-02-2020	Credit Interest		3.69	1,567.14
02-03-2020	New Term Deposit AA20062LHYBH	1,567.00 √		0.14
	됐습니다. 그렇게 X			
12-03-2020	Interest from Term Deposit B8C12TDEAA9DFUE7		704.42	704.56
12-03-2020	Interest from Term Deposit B9C12TDTYX7F37E8		1,193.75	1,898.31
	[발발] [1] [1] [1] [1] [1] [1] [1] [1] [1] [1			
16-03-2020	Interest from Term Deposit B7C14TDPVG5T1N4C		630.45 🗸	2,528.76
16-03-2020	Interest from Term Deposit B7C14TDPV67T0FWL		33.19 /	2,561.95
	그렇다 하는 뭐 그렇게 살아 살아 보다 먹는 이름화 모스			
19-03-2020	New Term Deposit AA20079JBC4C	2,561.95		0.00
31-03-2020	Credit Interest		0.38	0.38
	기사회 원래 나타는 다른 반강이는 보다는			
05-05-2020	Interest from Term Deposit B6E05TDXCR01S78W		1,050.00	1,050.38
06-05-2020	Interest from Term Deposit B5E05TDWCA54NKVI		631.73	1,682.11
06-05-2020	Term Deposit Matured B5E05TDWCA54NKVI		18,000.00 √	19,682.11
06-05-2020	Interest from Term Deposit AA19126G3KRL		90.25	19,772.36
	[[[]] [[] [[] [[] [] [] [] [] [] [] [] [			(0), (2.50
06-05-2020	Term Deposit Matured AA19308KSKY2		2,849.58	22,621.94
06-05-2020	New Term Deposit AA20127D033B	22,621.94		0.00
		EE,OET.OT		0.00
31-05-2020	Credit Interest		0.02	0.02
	2,230,000		0.02	0.02



Statement Period

01-07-2019 to 30-06-2020

Statement Date

13-07-2020

Closing balance

**Account Name** 

30-06-2020

Norman Cairns Trust Fund

**Account Type** 

HISA

**Account Number** 

142-201-0085165-00

Balance

0.02

Date Transaction Details Debit Credit

# 60800 - Term Deposits

## 2020 Financial Year

Preparer Louise Barlow	Reviewer Sam Greco	Status Ready for Review			
Account Code	Description	CY Balance	LY Balance	Change	
CBA50067185	CBA T/D 50067185		\$266,256.00	100%	
CBA50077797	CBA TD 50077797	\$10,317.98	\$10,153.92	1.62%	
CBATD50071723	CBA T/D 50071723	\$57,720.70	\$56,039.51	3%	
CBATD50073868	CBA T/D 50073868		\$34,562.22	100%	
CBATD50075679	CBA T/D 50075679	\$366,060.43	\$53,251.20	587.42%	
CBATD50075951	CBA T/D 50075951	\$23,189.26	\$12,780.29	81.45%	
CBATD50076559	CBA T/D 50076559	\$31,457.28	\$30,720.00	2.4%	
ING82881005	ING T/D 82881005	\$332,333.15	\$322,967.10	2.9%	
ING83372799	ING T/D 83372799	\$25,630.04	\$25,066.05	2.25%	
ING83450930	ING T/D 83450930	\$51,318.78	\$49,848.26	2.95%	
ING83897570	ING T/D 83897570	\$18,807.27	\$18,277.23	2.9%	
ING84040864	ING T/D 84040864	\$40,785.12	\$39,693.55	2.75%	
MBLTD261191647	MacQuarie Bank T/D 261191647	\$250,000.00	\$250,000.00	0%	
MET029224521	SUNCORP T/D 029224521	\$5,000.00		100%	
MET603739554	Suncorp T/D 603739554	\$41,354.78	\$40,804.53	1.35%	
NABTD270000190	NAB T/D 27-000-0190	\$12,700.00	\$12,700.00	0%	
NABTD917744124	NAB T/D 91-774-4124	\$5,500.00		100%	
PIBAA19126G3KRL	RaboDirect T/D G3KRL	\$3,000.00	\$3,000.00	0%	
PIBAA19217YCG7J	RaboDirect T/D 19217YCG7J	\$10,200.00		100%	

Account Code	Description	CY Balance	LY Balance	Change
PIBAA19308KSky2	RaboDirect T/D 19308KSKY2			0%
PIBAA20045PR7Q5	RaboDirect T/D 20045PR7Q5	\$30,235.00		100%
PIBAA20062LHYBH	RaboDirect T/D 20062LHYBH	\$1,567.00		100%
PIBAA20127D033B	RaboDirect T/D 27D033B	\$22,621.94		100%
PIBB4G17TDDYD6D8ALS	RaboDirect T/D DYD6D8ALS	\$12,000.00	\$12,000.00	0%
PIBB5B06TDVA53B0J2Y	RaboDirect T/D VA53B0J2Y		\$20,000.00	100%
PIBB5B17TDHZT7F1WCQ	RaboDirect T/D HZT7F1WCQ	\$16,000.00	\$16,000.00	0%
PIBB5E05TDWCA54NKVI	RaboDirect T/D WCA54NKVI		\$18,000.00	100%
PIBB6H08TDTNQ49RSD4	RaboDirect T/D TNQ49R2D4	\$14,900.00	\$14,900.00	0%
PIBB6K21TDEPP5PVH2R	RaboDirect T/D EPP5PVH2R	\$3,000.00	\$3,000.00	0%
PIBB7C14TDPV67T0FWL	RaboDirect T/D PV67T0FWL	\$1,000.00	\$1,000.00	0%
PIBB7C14TDPVG5T1N4C	RaboDirect T/D PVG5T1N4C	\$19,000.00	\$19,000.00	0%
PIBB7H07TDWYP9FBLVR	RaboDirect T/D WYP9FBLVR	\$14,500.00	\$14,500.00	0%
PIBB7J23TDLIN9F0UAS	RaboDirect T/D LIN9F0UAS	\$3,300.00	\$3,300.00	0%
PIBB7L06TDRRJ67V0WZ	RaboDirect T/D RRJ67V0WZ	\$10,600.00	\$10,600.00	0%
PIBB8C12TDEAA9DFUE7	RaboDirect T/D EAA9DFUE7	\$22,301.00	\$22,301.00	0%
PIBB8H01TDJV239DX30	RaboDirect TD JV239DX30	\$268,300.00	\$268,300.00	0%
PIBB8J31TDQUJ9VMALR	RaboDirect TD QUJ9VMALR	\$10,900.00	\$10,900.00	0%
PIBB8K14TDJYJ5RRPPA	RaboDirect T/D JYJ5RRPPA	\$14,598.00	\$14,598.00	0%
PIBB9B25TDXAN5JKX7D	RaboDirect T/D XAN5JKX7D	\$10,900.00	\$10,900.00	0%
PIBB9C12TDTYX7F37E8	RaboDirect T/D TYX7F37E8	\$36,075.00	\$36,075.00	0%

Account Code	Description	CY Balance	LY Balance	Change
PIBBAA20079JBC4C	RaboDirect T/D 20079JBC4C	\$2,561.95		100%
PIBRABOTDA09VJ	RaboDirect T/D A09VJ \$250,000	\$250,000.00	\$250,000.00	0%
PIBTDAA19240YVDJS	RaboDirect T/D 19240YVDJS	\$1,493.80		100%
PIBTDGZ79SUVLG	RaboDirect T/D 79SUVLG	\$13,000.00	\$13,000.00	0%
PIBTDIL76A5FX2	RaboDirect T/D 76A5FX2	\$18,400.00	\$18,400.00	0%
PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	\$30,000.00	\$30,000.00	0%
PIBTDXPF6GJLNC	RaboDirect T/D GJLNC	\$64,725.53	\$64,725.53	0%

TOTAL	CY Balance	LY Balance
	\$2,177,354.01	\$2,097,619.39

## **Supporting Documents**

- O Bank Statement Report Report
- TD CBA 50071723.pdf CBATD50071723
- TD CBA 50075951.pdf CBATD50075951
- TD ING 82881005.pdf ING82881005
- TD ING 83450930.pdf ING83450930
- TD ING 84040864.pdf ING84040864
- TD Suncorp 029224521.pdf MET029224521
- TD NAB 270000190.pdf NABTD270000190
- TD 3KRL 30.06.20.pdf PIBAA19126G3KRL
- TD CG7J 30.06.20.pdf [PIBAA19217YCG7J]
- TD SKY2 31.12.19.pdf [PIBAA19308KSky2]
- TD R7Q5 31.03.20.pdf PIBAA20045PR7Q5
- TD HYBH 30.06.20.pdf PIBAA20062LHYBH
- TD 033B 30.06.20.pdf PIBAA20127D033B
- TD 0J2Y 10.02.20.pdf PIBB5B06TDVA53B0J2Y
- TD NKVI 06.05.20.pdf PIBB5E05TDWCA54NKVI
- TD VH2R 30.06.20.pdf pibb6k21tdepp5pvH2R
- . TD 41140 00 00 00 1
- TD 1N4C 30.06.20.pdf PIBB7C14TDPVG5T1N4C
- TD 0UAS 30.06.20.pdf [PIBB7J23TDLIN9F0UAS]
- TD FUE7 30.06.20.pdf PIBB8C12TDEAA9DFUE7
- TD MALR 30.06.20.pdf PIBB8J31TDQUJ9VMALR
- TD KX7D 30.06.20.pdf PIBB9B25TDXAN5JKX7D
- TD BC4C 31.03.20.pdf PIBBAA20079JBC4C

- TD CBA 50077797.pdf CBA50077797
- TD CBA 50075679.pdf CBATD50075679
- TD CBA 50076559.pdf | CBATD50076559
- TD ING 83372799.pdf ING83372799
- TD ING 83897570.pdf ING83897570
- TD Macquarie 261191647.pdf MBLTD261191647
- TD Suncorp 603739554.pdf MET603739554
- TD NAB 917744124.pdf NABTD917744124
- TD CG7J 30.09.19.pdf PIBAA19217YCG7J
- TD SKY2 06.05.20.pdf [PIBAA19308KSky2]
- TD SKY2 31.03.20.pdf PIBAA19308KSky2
- TD R7Q5 30.06.20.pdf [PIBAA20045PR7Q5]
- TD HYBY 31.03.20.pdf ріваа20062Lнувн
- TD 8ALS 30.06.20.pdf PIBB4G17TDDYD6D8ALS
- TD 1WCQ 30.06.20.pdf PIBB5B17TDHZT7F1WCQ
- TD R2D4 30.06.20.pdf PIBB6H08TDTNQ49RSD4
- TD 0FWL 30.06.20.pdf PIBB7C14TDPV67T0FWL
- TD BLVR 30.06.20.pdf PIBB7H07TDWYP9FBLVR
- $\begin{tabular}{ll} $\circ$ TD V0WZ 30.06.20.pdf $\tt PIBB7L06TDRRJ67V0WZ $\end{tabular}$
- TD DX30 30.06.20.pdf PIBB8H01TDJV239DX30
- TD RPPA 30.06.20.pdf PIBB8K14TDJYJ5RRPPA
- TD 37E8 30.06.20.pdf [PIBB9C12TDTYX7F37E8]
- TD BC4C 30.06.20.pdf PIBBAA20079JBC4C

- TD 09VJ 30.06.20.pdf PIBRABOTDA09VJ
- TD VDJS 30.06.20.pdf PIBTDAA19240YVDJS
- O TD VDJS 31.12.19.pdf PIBTDAA19240YVDJS
- TD 5FX2 30.06.20.pdf PIBTDIL76A5FX2
- TD JLNC 30.06.20.pdf PIBTDXPF6GJLNC

## **Standard Checklist**

- ☐ Attach Copies of Statements and Interest slips
- ☐ Attach copy of Bank Statement Report
- ☐ Ensure all Transactions have been entered

- TD VDJS 31.03.20.pdf PIBTDAA19240YVDJS
- TD VDJS 30.09.19.pdf PIBTDAA19240YVDJS
- TD UVLG 30.06.20.pdf [PIBTDGZ79SUVLG]
- $^{\circ}$  TD S78W 30.06.20.pdf [PIBTDXCR01S78W]

## **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / CBA10287300

Account Name: CBA Cash Investment A/C 10287300

**BSB and Account Number:** 064473 10287300

Opening Balance - Total Debits + Total Credits = Closing Balance

**\$ 31.39 \$ 321,438.65 \$ 321,417.01 \$ 9.75** 

Variance	Statement Balance	Ledger Balance	Credit	Debit	Description	Date
\$	\$	\$	\$	\$		
		31.39			Opening Balance	01/07/2019
		131.39	100.00		Transfer from Netbank savings	03/09/2019
		1.39		130.00	Transfer Out SAP Debit Transfer	06/09/2019
		201.39	200.00		Transfer from Netbank savings	22/10/2019
		147.39		54.00	ASIC Netbank BPAY 17301	22/10/2019
		10,147.39	10,000.00		Transfer from Netbank super	02/01/2020
		147.39		10,000.00	Transfer Out Branch BURPENGARY	02/01/2020
		274,923.58	274,776.19		Transfer In Branch BURPENGARY	31/01/2020
		274,925.84	2.26		Credit Interest	01/02/2020
		310,732.30	35,806.46		CBA Term Deposit Proceeds	04/02/2020
		149.65		310,582.65	Transfer Out Branch BURPENGARY	10/02/2020
		499.65	350.00		Transfer from Netbank tax	18/02/2020
		163.65		336.00	TAX OFFICE PAYMENTS Netbank BPAY	18/02/2020
		185.75	22.10		Credit Interest	01/03/2020
		345.75	160.00		Transfer from Netbank taxman	28/04/2020
		9.75		336.00	TAX OFFICE PAYMENTS Netbank BPAY	28/04/2020
		9.75			CLOSING BALANCE	30/06/2020

**Data Feed Used** 

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
		321,438.65	321,417.01			

## **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / ING60489657

Account Name: ING Direct A/C 60489657

**BSB and Account Number:** 923100 60489657

Opening Balance - Total Debits + Total Credits = Closing Balance

\$ 14.60 \$ 0.09 \$ 14.69

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2019	Opening Balance			14.60		
31/07/2019	Interest Credit		0.01	14.61		
31/08/2019	Interest Credit		0.01	14.62		
30/09/2019	Interest Credit		0.01	14.63		
31/10/2019	Interest Credit		0.01	14.64		
30/11/2019	Interest Credit		0.01	14.65		
31/12/2019	Interest Credit		0.01	14.66		
31/01/2020	Interest Credit		0.01	14.67		
29/02/2020	Interest Credit		0.01	14.68		
31/03/2020	Interest Credit		0.01	14.69		
30/06/2020	CLOSING BALANCE			14.69		
			0.09			

**Data Feed Used** 

## **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / MET452670542

Account Name: Suncorp Business Saver A/C 452670542

**BSB** and Account Number: 484799 452670542

Opening Balance - Total Debits + Total Credits = Closing Balance

\$ 260,942.57 \$ 59,575.00 \$ 72,639.53 \$ 274,007.10

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
11/07/2019	Credit Interest		68.72	261,011.29		
31/07/2019	Credit Interest		0.04	261,011.33		
27/08/2019	Credit Interest		84.27	261,095.60		
31/08/2019	Credit Interest		0.07	261,095.67		
14/09/2019	Credit Interest		53.14	261,148.81		
19/09/2019	INTERNET TRANFER CREDIT FROM 41782415		10,000.00	271,148.81		
30/09/2019	Super Credit Interest		0.30	271,149.11		
20/10/2019	Credit Interest		53.14	271,202.25		
31/10/2019	Credit Interest		0.17	271,202.42		
20/11/2019	Credit Interest		1,836.69	273,039.11		
26/11/2019	Credit Interest		38.91	273,078.02		
27/11/2019	Credit Interest		2,782.15	275,860.17		
29/11/2019	Credit Interest		40.14	275,900.31		
30/11/2019	Credit Interest		0.06	275,900.37		
19/12/2019	Credit Interest		188.66	276,089.03		
31/12/2019	Credit Interest		0.16	276,089.19		

**Data Feed Used** 

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
12/01/2020	Credit Interest		55.07	276,144.26		
31/01/2020	Credit Interest		0.03	276,144.29		
28/02/2020	Credit Interest		64.24	276,208.53		
29/02/2020	Credit Interest		0.03	276,208.56		
01/03/2020	Credit Interest		690.91	276,899.47		
19/03/2020	Credit Interest		113.22	277,012.69		
31/03/2020	Credit Interest		5.50	277,018.19		
19/04/2020	Credit Interest		56.66	277,074.85		
21/04/2020	Credit Interest		0.02	277,074.87		
25/04/2020	Credit Interest		19.15	277,094.02		
26/04/2020	INTERNET TRANFER DEBIT TO 41782415 savings	4,345.00		272,749.02		
26/04/2020	INTERNET TRANFER CREDIT FROM 41782415		5,000.00	277,749.02		
30/04/2020	Super Credit Interest		0.50	277,749.52		
01/05/2020	BRANCH TRANSFER Burpengary TO TD 29224521	5,000.00		272,749.52		
21/05/2020	Credit Interest		622.57	273,372.09		
27/05/2020	Credit Interest		28.07	273,400.16		
29/05/2020	Credit Interest		24.75	273,424.91		
31/05/2020	INTERNET EXTERNAL TRANSFER TO 63300	495.00		272,929.91		
31/05/2020	147076798 Credit Interest		29.11	272,959.02		
31/05/2020	Credit Interest		1.05	272,960.07		
04/06/2020	Credit Interest		266.89	273,226.96		

# **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/06/2020	Credit Interest		446.96	273,673.92		
11/06/2020	INTERNET TRANFER DEBIT TO 41782415	10,000.00		263,673.92		
18/06/2020	INTERNET TRANFER DEBIT NO 12087641	235.00		263,438.92		
18/06/2020	INTERNET TRANFER CREDIT FROM 41782415		10,000.00	273,438.92		
21/06/2020	pension Credit Interest		64.65	273,503.57		
26/06/2020	INTERNET TRANFER DEBIT to 41782415	9,500.00		264,003.57		
26/06/2020	INTERNET TRANFER CREDIT FROM 41782415		10,000.00	274,003.57		
26/06/2020	pension INTERNET TRANFER DEBIT to 41782415	10,000.00		264,003.57		
26/06/2020	INTERNET TRANFER CREDIT FROM 41782415		10,000.00	274,003.57		
26/06/2020	pension INTERNET TRANFER DEBIT TO 41782415	10,000.00		264,003.57		
26/06/2020	[INTERNET TRANFER DEBIT to 41782415] INTERNET TRANFER CREDIT FROM 41782415		10,000.00	274,003.57		
26/06/2020	pension INTERNET TRANSFER DEBIT to 41782415	10,000.00		264,003.57		
26/06/2020	INTERNET TRANSFER DEBIT from 41782415		10,000.00	274,003.57		
30/06/2020	Credit Interest		3.53	274,007.10		
30/06/2020	CLOSING BALANCE			274,007.10		
		59,575.00	72,639.53			

## **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / NAB123132038

Account Name: NAB Business Cash Maximiser A/C 12-313-2038

**BSB and Account Number:** 084261 123132038

Opening Balance - Total Debits + Total Credits = Closing Balance

\$ 4,847.51 \$ 6,239.00 \$ 2,400.00 \$ 1,008.51

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance \$
24.0		\$				
01/07/2019	Opening Balance			4,847.51		
16/07/2019	Internet Transfer taxman	339.00		4,508.51		
03/09/2019	Internet Transfer savings		1,000.00	5,508.51		
04/09/2019	From 4261-1223132038 [To 4261-128065874]	5,500.00		8.51		
08/10/2019	Internet Transfer taxman		400.00	408.51		
08/10/2019	Internet Transfer taxman	400.00		8.51		
02/03/2020	Internet Transfer Super Funds		1,000.00	1,008.51		
30/06/2020	CLOSING BALANCE			1,008.51		
		6,239.00	2,400.00			

**Data Feed Used** 

### **Norman Cairns Trust Fund**

## **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / NAB128065874

Account Name: NAB Business Cheque A/C 12-806-5874

**BSB and Account Number:** 084261 128065874

Opening Balance - Total Debits + Total Credits = Closing Balance

\$ 5.63 \$ 7,180.00 \$ 14,660.74 \$ 7,486.37

Description  Opening Balance  Internet Bpay Tax Office Payments	Debit \$	Credit \$	Ledger Balance \$	Statement Balance	Variance
, -	Φ	<b>-</b>	Ф		· ·
, -				Ψ	\$
Internet Prov. Tay Office Douments			5.63		
internet bpay rax Office Payments	339.00		(333.37)		
Internet Transfer taxman		339.00	5.63		
To 91-774-4124	5,500.00		(5,494.37)		
From 4261-1223132038 [To 4261-128065874]		5,500.00	5.63		
REC19/00869136 Mediank Dividend [System Matched		244.53	250.16		
Account Fee	5.00		245.16		
Account Fee - Other refund		5.00	250.16		
Internet Bpay Tax Office Payments	336.00		(85.84)		
Internet Transfer taxman		400.00	314.16		
T/D Interest		406.42	720.58		
Credit Interest from Macquarie		7,625.00	8,345.58		
Internet Transfer Super Funds	1,000.00		7,345.58		
Medibank Privat - Dividend		140.79	7,486.37		
CLOSING BALANCE			7,486.37		
	7,180.00	14,660.74			
	To 91-774-4124  From 4261-1223132038 [To 4261-128065874]  REC19/00869136 Mediank Dividend [System Matched Income Data] Account Fee  Account Fee - Other refund Internet Bpay Tax Office Payments Internet Transfer taxman  T/D Interest  Credit Interest from Macquarie Internet Transfer Super Funds  Medibank Privat - Dividend	To 91-774-4124 5,500.00  From 4261-1223132038 [To 4261-128065874]  REC19/00869136 Mediank Dividend [System Matched Income Data] Account Fee 5.00  Account Fee - Other refund  Internet Bpay Tax Office Payments 336.00  Internet Transfer taxman  T/D Interest  Credit Interest from Macquarie  Internet Transfer Super Funds 1,000.00  Medibank Privat - Dividend  CLOSING BALANCE	To 91-774-4124 5,500.00  From 4261-1223132038 [To 4261-128065874] 5,500.00  REC19/00869136 Mediank Dividend [System Matched Income Data] Account Fee 5.00  Account Fee - Other refund 5.00  Internet Bpay Tax Office Payments 336.00  Internet Transfer taxman 400.00  T/D Interest 406.42  Credit Interest from Macquarie 7,625.00  Internet Transfer Super Funds 1,000.00  Medibank Privat - Dividend 140.79  CLOSING BALANCE	Internet Transfer taxman         339.00         5.63           To 91-774-4124         5,500.00         (5,494.37)           From 4261-1223132038 [To 4261-128065874]         5,500.00         5.63           REC19/00869136 Mediank Dividend [System Matched Income Data] Account Fee         244.53         250.16           Income Data] Account Fee - Other refund         5.00         245.16           Account Fee - Other refund         5.00         250.16           Internet Bpay Tax Office Payments         336.00         (85.84)           Internet Transfer taxman         400.00         314.16           T/D Interest         406.42         720.58           Credit Interest from Macquarie         7,625.00         8,345.58           Internet Transfer Super Funds         1,000.00         7,345.58           Medibank Privat - Dividend         140.79         7,486.37           CLOSING BALANCE         7,486.37	Internet Transfer taxman 339.00 5.63  To 91-774-4124 5,500.00 (5,494.37)  From 4261-1223132038 [To 4261-128065874] 5,500.00 5.63  REC19/00869136 Mediank Dividend [System Matched Income Data] Account Fee 5.00 245.16  Account Fee - Other refund 5.00 250.16  Internet Bpay Tax Office Payments 336.00 (85.84)  Internet Transfer taxman 400.00 314.16  T/D Interest Credit Interest from Macquarie 7,625.00 8,345.58  Internet Transfer Super Funds 1,000.00 7,345.58  Medibank Privat - Dividend 140.79 7,486.37  CLOSING BALANCE 7,486.37

**Data Feed Used** 

### **Norman Cairns Trust Fund**

## **Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / PIB008516500

Account Name: Rabo Direct Savings A/C 008516500

**BSB and Account Number:** 142201 008516500

Opening Balance - Total Debits + Total Credits = Closing Balance

**\$ 43.72 \$ 71,515.47 \$ 71,471.77 \$ 0.02** 

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance	•	•	43.72	· · · · · · · · · · · · · · · · · · ·	<del>v</del>
05/08/2019	New RaboBank TD AA19217YCG7J	10,200.00		(10,156.28)		
28/08/2019	New RaboBank TD AA19240YVDJS	1,480.00		(11,636.28)		
04/11/2019	New RaboBank TD AA19308KSKY2	2,826.00		(14,462.28)		
04/11/2019	New RaboBank TD AA20045PR7Q5	30,235.00		(44,697.28)		
10/02/2020	TD 0J2Y Closed		20,000.00	(24,697.28)		
02/03/2020	New RaboBank TD AA20062LHYBY	1,567.00		(26,264.28)		
19/03/2020	New RaboBank TD AA20079JBC4C	2,561.95		(28,826.23)		
06/05/2020	TD closed		18,000.00	(10,826.23)		
06/05/2020	New RaboBank TD AA20127D033B	22,621.94		(33,448.17)		
06/05/2020	T/D AA19308KSKY2 Closed		2,849.58	(30,598.59)		
06/05/2020	TD Closed	23.58		(30,622.17)		
30/06/2020	Interest Received		30,622.19	0.02		
30/06/2020	CLOSING BALANCE			0.02		
		71,515.47	71,471.77			

**Data Feed Used** 



# Commonwealth Bank Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,153.92
Investment term	5 months
At an interest rate of	2.30% p.a.
Invested on	18 May 2019
To mature on	18 October 2019
Interest option	Compound Annually

### Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 18 October 2018	\$10,000.00
Total interest paid for the financial year ending 30 June 2019	\$153.92

### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.





036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	5 October 2019
Term Deposit number	06 4473 50077797
Current balance	\$10,153.92
Investment term	5 months
At an interest rate of	2.30% p.a.
Invested on	18 May 2019
To mature on	18 October 2019
Interest option	Compound Annually



Your Term Deposit is due to mature on 18 October 2019 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$97.89

#### What do you need to do?

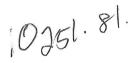
Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	<ul> <li>You can:</li> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>Withdraw your funds in full and close your Term Deposit account</li> <li>Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> <li>For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates</li> </ul>
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .
16 1 16 1.1 1.1 1.1	

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 18 October 2019 to 24 October 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 18 October 2019.







### Confirmation of Holding Facility Notice

Page 1 of 1

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MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	18 October 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,251.81
Placed in holding facility on	18 October 2019
Current interest rate	0.35% p.a.
Interest option	Compound Weekly



### Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 18 October 2019. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$97.89

### What's the interest rate?

Based on your current balance, the rate that applies is 0.35% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to www.commbank.com.au/tdrates

### What do you need to do?

- 1. If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on 13 2221.
- 2. We'll send you written confirmation once we've received your instructions.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



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MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	25 October 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,251.81
Investment term	5 months
At an interest rate of	1.55% p.a.
Reinvested on	18 October 2019
To mature on	18 March 2020
Interest option	Compound Annually



In line with the changes you requested during your grace period, your Term Deposit was reinvested on 18 October 2019 for 5 months with an interest rate of 1.55%p.a.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$97.89

#### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

### We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.



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MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	31 December 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,251.81
Investment term	5 months
At an interest rate of	1.55% p.a.
Invested on	18 October 2019
To mature on	18 March 2020
Interest option	Compound Annually



For your records this is your account statement for the period from 1 July to 31 December 2019.

#### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

### We're here to help

Account name

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

#### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$10,153.92
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$153.92			
18 Oct	Credit Interest		\$97.89	\$10,251.81 CR
31 Dec	CLOSING BALANCE			\$10,251.81





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MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Term Deposit number 06 4473 50077797
Current balance \$10,251.81
Investment term 5 months
At an interest rate of 1.55% p.a.
Invested on 18 October 2019
To mature on 18 March 2020
Interest option Compound Annually



Your Term Deposit is due to mature on 18 March 2020 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$97.89
Interest payable by maturity date if your funds remain invested until maturity	\$66.17

What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.20% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	<ul> <li>You can:</li> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> <li>Withdraw your funds in full and close your Term Deposit account</li> <li>Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> <li>For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates</li> </ul>
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.20% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 18 March 2020 to 24 March 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 18 March 2020.





### Your account confirmation as at 18 March 2020

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call 13 2221, 24 hours a day, 7 days a week or visit any branch.

Account details

**Account type** 

Term Deposit

Account number

447350077797

Account holder(s)

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND

Investment term

6 Months

Amount invested at

start of term

\$10,251.81

Current balance

\$10,317.98

Start date

18/03/2020

Maturity date

18/09/2020

TFN/ABN/Exemption Yes

quoted

Early withdrawal

31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.

Maturity instructions Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call 13 2221 or provide your instructions on netbank.com.au before the maturity date.

**Features** 

You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

**Credit interest** 

Interest rate

1.20% p.a.

When is interest

paid?

You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.

Nominated account

Added to your Term Deposit balance.

for interest payments

OCL-006-141016



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MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	18 March 2020
Term Deposit number	06 4473 50077797
Investment balance	\$10,317.98
Investment term	6 months
At an interest rate of	1.20% p.a.
Reinvested on	18 March 2020
To mature on	18 September 2020
Interest option	Compound Annually

### Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 18 March 2020 for 6 months with an interest rate of 1.20%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 24 March 2020.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND	
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.	
Interest paid this financial year	\$164.06	

#### What do you need to do?

- 1. You have a 7 day grace period commencing 18 March 2020 and ending 24 March 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at www.commbank.com.au/tdrates.
- 2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation otherwise, this is the only confirmation of your new investment details that you'll receive from us.

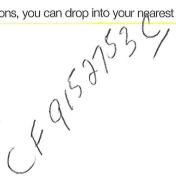
After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you, For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

#### We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.





Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL and
Australian credit licence 234945

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MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed 30 June 20			
Term Deposit number 06 4473 500			
Investment balance	\$10,317.98		
Investment term	6 months		
At an interest rate of	1.20% p.a.		
Invested on	18 March 2020		
To mature on 18 September 2			
Interest option	Compound Annually		



Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2019	\$10,153.92
Total interest paid for the financial year ending 30 June 2020	\$164.06

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50071723
Investment balance	\$56,039.51
Investment term	60 months
At an interest rate of	3.00% p.a.
Invested on	15 July 2015
To mature on	15 July 2020
Interest option	Compound Annually



Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

#### Account name

NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND

Investment balance at start of the reporting period 1 July 2018

\$54,407.29

Total interest paid for the financial year ending 30 June 2019

\$1,632.22

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

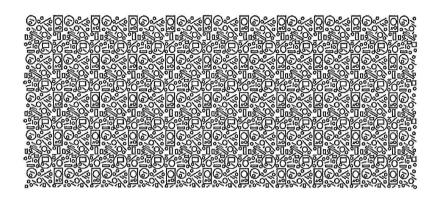
### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



19691,20735,1,1 ZZ175 1102 AR.YT.S131.D181.L V05.01.23



### Account statement for the financial year ending 30 June 2019

Important information for Term Deposits opened after 1 July in the last financial year The opening balance of this Term Deposit will display as 'NIL' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$54,407.29
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$1,584.68			
15 Jul	Credit Interest		\$1,632.22	\$56,039.51 CR
30 Jun	CLOSING BALANCE			\$56,039.51



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MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	31 December 2019
Term Deposit number	06 4473 50071723
Investment balance	\$57,720.70
Investment term	60 months
At an interest rate of	3.00% p.a.
Invested on	15 July 2015
To mature on	15 July 2020
Interest option	Compound Annually



For your records this is your account statement for the period from 1 July to 31 December 2019.

#### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account name NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND				
Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$56,039.51
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,632.22			
15 Jul	Credit Interest		\$1,681.19	\$57,720.70 CR
31 Dec	CLOSING BALANCE			\$57,720.70

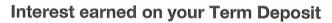


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036

MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	30 June 2020
Term Deposit number	06 4473 50071723
Investment balance	\$57,720.70
Investment term	60 months
At an interest rate of	3.00% p.a.
Invested on	15 July 2015
To mature on	15 July 2020
Interest option	Compound Annually



Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND
Investment balance at start of the reporting period 1 July 2019	\$56,039.51
Total interest paid for the financial year ending 30 June 2020	\$1,681.19

### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank,com,au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.





### End of Financial Year Notice

Page 1 of 2

### <u> Երիկաիկիլիլիան բարկին</u>

036

THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50075679
Investment balance	\$53,251.20
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	5 September 2016
To mature on	5 September 2019
Interest option	Compound Annually

### Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2018	\$51,600.00
Total interest paid for the financial year ending 30 June 2019	\$1,651.20

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.





Australian credit licence 234945

### 

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THE TRUSTEE 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	23 August 2019
Term Deposit number	06 4473 50075679
Current balance	\$53,251.20
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	5 September 2016
To mature on	5 September 2019
Interest option	Compound Annually

### Review your Term Deposit before it matures

Your Term Deposit is due to mature on 5 September 2019 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$1,704.04

#### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.60% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	You can:
	<ul> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> </ul>
	Withdraw your funds in full and close your Term Deposit account
	<ul> <li>Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> </ul>
	For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .
If you don't provide up instructions you	r Torm Donocit will be gutomotically placed in the helding facility on your make the date

If you don't provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.60% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the 7 day grace period from 5 September 2019 to 11 September 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 5 September 2019.





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THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

5 September 2019
06 4473 50075679
\$55,085.24
5 months
1.70% p.a.
5 September 2019
5 February 2020
Compound Annually

### Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 5 September 2019 for 5 months with an interest rate of 1.70%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 11 September 2019.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND	
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.	
Interest paid this financial year	\$1,704.04	

#### What do you need to do?

- 1. You have a 7 day grace period commencing 5 September 2019 and ending 11 September 2019 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at www.commbank.com.au/tdrates.
- 2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you, For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.





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036

THE TRUSTEE 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	31 December 2019
Term Deposit number	06 4473 50075679
Investment balance	\$55,085.24
Investment term	5 months
At an interest rate of	1.70% p.a.
Invested on	5 September 2019
To mature on	5 February 2020
Interest option	Compound Annually



For your records this is your account statement for the period from 1 July to 31 December 2019.

#### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

### We're here to help

Account name

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

#### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$53,251.20
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,651.20			
05 Sep	Credit Interest		\$1,704.04	\$5 <sup>'</sup> 4,955.24 CR
05 Sep	Transfer In SAP Credit Transfer		\$130.00 🗸	\$55,085.24 CR
31 Dec	CLOSING BALANCE			\$55,085.24





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036

THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed	23 January 2020
Term Deposit number	06 4473 50075679
Current balance	\$55,085.24
Investment term	5 months
At an interest rate of	1.70% p.a.
Invested on	5 September 2019
To mature on	5 February 2020
Interest option	Compound Annually



Your Term Deposit is due to mature on 5 February 2020 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$1,704.04
Interest payable by maturity date if your funds remain invested until	\$392.54

What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	You can:
	Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
	Withdraw your funds in full and close your Term Deposit account
	Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.
	For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .
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If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 5 February 2020 to 11 February 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 5 February 2020.



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### Confirmation of Holding Facility Notice

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036

THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed	5 February 2020
Term Deposit number	06 4473 50075679
Investment balance	\$55,477.78
Placed in holding facility on	5 February 2020
Current interest rate	0.35% p.a.
Interest option	Compound Weekly



### Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 5 February 2020. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$2,096.58

#### What's the interest rate?

Based on your current balance, the rate that applies is 0.35% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to www.commbank.com.au/tdrates

### What do you need to do?

- 1. If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on 13 2221.
- 2. We'll send you written confirmation once we've received your instructions.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



### Your account confirmation as at 10 February 2020

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call 13 2221, 24 hours a day, 7 days a week or visit any branch.

**Account details** 

Account type

Term Deposit

Account number

447350075679

Account holder(s)

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND

Investment term

8 Months

Amount invested at

start of term

\$55,085.24

Current balance

\$366,060.43

Start date

05/02/2020

Maturity date

05/10/2020

TFN/ABN/Exemption Yes

quoted

Early withdrawal

31 days' notice is required to withdraw before maturity. A prepayment interest adjustment

and administration fee will apply.

Maturity instructions Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call 13 2221 or provide your instructions on netbank.com.au before

the maturity date.

**Features** 

You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

**Credit interest** 

Interest rate

1.60% p.a.

When is interest paid?

You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.

Nominated account

Added to your Term Deposit balance.

for interest payments

OCL-006-141016



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THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed	12 February 2020
Term Deposit number	06 4473 50075679
Investment balance	\$366,060.43
Investment term	8 months
At an interest rate of	1.60% p.a.
Reinvested on	5 February 2020
To mature on	5 October 2020
Interest option	Compound Annually



In line with the changes you requested during your grace period, your Term Deposit was reinvested on 5 February 2020 for 8 months with an interest rate of 1.60%p.a.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$2,096.58

### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

#### We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.



Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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THE TRUSTEE
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed 30 June 2020 Term Deposit number 06 4473 50075679 Investment balance \$366,060,43 Investment term 8 months At an interest rate of 1.60% p.a. Invested on 5 February 2020 To mature on 5 October 2020 Interest option Compound Annually

### Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

Investment balance at start of the reporting period 1 July 2019

\$53,251.20

Total interest paid for the financial year ending 30 June 2020

\$2,096.58

Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

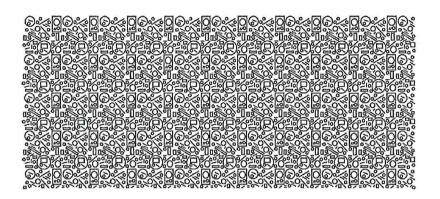
#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



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### Account statement for the financial year ending 30 June 2020

Important information for Term Deposits opened after 1 July in the last financial year The opening balance of this Term Deposit will display as 'NIL' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction Del	bit Credit	Balance
01 Jul	OPENING BALANCE		\$53,251.20
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,651.20		
05 Sep	Credit Interest	\$1,704.04	\$54,955.24 CR
05 Sep	Transfer In SAP Credit Transfer	\$130.00	\$55,085.24 CR
05 Feb	Credit Interest	\$392.54	\$55,477.78 CR
10 Feb	Transfer In Branch BURPENGARY 447310287300 Value Date: 05/02/2020	* \$310,582.65	\$366,060.43 CR
30 Jun	CLOSING BALANCE		\$366,060.43

## Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and

### End of Financial Year Notice

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### երդարդարդությունը

Australian credit licence 234945

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MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	30 June 2019
Term Deposit number	06 4473 50075951
Investment balance	\$12,780.29
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	28 December 2016
To mature on	28 December 2019
Interest option	Compound Annually

### Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2018	\$12,384.00
Total interest paid for the financial year ending 30 June 2019	\$396.29

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.





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MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	15 December 2019
Term Deposit number	06 4473 50075951
Current balance	\$12,780.29
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	28 December 2016
To mature on	28 December 2019
Interest option	Compound Annually

### Review your Term Deposit before it matures

Your Term Deposit is due to mature on 28 December 2019 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$0.00 \$408.97

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

What are your maturity options?	You can:
	<ul> <li>Renew your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds</li> </ul>
	<ul> <li>Withdraw your funds in full and close your Term Deposit account</li> </ul>
	<ul> <li>Temporarily place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.</li> <li>For the latest indicative interest rates, including rates for holding facility, go to www.commbank.com.au/tdrates</li> </ul>
How to give us instructions	Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call <b>13 2221</b> .

If you don't provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the 7 day grace period from 28 December 2019 to 3 January 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 28 December 2019.



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MRS JANET KENNING 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	31 December 2019
Term Deposit number	06 4473 50075951
Investment balance	\$23,189.26
Investment term	8 months
At an interest rate of	1.50% p.a.
Invested on	28 December 2019
To mature on	28 August 2020
Interest option	Compound Annually



For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

#### We're here to help

Account name

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

Transaction	Debit	Credit	Balance
OPENING BALANCE			\$12,780.29
CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29			
Credit Interest		\$408.97	\$13,189.26 CR
CLOSING BALANCE			\$23,189.26
	OPENING BALANCE  CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29  Credit Interest	OPENING BALANCE  CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29  Credit Interest	OPENING BALANCE  CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29  Credit Interest \$408.97





### Your account confirmation as at 02 January 2020

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call 13 2221, 24 hours a day, 7 days a week or visit any branch.

**Account details** 

Account type

Term Deposit

Account number

447350075951

Account holder(s)

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND

Investment term

8 Months

Amount invested at

start of term

\$12,000.00

**Current balance** 

\$23,189.26

Start date

28/12/2019

Maturity date

28/08/2020

TFN/ABN/Exemption Yes

quoted

Early withdrawal

31 days' notice is required to withdraw before maturity. A prepayment interest adjustment

and administration fee will apply.

Maturity instructions Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call 13 2221 or provide your instructions on netbank.com.au before the maturity date.

**Features** 

You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

Credit interest

Interest rate

1.50% p.a.

When is interest

paid?

You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.

Nominated account

Added to your Term Deposit balance.

for interest payments



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036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505

Date printed	4 January 2020
Term Deposit number	06 4473 50075951
Investment balance	\$23,189.26
Investment term	8 months
At an interest rate of	1.50% p.a.
Reinvested on	28 December 2019
To mature on	28 August 2020
Interest option	Compound Annually



### Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 28 December 2019 for 8 months with an interest rate of 1.50%p.a.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$408.97

#### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

#### We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.



036

MRS JANET KENNING 92 OSBORNE DR BURPENGARY QLD 4505 Date printed 30 June 2020 Term Deposit number 06 4473 50075951 \$23,189.26 Investment balance Investment term 8 months At an interest rate of 1.50% p.a. Invested on 28 December 2019 To mature on 28 August 2020 Interest option Compound Annually

### Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name

NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

Investment balance at start of the reporting period 1 July 2019

\$12,780.29

Total interest paid for the financial year ending 30 June 2020

\$408.97

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

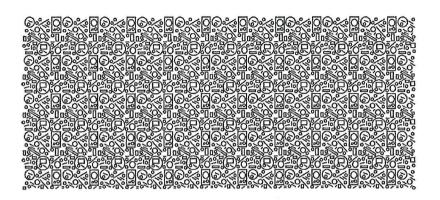
#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



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### Account statement for the financial year ending 30 June 2020

Important information for Term Deposits opened after 1 July in the last financial year The opening balance of this Term Deposit will display as 'NIL' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$12,780.29
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29			
28 Dec	Credit Interest		\$408.97	\$13,189.26 CR
02 Jan	Transfer In Branch BURPENGARY 447310287300 Value Date: 28/12/2019		\$10,000.00	\$23,189.26 CR
30 Jun	CLOSING BALANCE			\$23,189.26



# CommonwealthBank Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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036

THE DIRECTOR
92 OSBORNE DR
BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50076559
Investment balance	\$30,720.00
Investment term	36 months
At an interest rate of	2.40% p.a.
Invested on	29 August 2017
To mature on	29 August 2020
Interest option	Compound Annually

### Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD
Investment balance at start of the reporting period 1 July 2018	\$30,000.00
Total interest paid for the financial year ending 30 June 2019	\$720.00

#### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit **commbank.com.au**, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



### երկարերիրիրիսիությերի

036

THE DIRECTOR 92 OSBORNE DR **BURPENGARY QLD 4505** 

Date printed	31 December 2019
Term Deposit number	06 4473 50076559
Investment balance	\$31,457.28
Investment term	36 months
At an interest rate of	2.40% p.a.
Invested on	29 August 2017
To mature on	29 August 2020
Interest option	Compound Annually

### **Account statement for your Term Deposit**

For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

#### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account r	name NORMAN CAIRNS PTY L	.TD		
Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$30,720.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$720.00			
29 Aug	Credit Interest		\$737.28	\$31,457.28 CR
31 Dec	CLOSING BALANCE			\$31,457.28





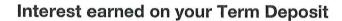




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036

Date printed 30 June 2020 Term Deposit number 06 4473 50076559 \$31,457.28 Investment balance Investment term 36 months At an interest rate of 2.40% p.a. Invested on 29 August 2017 To mature on 29 August 2020 Interest option Compound Annually



Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

#### Account name

NORMAN CAIRNS PTY LTD

Investment balance at start of the reporting period 1 July 2019

\$30,720.00

Total interest paid for the financial year ending 30 June 2020

\$737.28

### Things you should know

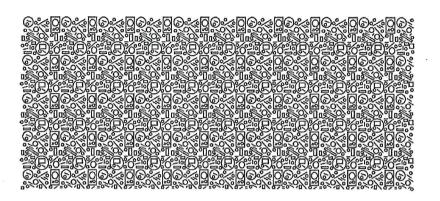
If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

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We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.





### Account statement for the financial year ending 30 June 2020

Important information for Term Deposits opened after 1 July in the last financial year The opening balance of this Term Deposit will display as 'NIL' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit Balance
01 Jul	OPENING BALANCE		\$30,720.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$720.00		
29 Aug	Credit Interest		\$737.28 \$31,457.28 CR
30 Jun	CLOSING BALANCE		\$31,457.28





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003000

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 **BSB** number: 923 100

Business Term Deposit number: 82881005

Statement number: 15

Statement from: 01/07/2019 to 31/12/2019

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### Term info

Term: 2 years

Interest rate: 2.05% p.a.

Maturity date: 13 August 2021

#### **Balance**

Opening balance

Total money in

Total money out

Closing balance

\$322,967.10

\$9,366.05

\$0.00

\$332,333.15

#### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2019 13/08/2019 14/08/2019	Opening Balance Interest Credit - Receipt 900059 Roll Over At Maturity - Closing Balance		9,366.05	322,967.10 332,333.15 332,333.15
New Term D	eposit			
14/08/2019 31/12/2019	Opening Balance @ 2.05% p.a. Closing Balance			332,333.15 332,333.15





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Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 82881005

Statement number: 16

Statement from: 01/01/2020 to 30/06/2020

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### Term info

Term: 2 years Interest rate: 2.05% p.a.

Maturity date: 13 August 2021

#### Balance

Opening balance

Total money in

Total money out

Closing balance

\$332,333.15

\$0.00

\$0.00

\$332,333.15

#### **Transactions**

Date

**Details** 

Money out \$

Money in \$

**Balance \$** 

There were no transactions on your Business Term Deposit account







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003000

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83372799

Statement number: 15

Statement from: 01/07/2019 to 31/12/2019

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.a



#### Term info

Term: 2 years Interest rate: 2.25% p.a.

Maturity date: 07 June 2021

**Balance** 

Opening balance Total money in Total money out Closing balance

\$25,066.05 \$0.00 \$0.00 \$25,066.05

#### **Transactions**

Date Details Money out \$ Money in \$ Balance \$

There were no transactions on your Business Term Deposit account





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Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83372799

Statement number: 16

Statement from: 01/01/2020 to 30/06/2020

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.a.



#### Term info

Term: 2 years

Interest rate: 2.25% p.a.

Maturity date: 07 June 2021

#### **Balance**

Opening balance

Total money in

Total money out

Closing balance

\$25,066.05

\$563.99

\$0.00

\$25,630.04

#### **Transactions**

Date

**Details** 

Money out \$

Money in \$

Balance \$

01/01/2020 05/06/2020 30/06/2020 Opening Balance

Interest Credit - Receipt 900006

Closing Balance

563.99

25,066.05 25,630.04 25,630.04





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Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83450930

Statement number: 15

Statement from: 01/07/2019 to 31/12/2019

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### Term info

Term: 1 year Interest rate: 1.75% p.a.

Maturity date: 30 December 2020

**Balance** 

Opening balance

Total money in

Total money out

Closing balance

\$49,848.26

\$1,470.52

\$0.00

\$51,318.78

#### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2019 30/12/2019 31/12/2019	Opening Balance Interest Credit - Receipt 900012 Roll Over At Maturity - Closing Balance		1,470.52	49,848.26 51,318.78 51,318.78
New Term D	eposit			
31/12/2019 31/12/2019	Opening Balance @ 1.75% p.a. Closing Balance			51,318.78 51,318.78







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Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83450930

Statement number: 16

Statement from: 01/01/2020 to 30/06/2020

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### Term info

Term: 1 year Interest rate: 1.75% p.a.

Maturity date: 30 December 2020

#### **Balance**

Opening balance

Total money in

Total money out

Closing balance

\$51,318.78

\$0.00

There were no transactions on your Business Term Deposit account

\$0.00

\$51,318.78

#### **Transactions**

Date

**Details** 

Money out \$

Money in \$

Balance \$





136

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Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83897570

Statement number: 14

Statement from: 01/07/2019 to 31/12/2019

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### Term info

Term: 2 years Interest rate: 1.65% p.a.

Maturity date: 18 October 2021

#### Balance

Opening balance Total money in Total money out Closing balance

\$18,277.23 \$530.04 \$0.00 \$18,807.27

#### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2019 17/10/2019 18/10/2019	Opening Balance Interest Credit - Receipt 900008 Roll Over At Maturity - Closing Balance		530.04	18,277.23 18,807.27 18,807.27
New Term D	eposit			
18/10/2019 31/12/2019	Opening Balance @ 1.65% p.a. Closing Balance			18,807.27 18,807.27





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Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 83897570

Statement number: 15

Statement from: 01/01/2020 to 30/06/2020

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.a.



#### Term info

Term: 2 years Interest rate: 1.65% p.a.

Maturity date: 18 October 2021

#### **Balance**

Opening balance

Total money in

Total money out

Closing balance

\$18,807.27

\$0.00

\$0.00

\$18,807.27

#### **Transactions**

Date

Details

Money out \$

Money in \$

**Balance \$** 

There were no transactions on your Business Term Deposit account







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Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 84040864

Statement number: 14

Statement from: 01/07/2019 to 31/12/2019

# Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### Term info

Term: **2 years** Interest rate: **2.65% p.a.** Total interest

Maturity date: 23 April 2021 Loyalty bonus: 0.10% p.a.

Total interest rate: 2.75% p.a.

#### Balance

Opening balance Total money in Total money out Closing balance

\$39,693.55 \$0.00 \$0.00 \$39,693.55

#### **Transactions**

Date Details Money out \$ Money in \$ Balance \$

There were no transactions on your Business Term Deposit account







136

001737

Mrs J KENNING NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND B AND N KENNING 92 OSBORNE DRIVE BURPENGARY QLD 4505 BSB number: 923 100

Business Term Deposit number: 84040864

Statement number: 15

Statement from: 01/01/2020 to 30/06/2020

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at ing.com.au



#### Term info

Term: 2 years

Maturity date: 23 April 2021

Interest rate: 2.65% p.a.

Loyalty bonus: 0.10% p.a.

Total interest rate: 2.75% p.a.

#### Balance

Opening balance

Total money in

Total money out

Closing balance

\$39,693.55

\$1,091.57

\$0.00

\$40,785.12

#### **Transactions**

Date	Details	Money out \$	Money in \$	Balance \$
01/01/2020 22/04/2020 30/06/2020	Opening Balance Interest Credit - Receipt 900045 Closing Balance		1,091.57	39,693.55 40,785.12 40,785.12



### Term Deposit

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1300 739 980 fax 1300 736 967 www.macquarie.com.au

> GPO Box 2520 Sydney, NSW 2001

1 Shelley Street Sydney, NSW 2000

### 

Private & Confidential Norman Cairns Pty Ltd ATF Norman Cairns Fund 92 Osborne Drive BURPENGARY QLD 4505

account name NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND account no. 261191647

account balance \$250,000.00

as at 31 Dec 19

transactions	debits	credits	balance
OPENING BALANCE			250,000.00
CLOSING BALANCE AS AT 31 DEC 19	0.00	0.00	250,000.00

#### about your account

- Interest rate effective 6 February 2017: 3.05% pa.
- If you have a complaint regarding our service, or would like further information regarding your
  account including fees and charges, mistaken payments or unauthorised transactions,
  please refer to the terms and conditions for your account or contact us on 1300 739 980.
- If your statement displays a transaction with the description "Withholding tax" then withholding tax has been deducted from your interest at the applicable rate. This is deducted if you have indicated to us that you are a non-resident of Australia for taxation purpose or if you have not provided all Tax File Numbers, an Australian Business Number or an appropriate exemption reason.

#### changing your personal details

 If your personal details change, please let us know by completing the appropriate form from our website.

Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.



29.06.19



### Term Deposit

MACQUARIE BANK LIMITED ABN 46 008 583 542 AFSL 237502 enquiries 1300 739 980 fax 1300 736 967 www.macquarie.com.au

> GPO Box 2520 Sydney, NSW 2001

> 1 Shelley Street Sydney, NSW 2000

## երդայարդ<sub>ո</sub>րդարավության

Private & Confidential Norman Cairns Pty Ltd ATF Norman Cairns Fund 92 Osborne Drive **BURPENGARY QLD 4505** 

account balance \$250,000.00

account name NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND account no. 261191647

as at 30 Jun 20

	196 - 41		
transactions	debits	credits	balance
OPENING BALANCE			250,000.00
Interest Paid		7,625.00	257,625.00
Interest Paid to - Transfer to 084-261 128065874	7,625.00		250,000.00
CLOSING BALANCE AS AT 30 JUN 20	7,625.00	7,625.00	250,000.00
annual interest summary 2019/2020			
Interest Paid to Account			7,625.00
Withholding Tax (non-provision of TFN/ABN)			0.00



01.01.20

06.02.20

06.02.20





### **Fixed Term Deposit Interest Advice**

BSB: 484-799 Acc

Account No: 029224521

**Statement Period:** 

1 May 2020 - 1 Nov 2020

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NORMAN CAIRNS PTY LTD (ACN 153 548 380) ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR BURPENGARY QLD 4505

#### **ACCOUNT INFORMATION:**

Interest Earned Year to Date:

Date	Transaction Details	Withdrawal	Deposit	Balance
1 May 2020	Opening Balance			
	CLOSING BALANCE		*******************	5,000.00

Notes:

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.



\$46511ULU3353UPR-E8415148/ 12973-



### **Fixed Term Deposit Interest Advice**

**BSB**: 484-799 Account No: 603739554

**Statement Period:** 12 May 2019 - 11 Dec 2019

### - Ույլիլել Առինիսիս ինքեւ ինինելի ինիկի ինիկի ինի և ինել Արևի

NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR **BURPENGARY QLD 4505** 

#### **ACCOUNT INFORMATION:**

Interest Earned Year to Date: ......\$550.25

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			40,804.53
11 Dec 2019	INTEREST		550.25	41,354.78

#### **CLOSING BALANCE**

#### **Term Deposit Renewal Confirmation**

Your renewed term deposit details are outlined below.

Please note this is the only confirmation of your renewed term deposit that you'll receive.

Term Deposit 603739554 \$41,354.78 Amount 7 months Term On Maturity Interest Payments 1.60% p.a. Interest Rate \*\* 11 July 2020 **Next Maturity Date** \$386.12 Total Interest\* Grace Period End Date

If you have any questions regarding your term deposit please visit your local branch or call our Branch Manager on 07 3385 4288

\* Total interest is the amount of interest paid for the length of the term. Your interest payments will be all of this amount paid at maturity or proportionately part thereof if paid at

24 December 2019

another frequency.

\*\* A higher interest rate may be available on another Suncorp Bank deposit product. You can check our current interest rates on the Suncorp Bank website, by calling 13 11 55,

#### Important information - Breaking Your Term

Your term deposit has the benefit of a 14 calendar day grace period which started on the maturity date (being the End Date of the Statement Period as listed above). During the grace period you can make changes (including withdrawals and transfers) without incurring any penalties.

After the grace period ends, you cannot withdraw all or any part of your deposit unless we agree. If we agree, the funds will only be available to you after 31 days has expired from the date we agree to your early withdrawal request. A \$30 Early Withdrawal Administration Fee will apply and you will also be charged an interest adjustment which is made according to the proportion of the term completed as outlined in the table below.

Proportion of term completed	Interest Adjustment
0% - 25%	80% of interest earned up to the date we allow you to withdraw your deposit
26% - 50%	60% of interest earned up to the date we allow you to withdraw your deposit
51% - 75%	40% of interest earned up to the date we allow you to withdraw your deposit
76% - 100%	20% of interest earned up to the date we allow you to withdraw your deposit



164ST1DL034527PR-E905 S1558 I3115-



### **Fixed Term Deposit Interest Advice**

**BSB**: 484-799

**Account No: 603739554** 

**Statement Period:** 

12 Dec 2019 - 11 Jun 2020

## <u>Ելվիկ ԵՍիրիսիսիկիկ իրիսիկի իրիսիսի անդ</u>ե

NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR **BURPENGARY QLD 4505** 

#### **ACCOUNT INFORMATION:**

Interest Earned Year to Date: ......\$550.25

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			41,354.78
	CLOSING BALANCE			41 354 78



Notes:

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

194ST1DL034521PR-E871 S1574 I3147-



### **Fixed Term Deposit Interest Advice**

Account No: 603739554 BSB: 484-799

**Statement Period:** 12 Jun 2020 - 11 Jul 2020

## ելիիկեիկոիլիկիիիերեիինիլկիիրիկիդիրովիկե

NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 OSBORNE DR **BURPENGARY QLD 4505** 

#### **ACCOUNT INFORMATION:**

Interest Earned Year to Date: ......\$386.13

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			41,354.78
11 Jul 2020	INTEREST		386.13	41,740.91
11 Jul 2020	INTEREST TFR TO 41782415			41,354.78
11 Jul 2020	CLOSING WITHDRAWAL TO INTERNAL A/C	41,354.78		0.00
	CLOSING BALANCE			0.00



Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. Notes:

Please retain this statement for taxation purposes.



20 November 2019

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036 / 1115

NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505 4-261



4-20

Hi Mr & Mrs Kenning

#### Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 5 December 2019 and to confirm your maturity instructions.

#### NAB Term Deposit account 27-000-0190

Account name | Norr

Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN

D

**Amount** 

\$12,700.00

Term

3 years

Interest rate p.a.

3.20%

Interest frequency

Yearly

Interest

\$406.42

Start date

5 December 2016

Maturity date

5 December 2019



Interest \$406.42 To be paid to account 084-261 12-806-5874 New amount \$12,700.00

Term 3 years

Rate The indicative interest rate for your new NAB Term Deposit is 1.15% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tdrates



We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

Update your term deposit with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply



6 December 2019

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036 / 03478

NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

#### Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 5 December 2019. Following your instructions we:

 Reinvested \$12,700.00 into a new NAB Term Deposit, and paid you an interest amount of \$406.42 into your nominated account

4-261

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 12 December 2019.

#### NAB Term Deposit account 27-000-0190

Account name Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN

D

Amount \$12,700.00

Term 3 years

Interest rate p.a. 1.15%

Interest frequency Yearly

Interest

\$438.56

Start date

5 December 2019

Maturity date

5 December 2022



#### Term Deposit \$12,700.00

To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

Interest \$438.56

To be paid to account 084-261 12-806-5874



If you need to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

Update your term deposit with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.



5 September 2019

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NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR **BURPENGARY QLD 4505** 

Hi Mr & Mrs Kenning

### Here are the details of your new NAB Term Deposit

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 10 September 2019.

#### NAB Term Deposit account 91-774-4124

4-261

Account name Norman Cairns Pty Ltd Atft Norman Cairns

Trust FUN

Amount \$5,500.00

> Term 1 year

Interest rate p.a. 1.60%

Interest frequency At maturity \$88.00 Interest

> Start date 3 September 2019 3 September 2020

Maturity date



Term Deposit and interest \$5,588.00 As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

**Executive General Manager** 



3 March 2020

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138 / 03400

NORMAN CAIRNS TRUST FUND 92 OSBOURNE DR BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

#### Here are the details of your NAB Term Deposit

We are providing you with a 6-monthly statement of your NAB Term Deposit. Below are the current details of your investment.

4-261

#### NAB Term Deposit account 91-774-4124

Account name Norman Cairns Pty Ltd Atft Norman Cairns
Trust FUN

Amount

\$5,500.00

Term

1 year

Interest rate p.a.

1.60%

Interest frequency

At maturity

Interest

\$88.00

Start date

3 September 2019

Maturity date

3 September 2020



Term Deposit and interest \$5,588.00 As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

**We will** send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones

**Executive General Manager** 



The Trustees
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS
TRUST FUND
92 Osborne Drive
NARANGBA QLD 4505

Address

Rabobank Online Savings

GPO Box 4715

Sydney NSW 2001

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Fax E-mail Website 1800 121 615

clientservicesAU@rabobank.com

www.Rabobank.com.au

Statement Period

01-04-2020 to 30-06-2020

Statement Date

05-07-2020

**Account Name** 

Norman Cairns Trust Fund

**Account Type** 

Term Deposit

**Account Number** 

AA19126G3KRL

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			3,000.00
06-05-2020	Term Deposit Interest		90.25	3,090.25
06-05-2020	Net Interest to 142201008516500	90.25		3,000.00
30-06-2020	Closing balance			3,000.00



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**Statement Period** 01-07-2019 to 30-09-2019

Statement Date 13-12-2019

Account Name Norman Cairns Trust Fund

Account Type Term Deposit
Account Number AA19217YCG7J

Date	Transaction Details	Debit	Credit	Balance
05-08-2019	Opening balance			0.00
05-08-2019	New Term Deposit AA19217YCG7J @ 2.15% maturing on 05-08-2024		10,200.00	10,200.00
30-09-2019	Closing balance			10,200.00



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**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term [
Account Number AA192

Term Deposit
AA19217YCG7J

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			10,200.00
30-06-2020	Closing balance			10,200.00



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Statement Period

01-04-2020 to 30-06-2020

05-07-2020

Statement Date **Account Name** 

Norman Cairns Trust Fund

**Account Type** 

**Account Number** 

Term Deposit

AA19308KSKY2

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance		- Count	Dalalice
				2,826.00
04-05-2020	Term Deposit Interest		23.25	2,849.25
04-05-2020	Rollover @ 2.1% maturing on 04-11-2020			
	하는 그리를 하는 것 같아. 하는 사람들이 없는 것이다.			2,849.25
06-05-2020	Early Withdrawal			2,849.25
06-05-2020	* Negran Burgan Market and a service and a			2,049.20
00-05-2020	Term Deposit Interest		0.31	2,849.56
00.05.000				2,0 10.00
06-05-2020	Loyalty Bonus Interest		0.02	2,849.58
06-05-2020	Net Loyalty Bonus Interest to 142201008516500			
	2 142201000010000	0.02		2,849.56
06-05-2020	Net Interest to 142201008516500			
	142201008316300	0.31		2,849.25
06-05-2020	Term Deposit Principal to 142201008516500	2 9 40 05		
06-05-2020	Closing balance	2,849.25		0.00



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**Statement Period** 01-10-2019 to 31-12-2019

**Statement Date** 03-01-2020

**Account Name** Norman Cairns Trust Fund **Account Type** Term Deposit **Account Number** AA19308KSKY2

Date	Transaction Details	Debit	Credit	Balance
04-11-2019	Opening balance			0.00
04-11-2019	New Term Deposit AA19308KSKY2 @ 1.65% maturing on 04-05-2020		2,826.00	2,826.00
31-12-2019	Closing balance			2,826.00



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Website www.Rabobank.com.au

**Statement Period** 01-01-2020 to 31-03-2020

Statement Date 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type
Account Number

Term Deposit AA19308KSKY2

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			2,826.00
31-03-2020	Closing balance			2,826.00



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**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

**Account Name** Norman Cairns Trust Fund **Account Type Account Number** 

Term Deposit AA20045PR7Q5

Date	Transaction Details	Debit	Credit	Balance
14-02-2020	Opening balance			0.00
14-02-2020	New Term Deposit AA20045PR7Q5 @ 1.9% maturing on 14-08-2020		30,235.00	30,235.00
31-03-2020	Closing balance			30,235.00



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**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit
Account Number AA20045PR7Q5

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			30,235.00
30-06-2020	Closing balance			30,235.00



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Website

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Statement Period

01-04-2020 to 30-06-2020

05-07-2020

Account Type
Account Number

Term Deposit

Statement Date Account Name

Norman Cairns Trust Fund

AA20062LHYBH

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			1,567.00
30-06-2020	Closing balance			1,567.00



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**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

**Account Name** Norman Cairns Trust Fund **Account Type Account Number** 

Term Deposit AA20062LHYBH

Date	Transaction Details	Debit	Credit	Balance
02-03-2020	Opening balance			0.00
02-03-2020	New Term Deposit AA20062LHYBH @ 1.8% maturing on 02-09-2020		1,567.00	1,567.00
31-03-2020	Closing balance			1,567.00



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**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type
Account Number

Term Deposit

AA20127D033B

Date	Transaction Details	Debit	Credit	Balance
06-05-2020	Opening balance			0.00
06-05-2020	New Term Deposit AA20127D033B @ 2.35% maturing on 06-05-2025		22,621.94	22,621.94
30-06-2020	Closing balance			22,621.94



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**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B4G17TDDYD6D8ALS

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			12,000.00
30-06-2020	Closing balance			12,000.00



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**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B5B06TDVA53B0J2Y

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			20,000.00
10-02-2020	Term Deposit Interest		777.87	20,777.87
10-02-2020	Net Interest to 142201008516500	777.87		20,000.00
10-02-2020	Term Deposit Principal to 142201008516500	20,000.00		0.00
10-02-2020	Closing balance			0.00



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Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B5B17TDHZT7F1WCQ

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			16,000.00
30-06-2020	Closing balance			16,000.00



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Statement Period

01-04-2020 to 30-06-2020

**Account Type** 

Term Deposit

Statement Date **Account Name** 

05-07-2020

Norman Cairns Trust Fund

**Account Number** 

B5E05TDWCA54NKVI

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			Dalance
				18,000.00
06-05-2020	Term Deposit Interest			
	_ speak interest		631.73	18,631.73
6-05-2020	Net Interest to 142201008516500			
	14220 10085 16500	631.73		18,000.00
6-05-2020				
00-05-2020	Term Deposit Principal to 142201008516500	18,000.00		0.00
	982 он останования по по			0.00
6-05-2020	Closing balance			
				0.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505

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Statement Period

01-04-2020 to 30-06-2020

Statement Date

05-07-2020

Account Name

Norman Cairns Trust Fund

Account Type

Term Deposit

**Account Number** 

B6H08TDTNQ49R2D4

Page 1 of 1

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			
			S. B. Line Co.	14,900.00
30-06-2020	Closing balance			/
				14,900.00 V



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505

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Fax E-mail

1800 121 615

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Website

www.Rabobank.com.au

Statement Period

01-04-2020 to 30-06-2020

Statement Date

05-07-2020

**Account Name** 

Norman Cairns Trust Fund

**Account Type** 

Term Deposit

**Account Number** B6K21TDEPP5PVH2R

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			3,000.00
30-06-2020	Closing balance			3,000.00 /

Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

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Sydney NSW 2001

**Telephone** 1800 445 445 **Fax** 1800 121 615

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Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B7C14TDPV67T0FWL

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			1,000.00
30-06-2020	Closing balance			1,000.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

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Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B7C14TDPVG5T1N4C

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			19,000.00
30-06-2020	Closing balance			19,000.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505

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www.Rabobank.com.au

**Statement Period** 

01-04-2020 to 30-06-2020

Statement Date

05-07-2020

**Account Name** 

Norman Cairns Trust Fund

**Account Type** 

Term Deposit

**Account Number** B7H07TDWYP9FBLVR

Date	Transaction Details	Debit	Credit	Palanas
01-04-2020	Opening balance		O.Ouk	Balance
				14,500.00
0-06-2020	Closing balance			
				14,500.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

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Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B7J23TDLIN9F0UAS

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			3,300.00
30-06-2020	Closing balance			3,300.00



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Website

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Statement Period

01-04-2020 to 30-06-2020

05-07-2020

Statement Date Account Name

Norman Cairns Trust Fund

Account Type

Term Deposit

**Account Number** 

B7L06TDRRJ67V0WZ

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			10,600.00
0-06-2020	Closing balance			
				10,600.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

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Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B8C12TDEAA9DFUE7

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			22,301.00
30-06-2020	Closing balance			22,301.00



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**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B8H01TDJV239DX30

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			268,300.00
30-06-2020	Closing balance			268,300.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

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Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B8J31TDQUJ9VMALR

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			10,900.00
30-06-2020	Closing balance			10,900.00



The Trustees NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND 92 Osborne Drive NARANGBA QLD 4505 Address Rabobank Online Savings

GPO Box 4715

Sydney NSW 2001

**Telephone** 1800 445 445 **Fax** 1800 121 615

E-mail clientservicesAU@rabobank.com

Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B8K14TDJYJ5RRPPA

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			14,598.00
30-06-2020	Closing balance			14,598.00



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**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B9B25TDXAN5JKX7D

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			10,900.00
30-06-2020	Closing balance			10,900.00



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Website

www.Rabobank.com.au

Statement Period

01-04-2020 to 30-06-2020

Statement Date

05-07-2020

**Account Name** 

Norman Cairns Trust Fund

Account Type

Term Deposit

**Account Number** 

B9C12TDTYX7F37E8

Balance
36,075.00



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Website www.Rabobank.com.au

**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

**Account Name** Norman Cairns Trust Fund **Account Type Account Number**  Term Deposit AA20079JBC4C

Date	Transaction Details	Debit	Credit	Balance
19-03-2020	Opening balance			0.00
19-03-2020	New Term Deposit AA20079JBC4C @ 1.8% maturing on 21-12-2020		2,561.95	2,561.95
31-03-2020	Closing balance			2,561.95



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Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

**Account Name** Norman Cairns Trust Fund **Account Type Account Number**  Term Deposit AA20079JBC4C

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			2,561.95
30-06-2020	Closing balance			2,561.95



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Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B2B13ZY0000A09VJ

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			250,000.00
30-06-2020	Closing balance			250,000.00



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Website www.Rabobank.com.au

**Statement Period** 01-01-2020 to 31-03-2020

**Statement Date** 06-04-2020

Account Name Norman Cairns Trust Fund

Account Type
Account Number

Term Deposit

AA19240YVDJS

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			1,480.00
28-02-2020	Term Deposit Interest		13.80	1,493.80
28-02-2020	Rollover @ 1.9% maturing on 28-08-2020			1,493.80
31-03-2020	Closing balance			1,493.80



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Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type
Account Number

Term Deposit

r AA19240YVDJS

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			1,493.80
30-06-2020	Closing balance			1,493.80



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Website www.Rabobank.com.au

**Statement Period** 01-07-2019 to 30-09-2019

**Statement Date** 13-12-2019

**Account Name** Norman Cairns Trust Fund **Account Type** Term Deposit **Account Number** AA19240YVDJS

Date	Transaction Details	Debit	Credit	Balance
28-08-2019	Opening balance			0.00
28-08-2019	New Term Deposit AA19240YVDJS @ 1.85% maturing on 28-02-2020		1,480.00	1,480.00
30-09-2019	Closing balance			1,480.00



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Website www.Rabobank.com.au

**Statement Period** 01-10-2019 to 31-12-2019

Statement Date 03-01-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number AA19240YVDJS

Date	Transaction Details	Debit	Credit	Balance
01-10-2019	Opening balance			1,480.00
31-12-2019	Closing balance			1,480.00



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**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B5H10TDGZ79SUVLG

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			13,000.00
30-06-2020	Closing balance			13,000.00



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Website www.Rabobank.com.au

**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B6B22TDIL76A5FX2

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			18,400.00
30-06-2020	Closing balance			18,400.00



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**Statement Period** 01-04-2020 to 30-06-2020

**Statement Date** 05-07-2020

Account Name Norman Cairns Trust Fund

Account Type Term Deposit

Account Number B6E05TDXCR01S78W

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			30,000.00
05-05-2020	Term Deposit Interest		1,050.00	31,050.00
05-05-2020	Net Interest to 142201008516500	1,050.00		30,000.00
30-06-2020	Closing balance			30,000.00



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Fax E-mail

1800 121 615

Website

clientservicesAU@rabobank.com

www.Rabobank.com.au

Statement Period

01-04-2020 to 30-06-2020

05-07-2020

Statement Date Account Name

Norman Cairns Trust Fund

**Account Type** 

Term Deposit

**Account Number** 

B2J17TDXPF6GJLNC

Date	Transaction Details	Debit	Credit	Balance
01-04-2020 30-06-2020	Opening balance			64,725,53
00-00-2020	Closing balance			64,725.53

## 68000 - Sundry Debtors

#### 2020 Financial Year

Preparer Louise Barlow		Reviewer Sam Greco	Status	tus Ready for Review	
Account Code	Description		CY Balance	LY Balance	Change
68000	Sundry Debtors		\$648.86		100%
		TOTAL	CY Balance	LY Balance	_
			\$648.86		

#### **Supporting Documents**

- O General Ledger Report
- ° 2020 ATO Income TAx Account.pdf
- ° 2020 ATO Income TAx Account.pdf 68000

#### **Standard Checklist**

☐ Match to Source Documentation

## **General Ledger**

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors	s (68000)				
Sundry Debto	ors (68000 <u>)</u>				
30/06/2020	2019 Income Tax Refund		648.86		648.86 DR
30/06/2020	Amended 2019 Income Tax Return		5.70		654.56 DR
			654.56		654.56 DR

Total Debits: 654.56
Total Credits: 0.00



Agent SAM GRECO & CO.

Client THE TRUSTEE FOR NORMAN

CAIRNS TRUST FUND

**ABN** 53 515 635 204 **TFN** 930 711 144

## Income tax 551

 Date generated
 16/04/2021

 Overdue
 \$0.00

 Not yet due
 \$0.00

 Balance
 \$0.00

#### **Transactions**

2 results found - from 01 July 2019 to 30 June 2020 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$648.86	\$648.86 CR
30 Jun 2020	3 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$648.86		\$0.00

1 of 1 16/04/2021, 11:43 am



Agent SAM GRECO & CO.

Client THE TRUSTEE FOR NORMAN

CAIRNS TRUST FUND

**ABN** 53 515 635 204 **TFN** 930 711 144

## Income tax 551

 Date generated
 16/04/2021

 Overdue
 \$0.00

 Not yet due
 \$0.00

 Balance
 \$0.00

#### **Transactions**

2 results found - from 01 July 2019 to 30 June 2020 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$648.86	\$648.86 CR
30 Jun 2020	3 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$648.86		\$0.00

1 of 1 16/04/2021, 11:43 am

## 77600 - Shares in Listed Companies (Australian)

#### 2020 Financial Year

Preparer Louise	Barlow	Reviewer Sam	Greco	Status Ready for Review			
Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change	
MPL.AX	Medibank Private Limited	2470.000000	\$7,385.30	2470.000000	\$8,620.30	(14.33)%	
	TOTAL	CY Units	CY Balance	LY Units	LY Balance		
		2470.000000	\$7,385.30	2470.000000	\$8,620.30		

#### **Supporting Documents**

- O Investment Movement Report Report
- O Balance Review Report (Report)
- o Medibank Private Share Holdings.pdf
- Medibank Private Share Holdings.pdf MPL.AX

#### **Standard Checklist**

☐ Attach Balance Review Report
☐ Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and
any other relevant Source Documentation
☐ Attach Investment Movement Report
☐ Ensure all Investments are valued correctly at June 30
☐ Ensure the investment is in accordance with the Fund's investment strategy

# **Balance Review Report**

Investment Code	Investment Name	<b>Holding Reference</b>		Third Party Data		BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
CBA10287300	CBA Cash Investment A/C 10287300					9.75	
ING60489657	ING Direct A/C 60489657					14.69	
NAB123132038	NAB Business Cash Maximiser A/C 12-313-2038					1,008.51	
NAB128065874	NAB Business Cheque A/C 12-806-5874					7,486.37	
PIB008516500	Rabo Direct Savings A/C 008516500					0.02	
MET452670542	Suncorp Business Saver A/C 452670542					274,007.10	
60800	Term Deposits						
CBATD50071723	CBA T/D 50071723					57,720.70	
CBATD50075679	CBA T/D 50075679					366,060.43	
CBATD50075951	CBA T/D 50075951					23,189.26	
CBATD50076559	CBA T/D 50076559					31,457.28	
CBA50077797	CBA TD 50077797					10,317.98	
ING82881005	ING T/D 82881005					332,333.15	
ING83372799	ING T/D 83372799					25,630.04	
ING83450930	ING T/D 83450930					51,318.78	
ING83897570	ING T/D 83897570					18,807.27	
ING84040864	ING T/D 84040864					40,785.12	
MBLTD261191647	MacQuarie Bank T/D 261191647					250,000.00	
NABTD270000190	NAB T/D 27-000-0190					12,700.00	

# **Balance Review Report**

Investment Code	Investment Name	Holding Reference		Third Party Data		BGL Ledger	Variance
		•	Data Feed Provider	Balance Date	Balance Amount	Balance	Variance
NABTD917744124	NAB T/D 91-774-4124					5,500.00	
PIBAA19126G3KR	RaboDirect T/D 19126G3KRL					3,000.00	
PIBAA19217YCG7	RaboDirect T/D 19217YCG7J					10,200.00	
PIBTDAA19240YV DJS	RaboDirect T/D 19240YVDJS					1,493.80	
PIBAA20045PR7Q 5	RaboDirect T/D 20045PR7Q5					30,235.00	
PIBAA20062LHYB	RaboDirect T/D 20062LHYBH					1,567.00	
PIBBAA20079JBC 4C	RaboDirect T/D 20079JBC4C					2,561.95	
PIBAA20127D033 B	RaboDirect T/D 27D033B					22,621.94	
PIBRABOTDA09V J	RaboDirect T/D ABOTDA09VJ					250,000.00	
PIBB4G17TDDYD 6D8ALS	RaboDirect T/D DYD6D8ALS					12,000.00	
PIBB8C12TDEAA9 DFUE7	RaboDirect T/D EAA9DFUE7					22,301.00	
PIBB6K21TDEPP5 PVH2R	RaboDirect T/D EPP5PVH2R					3,000.00	
PIBTDGZ79SUVL G	RaboDirect T/D GZ79SUVLG					13,000.00	
PIBB5B17TDHZT7 F1WCQ	RaboDirect T/D HZT7F1WCQ					16,000.00	
PIBTDIL76A5FX2	RaboDirect T/D IL76A5FX2					18,400.00	
PIBB8K14TDJYJ5 RRPPA	RaboDirect T/D JYJ5RRPPA					14,598.00	
PIBB7J23TDLIN9F 0UAS	RaboDirect T/D LIN9F0UAS					3,300.00	
PIBB7C14TDPV67 T0FWL	RaboDirect T/D PV67T0FWL					1,000.00	

# **Balance Review Report**

Investment Code	Investment Name	<b>Holding Reference</b>		Third Party Data		BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	varianos
PIBB7C14TDPVG 5T1N4C	RaboDirect T/D PVG5T1N4C					19,000.00	
PIBB7L06TDRRJ6 7V0WZ	RaboDirect T/D RRJ67V0WZ					10,600.00	
PIBB6H08TDTNQ 49RSD4	RaboDirect T/D TNQ49R2D4					14,900.00	
PIBB9C12TDTYX7 F37E8	RaboDirect T/D TYX7F37E8					36,075.00	
PIBB7H07TDWYP 9FBLVR	RaboDirect T/D WYP9FBLVR					14,500.00	
PIBB9B25TDXAN5 JKX7D	RaboDirect T/D XAN5JKX7D					10,900.00	
PIBTDXCR01S78 W	RaboDirect T/D XCR01S78W					30,000.00	
PIBTDXPF6GJLN	RaboDirect T/D XPF6GJLNC					64,725.53	
PIBB8H01TDJV23 9DX30	RaboDirect TD JV239DX30					268,300.00	
PIBB8J31TDQUJ9 VMALR	RaboDirect TD QUJ9VMALR					10,900.00	
MET029224521	Suncorp T/D 029224521					5,000.00	
MET603739554	Suncorp T/D 603739554					41,354.78	
77600	Shares in Listed Companies (Australian)						
MPL.AX	Medibank Private Limited				Setup	2,470.0000	2,470.0000

## **Investment Movement Report**

Investment	Opening Bala	nce	Additions		Disposals			Clos	ing Balance	
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Cash Inv	restment A/C 1028	7300								
		31.39		321,417.01		(321,438.65)			9.75	9.75
ING Direct A/0	C 60489657									
		14.60		0.09					14.69	14.69
NAB Business	s Cash Maximiser A	VC 12-313-2038								
		4,847.51		2,400.00		(6,239.00)			1,008.51	1,008.51
NAB Business	S Cheque A/C 12-8	06-5874								
		5.63		14,660.74		(7,180.00)			7,486.37	7,486.37
Rabo Direct S	avings A/C 008516	500								
		43.72		71,471.77		(71,515.47)			0.02	0.02
Suncorp Busin	ness Saver A/C 452	2670542								
		260,942.57		72,639.53		(59,575.00)			274,007.10	274,007.10
		265,885.42		482,589.14		(465,948.12)			282,526.44	282,526.44
Term Deposits										
CBA T/D 5006	67185									
		266,256.00		8,520.19		(274,776.19)			0.00	0.00
CBA T/D 5007	71723									
		56,039.51		1,681.19					57,720.70	57,720.70
CBA T/D 5007	73868									
		34,562.22		1,244.24		(35,806.46)			0.00	0.00
CBA T/D 5007	75679									
		53,251.20		312,809.23					366,060.43	366,060.43
CBA T/D 5007	75951									

## **Investment Movement Report**

Investment	Opening Bal	ance	Additions	3		Disposals		CI	losing Balance	
_	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		12,780.29		10,408.97					23,189.26	23,189.26
CBA T/D 500	076559									
		30,720.00		737.28					31,457.28	31,457.28
CBA TD 500	77797									
		10,153.92		164.06					10,317.98	10,317.98
ING T/D 828	881005									
		322,967.10		9,366.05					332,333.15	332,333.15
ING T/D 833	372799									
		25,066.05		563.99					25,630.04	25,630.04
ING T/D 834	50930									
		49,848.26		1,470.52					51,318.78	51,318.78
ING T/D 838	397570									
		18,277.23		530.04					18,807.27	18,807.27
ING T/D 840	)40864									
		39,693.55		1,091.57					40,785.12	40,785.12
MacQuarie E	3ank T/D 26119164	17								
		250,000.00							250,000.00	250,000.00
NAB T/D 27-	-000-0190									
		12,700.00							12,700.00	12,700.00
NAB T/D 91-	-774-4124									
				5,500.00					5,500.00	5,500.00
RaboDirect 7	T/D 19126G3KRL									
		3,000.00							3,000.00	3,000.00
RaboDirect 1	T/D 19217YCG7J									

## **Investment Movement Report**

Investment	Opening Bala	ance	Additions	3		Disposals		Cl	osing Balance	
_	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
				10,200.00					10,200.00	10,200.00
RaboDirect T	/D 19240YVDJS									
				1,493.80					1,493.80	1,493.80
RaboDirect T	/D 19308KSKY2									
				2,849.58		(2,849.58)			0.00	0.00
RaboDirect T	/D 20045PR7Q5									
				30,235.00					30,235.00	30,235.00
RaboDirect T	7/D 20062LHYBH			1,567.00					1,567.00	1,567.00
Daha Dina at T	(D 00070 IDO 40			1,307.00					1,307.00	1,507.00
RaboDirect I	7/D 20079JBC4C			2,561.95					2,561.95	2,561.95
RaboDirect T	-/D 27D033B			,					,	,
rabobiloot 1	75 27 50005			22,621.94					22,621.94	22,621.94
RaboDirect T	/D ABOTDA09VJ									
		250,000.00							250,000.00	250,000.00
RaboDirect T	/D DYD6D8ALS									
		12,000.00							12,000.00	12,000.00
RaboDirect T	/D EAA9DFUE7									
		22,301.00							22,301.00	22,301.00
RaboDirect T	/D EPP5PVH2R	2 000 00							2 000 00	2 000 00
		3,000.00							3,000.00	3,000.00
RaboDirect I	D GZ79SUVLG	13,000.00							13,000.00	13,000.00
PohoDiroct T	/D HZT7F1WCQ	,							,300.00	70,000.00
Kabubiiect I	/D NZI/FIWUQ									

## **Investment Movement Report**

nvestment	Opening Bala	ance	Additions			Disposals		CI	osing Balance	
_	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		16,000.00							16,000.00	16,000.00
RaboDirect T	/D IL76A5FX2									
		18,400.00							18,400.00	18,400.00
RaboDirect T	/D JYJ5RRPPA	44.500.00							44.500.00	44.500.00
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	14,598.00							14,598.00	14,598.00
RaboDirect I	/D LIN9F0UAS	3,300.00							3,300.00	3,300.00
RaboDirect T	D PV67T0FWL	2,222.22							5,555.55	-,
110000110011	,5:	1,000.00							1,000.00	1,000.00
RaboDirect T	/D PVG5T1N4C									
		19,000.00							19,000.00	19,000.00
RaboDirect T	/D RRJ67V0WZ									
		10,600.00							10,600.00	10,600.00
RaboDirect T	/D TNQ49R2D4	14,900.00							14,900.00	14,900.00
RahoDirect T	7/D TYX7F37E8	,							,000.00	,000.00
rabobiloot i	75 11771 0720	36,075.00							36,075.00	36,075.00
RaboDirect T	/D VA53B0J2Y									
		20,000.00				(20,000.00)			0.00	0.00
RaboDirect T	/D WCA54NKVI									
		18,000.00				(18,000.00)			0.00	0.00
RaboDirect T	/D WYP9FBLVR	14,500.00							14,500.00	14,500.00
Dobo Direct T		. 4,000.00							14,000.00	17,000.00
KaboDirect 1	7/D XAN5JKX7D									

## **Investment Movement Report**

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		10,900.00							10,900.00	10,900.00
RaboDirect T/D	XCR01S78W	1								
		30,000.00							30,000.00	30,000.00
RaboDirect T/D	XPF6GJLNC									
		64,725.53							64,725.53	64,725.53
RaboDirect TD	JV239DX30									
		268,300.00							268,300.00	268,300.00
RaboDirect TD	QUJ9VMALR								40.000.00	40,000,00
		10,900.00							10,900.00	10,900.00
Suncorp T/D 02	29224521			E 000 00					5 000 00	F 000 00
				5,000.00					5,000.00	5,000.00
Suncorp T/D 60	03739554	40.004.53		550.05					44.054.70	44.054.70
		40,804.53		550.25					41,354.78	41,354.78
		2,097,619.39		431,166.85		(351,432.23)			2,177,354.01	2,177,354.01
Shares in Listed (	Companies (A	ustralian)								
MPL.AX - Medi	bank Private L	imited								
	2,470.00	4,940.00						2,470.00	4,940.00	7,385.30
		4,940.00							4,940.00	7,385.30
		2,368,444.81		913,755.99		(817,380.35)			2,464,820.45	2,467,265.75

Date: 16/04/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

MEDIBANK PRIVATE LIMITED MPL ORDINARY FULLY PAID SHARES						
Name	Share Type	Register	Quantity			
NORMAN CAIRNS PTY LTD I******7386	Issuer Sponsored	VIC	2470			
		Total	2470			

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Date: 16/04/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

MEDIBANK PRIVATE LIMITED MPL ORDINARY FULLY PAID SHARES						
Name	Share Type	Register	Quantity			
NORMAN CAIRNS PTY LTD I******7386	Issuer Sponsored	VIC	2470			
		Total	2470			

Sincerely,

Computershare

Only Computershare managed holdings are listed.

# 85000 - Income Tax Payable/Refundable

#### 2020 Financial Year

Preparer Louise Ba	rlow Reviewer Sam Greco	Status	Ready for Revie	ew
Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$413.24	\$258.51	59.85%
	TOTAL	CY Balance	LY Balance	
		\$413.24	\$258.51	

#### **Supporting Documents**

- Tax Reconciliation Report Report
- Exempt Pension Reconciliation (Report)
- O Statement of Taxable Income Report
- Non Deductible Expense Reconciliation Report
- o 2020 ATO PAYG Instalments Report.pdf
- ° 2020 ATO Income TAx Account.pdf
- o 2020 ATO Integrated Client Account.pdf

#### Standard Checklist

Attach Actuarial Certificate (if applicable)
Attach any other Tax reconciliations
☐ Attach copy of Exempt Pension Reconciliation (if applicable)
Attach copy of Non Deductible Expense Reconciliation (if applicable)
☐ Attach copy of Statement of Taxable Income
Attach copy of Tax Reconciliation Report
Confirm Transactions in ATO Portal

# **Exempt Current Pension Income Reconciliation**

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2019 to 30 June 2020						
<u>Label C</u>						
	11/07/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	68.72		
	31/07/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	31/07/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.04		
	13/08/2019	25000/ING82881005	ING T/D 82881005	9,366.05		
	27/08/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	84.27		
	29/08/2019	25000/CBATD50076559	CBA T/D 50076559	737.28		
	31/08/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	31/08/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.07		
	05/09/2019	25000/CBATD50075679	CBA T/D 50075679	1,704.04		
	14/09/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	53.14		
	30/09/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	30/09/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.30		
	17/10/2019	25000/ING83897570	ING T/D 83897570	530.04		
	20/10/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	53.14		
	31/10/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.17		
	31/10/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	20/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	1,836.69		
	26/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	38.91		
	27/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	2,782.15		
	29/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	40.14		
	30/11/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		

# **Exempt Current Pension Income Reconciliation**

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amoun
Label C						
	30/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.06		
	05/12/2019	25000/NABTD270000190	NAB T/D 27-000-0190	406.42		
	11/12/2019	25000/MET603739554	Suncorp T/D 603739554	550.25		
	19/12/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	188.66		
	28/12/2019	25000/CBATD50075951	CBA T/D 50075951	408.97		
	30/12/2019	25000/ING83450930	ING T/D 83450930	1,470.52		
	31/12/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	31/12/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.16		
	12/01/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	55.07		
	22/01/2020	25000/CBATD50073868	CBA T/D 50073868	1,244.24		
	30/01/2020	25000/CBA50067185	CBA T/D 50067185	8,520.19		
	31/01/2020	25000/ING60489657	ING Direct A/C 60489657	0.01		
	31/01/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.03		
	01/02/2020	25000/CBA10287300	CBA Cash Investment A/C 10287300	2.26		
	05/02/2020	25000/CBATD50075679	CBA T/D 50075679	392.54		
	06/02/2020	25000/MBLTD261191647	MacQuarie Bank T/D 261191647	7,625.00		
	28/02/2020	25000/PIBTDAA19240YVDJ	RaboDirect T/D 19240YVDJS	13.80		
	28/02/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	64.24		
	29/02/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.03		
	29/02/2020	25000/ING60489657	ING Direct A/C 60489657	0.01		
	01/03/2020	25000/CBA10287300	CBA Cash Investment A/C 10287300	22.10		
	01/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	690.91		
	19/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	113.22		

# **Exempt Current Pension Income Reconciliation**

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	31/03/2020	25000/ING60489657	ING Direct A/C 60489657	0.01		
	31/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	5.50		
	19/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	56.66		
	21/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.02		
	22/04/2020	25000/ING84040864	ING T/D 84040864	1,091.57		
	25/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	19.15		
	30/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.50		
	21/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	622.57		
	27/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	28.07		
	29/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	24.75		
	31/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	1.05		
	31/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	29.11		
	04/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	266.89		
	05/06/2020	25000/ING83372799	ING T/D 83372799	563.99		
	07/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	446.96		
	21/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	64.65		
	30/06/2020	25000/PIBTDGZ79SUVLG	RaboDirect T/D GZ79SUVLG	457.50		
	30/06/2020	25000/PIBTDXPF6GJLNC	RaboDirect T/D XPF6GJLNC	2,342.90		
	30/06/2020	25000/PIBB9B25TDXAN5JK	RaboDirect T/D XAN5JKX7D	348.81		
	30/06/2020	25000/CBATD50071723	CBA T/D 50071723	1,681.19		
	30/06/2020	25000/PIBB8J31TDQUJ9VM	RaboDirect TD QUJ9VMALR	370.61		
	30/06/2020	25000/PIBAA19308KSky2	RaboDirect T/D 19308KSKY2	23.58		
	30/06/2020	25000/PIBB5B17TDHZT7F1	RaboDirect T/D HZT7F1WCQ	566.45		

Label K

# **Exempt Current Pension Income Reconciliation**

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	30/06/2020	25000/PIBB4G17TDDYD6D	RaboDirect T/D DYD6D8ALS	552.01		
	30/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	3.53		
	30/06/2020	25000/PIBB8K14TDJYJ5RRF	P RaboDirect T/D JYJ5RRPPA	510.94		
	30/06/2020	25000/PIBB6H08TDTNQ49	RaboDirect T/D TNQ49R2D4	491.71		
	30/06/2020	25000/PIBB7J23TDLIN9F0U	RaboDirect T/D LIN9F0UAS	107.26		
	30/06/2020	25000/PIBRABOTDA09VJ	RaboDirect T/D ABOTDA09VJ	8,500.00		
	30/06/2020	25000/PIBB9C12TDTYX7F3	RaboDirect T/D TYX7F37E8	1,193.75		
	30/06/2020	25000/PIB008516500	Rabo Direct Savings A/C 008516500	10.38		
	30/06/2020	25000/PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	1,050.00		
	30/06/2020	25000/PIBB8C12TDEAA9D	RaboDirect T/D EAA9DFUE7	704.42		
	30/06/2020	25000/PIBB5B06TDVA53B0	RaboDirect T/D VA53B0J2Y	777.87		
	30/06/2020	25000/PIBB7C14TDPVG5T1	RaboDirect T/D PVG5T1N4C	630.45		
	30/06/2020	25000/PIBB7H07TDWYP9F	RaboDirect T/D WYP9FBLVR	478.51		
	30/06/2020	25000/PIBAA19126G3KRL	RaboDirect T/D 19126G3KRL	90.25		
	30/06/2020	25000/PIBB7C14TDPV67T0	RaboDirect T/D PV67T0FWL	33.19		
	30/06/2020	25000/PIBB8H01TDJV239D	RaboDirect TD JV239DX30	9,658.81		
	30/06/2020	25000/PIBB6K21TDEPP5PV	RaboDirect T/D EPP5PVH2R	99.01		
	30/06/2020	25000/PIBTDIL76A5FX2	RaboDirect T/D IL76A5FX2	647.54		
	30/06/2020	25000/CBA50077797	CBA TD 50077797	164.06		
	30/06/2020	25000/PIBB5E05TDWCA54	RaboDirect T/D WCA54NKVI	631.73		
	30/06/2020	25000/PIBB7L06TDRRJ67V	RaboDirect T/D RRJ67V0WZ	344.51		
			Tot	tal 74,756.32	89.850 %	67,168.56

# **Exempt Current Pension Income Reconciliation**

	Date	Account Code	Account Description		Taxable Amount	Actuary/Pool %	Exempt Amount
Label K							
	26/09/2019	23900/MPL.AX	Medibank Private Limited		244.53		
	26/03/2020	23900/MPL.AX	Medibank Private Limited		140.79		
				Total	385.32	89.850 %	346.22
Label L							
	26/09/2019	23900/MPL.AX	Medibank Private Limited		104.80		
	26/03/2020	23900/MPL.AX	Medibank Private Limited		60.34		
				Total	165.14	89.850 %	148.38
						Total Segment ECPI*	67,663.16
					SMSF An	nual Return Rounding	1.16
						Total ECPI	67,662.00

<sup>\*</sup> Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

# **Pension Non Deductible Expense Report**

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2019 to	30 June 2020						
Label A							
	30/06/2020	37700	Interest Paid - ATO General Interest	5.70			
			Total	5.70	89.850 %	0.58	5.12
Label H							
	31/05/2020	30700	Auditor's Remuneration	495.00			
			Total	495.00	89.850 %	50.24	444.76
<u>Label J</u>							
	30/09/2019	31500	Bank Charges	5.00			
	22/10/2019	30800	ASIC Fees	54.00			
	18/06/2020	30100	Accountancy Fees	235.00			
	08/10/2019	31500	Bank Charges	(5.00)			
			Total	289.00	89.850 %	29.33	259.67
	30/06/2020	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	259.00	0.00
					Label Total	288.33	259.67
				Total Se	gment Expenses	339.15	709.55

# **Pension Non Deductible Expense Report**

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				Total Expenses *	339.15	709.55

<sup>\*</sup> General expense percentage - 89.850 %

<sup>\*</sup> Investment expense percentage - 89.850 %

# **Statement of Taxable Income**

	2020
	\$
Benefits accrued as a result of operations	119,822.94
Less	
Exempt current pension income	67,662.00
Non Taxable Contributions	77,210.00
	144,872.00
Add	
Decrease in MV of investments	1,235.00
SMSF non deductible expenses	708.00
Pension Payments	30,245.00
Franking Credits	165.14
	32,353.14
SMSF Annual Return Rounding	1.92
Taxable Income or Loss	7,306.00
Income Tax on Taxable Income or Loss	1,095.90
Less	
Franking Credits	165.14
CURRENT TAX OR REFUND	930.76
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,344.00)
AMOUNT DUE OR REFUNDABLE	(154.24)

# **Tax Reconciliation Report**For the year ended 30 June 2020

Amount	Account Name	Account Code	Date	Tax Return Label
Ψ				C - Income - Gross interest
68.72	Suncorp Business Saver A/C 452670542	25000/MET452670542	11/07/2019	
0.01	ING Direct A/C 60489657	25000/ING60489657	31/07/2019	
0.04	Suncorp Business Saver A/C 452670542	25000/MET452670542	31/07/2019	
9,366.05	ING T/D 82881005	25000/ING82881005	13/08/2019	
84.27	Suncorp Business Saver A/C 452670542	25000/MET452670542	27/08/2019	
737.28	CBA T/D 50076559	25000/CBATD50076559	29/08/2019	
0.01	ING Direct A/C 60489657	25000/ING60489657	31/08/2019	
0.07	Suncorp Business Saver A/C 452670542	25000/MET452670542	31/08/2019	
1,704.04	CBA T/D 50075679	25000/CBATD50075679	05/09/2019	
53.14	Suncorp Business Saver A/C 452670542	25000/MET452670542	14/09/2019	
0.01	ING Direct A/C 60489657	25000/ING60489657	30/09/2019	
0.30	Suncorp Business Saver A/C 452670542	25000/MET452670542	30/09/2019	
530.04	ING T/D 83897570	25000/ING83897570	17/10/2019	
53.14	Suncorp Business Saver A/C 452670542	25000/MET452670542	20/10/2019	
0.01	ING Direct A/C 60489657	25000/ING60489657	31/10/2019	
0.17	Suncorp Business Saver A/C 452670542	25000/MET452670542	31/10/2019	
1,836.69	Suncorp Business Saver A/C 452670542	25000/MET452670542	20/11/2019	
38.91	Suncorp Business Saver A/C 452670542	25000/MET452670542	26/11/2019	
2,782.15	Suncorp Business Saver A/C 452670542	25000/MET452670542	27/11/2019	
40.14	Suncorp Business Saver A/C 452670542	25000/MET452670542	29/11/2019	
0.01	ING Direct A/C 60489657	25000/ING60489657	30/11/2019	
0.06	Suncorp Business Saver A/C 452670542	25000/MET452670542	30/11/2019	
406.42	NAB T/D 27-000-0190	25000/NABTD270000190	05/12/2019	
550.25	Suncorp T/D 603739554	25000/MET603739554	11/12/2019	
188.66	Suncorp Business Saver A/C 452670542	25000/MET452670542	19/12/2019	
408.97	CBA T/D 50075951	25000/CBATD50075951	28/12/2019	
1,470.52	ING T/D 83450930	25000/ING83450930	30/12/2019	
0.01	ING Direct A/C 60489657	25000/ING60489657	31/12/2019	
0.16	Suncorp Business Saver A/C 452670542	25000/MET452670542	31/12/2019	
55.07	Suncorp Business Saver A/C 452670542	25000/MET452670542	12/01/2020	
1,244.24	CBA T/D 50073868	25000/CBATD50073868	22/01/2020	
8,520.19	CBA T/D 50067185	25000/CBA50067185	30/01/2020	
0.01	ING Direct A/C 60489657	25000/ING60489657	31/01/2020	
0.03	Suncorp Business Saver A/C 452670542	25000/MET452670542	31/01/2020	
2.26	CBA Cash Investment A/C 10287300	25000/CBA10287300	01/02/2020	
392.54	CBA T/D 50075679	25000/CBATD50075679	05/02/2020	

# **Tax Reconciliation Report**

Amoun	Account Name	Account Code	Date	Tax Return Label
				C - Income - Gross interest
7,625.0	MacQuarie Bank T/D 261191647	25000/MBLTD261191647	06/02/2020	
64.2	Suncorp Business Saver A/C 452670542	25000/MET452670542	28/02/2020	
13.8	RaboDirect T/D 19240YVDJS	25000/PIBTDAA19240YVD JS	28/02/2020	
0.0	ING Direct A/C 60489657	25000/ING60489657	29/02/2020	
0.03	Suncorp Business Saver A/C 452670542	25000/MET452670542	29/02/2020	
22.1	CBA Cash Investment A/C 10287300	25000/CBA10287300	01/03/2020	
690.9	Suncorp Business Saver A/C 452670542	25000/MET452670542	01/03/2020	
113.2	Suncorp Business Saver A/C 452670542	25000/MET452670542	19/03/2020	
0.0	ING Direct A/C 60489657	25000/ING60489657	31/03/2020	
5.50	Suncorp Business Saver A/C 452670542	25000/MET452670542	31/03/2020	
56.6	Suncorp Business Saver A/C 452670542	25000/MET452670542	19/04/2020	
0.03	Suncorp Business Saver A/C 452670542	25000/MET452670542	21/04/2020	
1,091.5	ING T/D 84040864	25000/ING84040864	22/04/2020	
19.1	Suncorp Business Saver A/C 452670542	25000/MET452670542	25/04/2020	
0.5	Suncorp Business Saver A/C 452670542	25000/MET452670542	30/04/2020	
622.5	Suncorp Business Saver A/C 452670542	25000/MET452670542	21/05/2020	
28.0	Suncorp Business Saver A/C 452670542	25000/MET452670542	27/05/2020	
24.7	Suncorp Business Saver A/C 452670542	25000/MET452670542	29/05/2020	
1.0	Suncorp Business Saver A/C 452670542	25000/MET452670542	31/05/2020	
29.1	Suncorp Business Saver A/C 452670542	25000/MET452670542	31/05/2020	
266.8	Suncorp Business Saver A/C 452670542	25000/MET452670542	04/06/2020	
563.9	ING T/D 83372799	25000/ING83372799	05/06/2020	
446.9	Suncorp Business Saver A/C 452670542	25000/MET452670542	07/06/2020	
64.6	Suncorp Business Saver A/C 452670542	25000/MET452670542	21/06/2020	
164.0	CBA TD 50077797	25000/CBA50077797	30/06/2020	
1,681.1	CBA T/D 50071723	25000/CBATD50071723	30/06/2020	
3.5	Suncorp Business Saver A/C 452670542	25000/MET452670542	30/06/2020	
10.3	Rabo Direct Savings A/C 008516500	25000/PIB008516500	30/06/2020	
90.2	RaboDirect T/D 19126G3KRL	25000/PIBAA19126G3KRL	30/06/2020	
8,500.0	RaboDirect T/D ABOTDA09VJ	25000/PIBRABOTDA09VJ	30/06/2020	
2,342.9	RaboDirect T/D XPF6GJLNC	25000/PIBTDXPF6GJLNC	30/06/2020	
552.0	RaboDirect T/D DYD6D8ALS	25000/PIBB4G17TDDYD6 D8ALS	30/06/2020	
777.8	RaboDirect T/D VA53B0J2Y	25000/PIBB5B06TDVA53B 0J2Y	30/06/2020	
566.4	RaboDirect T/D HZT7F1WCQ	25000/PIBB5B17TDHZT	30/06/2020	

# **Tax Reconciliation Report**

Tax Return Label	Date	Account Code	Account Name	Amoun
C - Income - Gross interest		7541400		
	30/06/2020	7F1WCQ 25000/PIBB5F05TDWCA5	RaboDirect T/D WCA54NKVI	631.7
		4NKVI		
	30/06/2020	25000/PIBTDIL76A5FX2	RaboDirect T/D IL76A5FX2	647.54
	30/06/2020	25000/PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	1,050.00
	30/06/2020	25000/PIBB6H08TDTNQ49 RSD4	9 RaboDirect T/D TNQ49R2D4	491.71
	30/06/2020	25000/PIBB6K21TDEPP5F VH2R	P RaboDirect T/D EPP5PVH2R	99.01
	30/06/2020	25000/PIBB7C14TDPVG57 1N4C	TRaboDirect T/D PVG5T1N4C	630.45
	30/06/2020	25000/PIBB7J23TDLIN9F0 UAS	RaboDirect T/D LIN9F0UAS	107.26
	30/06/2020	25000/PIBB7L06TDRRJ67 V0WZ	RaboDirect T/D RRJ67V0WZ	344.5
	30/06/2020	25000/PIBB8C12TDEAA9E FUE7	DRaboDirect T/D EAA9DFUE7	704.42
	30/06/2020	25000/PIBB8H01TDJV239 DX30	RaboDirect TD JV239DX30	9,658.81
	30/06/2020	25000/PIBB8J31TDQUJ9V MALR	RaboDirect TD QUJ9VMALR	370.61
	30/06/2020	25000/PIBB8K14TDJYJ5R RPPA	RaboDirect T/D JYJ5RRPPA	510.94
	30/06/2020	25000/PIBB9B25TDXAN5J KX7D	RaboDirect T/D XAN5JKX7D	348.8
	30/06/2020	25000/PIBB9C12TDTYX7F 37E8	RaboDirect T/D TYX7F37E8	1,193.75
	30/06/2020	25000/PIBTDGZ79SUVLG	RaboDirect T/D GZ79SUVLG	457.50
	30/06/2020	25000/PIBB7C14TDPV67T 0FWL	RaboDirect T/D PV67T0FWL	33.19
	30/06/2020	25000/PIBB7H07TDWYP9 FBLVR	RaboDirect T/D WYP9FBLVR	478.5
	30/06/2020	25000/PIBAA19308KSky2	RaboDirect T/D 19308KSKY2	23.58
Sub-Total				74,756.32
Ignore Cents				0.32
Total				74,756.00
K - Franked dividend amount				
	26/09/2019	23900/MPL.AX	Medibank Private Limited	244.53
	26/03/2020	23900/MPL.AX	Medibank Private Limited	140.79
Sub-Total				385.32
Ignore Cents				0.32
Total				385.00
L - Income - Dividend franking credit				
	26/09/2019	23900/MPL.AX	Medibank Private Limited	104.80
	26/03/2020	23900/MPL.AX	Medibank Private Limited	60.34
Sub-Total				165.14
Ignore Cents				0.14
Total				165.00

# **Tax Reconciliation Report**

Tax Return Label	Date	Account Code	Account Name	Amoun
W - GROSS INCOME (Sum of labels A to U	)			
				75,306.00
Sub-Total				75,306.00
Ignore Cents				0.00
Total				75,306.00
Y - Income - Exempt current pension incor	ne			
				67,662.00
Sub-Total				67,662.0
Ignore Cents				0.00
Total				67,662.00
V - TOTAL ASSESSABLE INCOME (W less	Y)			
				7,644.00
Sub-Total				7,644.0
Ignore Cents				0.0
Total				7,644.0
A1 - Expenses - Interest expenses within A	Australia			
	30/06/2020	37700	Interest Paid - ATO General Interest	0.58
Sub-Total				0.58
Ignore Cents				0.58
Total				0.00
A2 - Expenses - Interest expenses within A	Luctralia non d	doductible.		
	30/06/2020	37700	Interest Paid - ATO General Interest	5.12
Sub-Total	00/00/2020	01700	interest and 7110 contrar interest	5.12
Ignore Cents				0.12
Total				5.00
				3.00
H1 - Expenses - SMSF auditor fee	24/05/2020	20700	Auditorio Domunaration	F0.2
	31/05/2020	30700	Auditor's Remuneration	50.24
Sub-Total				50.24
Ignore Cents				0.24
Total				50.00
H2 - Expenses - SMSF auditor fee non ded				
	31/05/2020	30700	Auditor's Remuneration	444.70
Sub-Total				444.70
Ignore Cents				0.70
Total				444.00
J1 - Expenses - Management and administ				
	30/09/2019	31500	Bank Charges	0.5
	08/10/2019	31500	Bank Charges	(0.51
	22/10/2019	30800	ASIC Fees	5.48
	18/06/2020	30100	Accountancy Fees	23.8
	30/06/2020	30400	ATO Supervisory Levy	259.00

# **Tax Reconciliation Report**

4.49 (4.49) 48.52 211.15 <b>259.67</b> <b>0.67</b> <b>259.00</b>
0.33 288.00 4.44 (4.49 48.53 211.14 259.66 0.66 259.00
288.00  4.49  48.52 211.15  259.67  259.00
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7,306.00
7,306.00
0.00
7,306.00
1,095.90

# **Tax Reconciliation Report**

Tax Return Label	Date	Account Code	Account Name	Amoun
T1 - Tax on taxable income				
Sub-Total				1,095.9
Ignore Cents				0.0
Total				1,095.9
B - Gross Tax				
				1,095.90
Sub-Total				1,095.90
Ignore Cents				0.00
Total				1,095.90
T2 - SUBTOTAL				
				1,095.90
Sub-Total				1,095.90
Ignore Cents				0.00
Total				1,095.90
T3 - SUBTOTAL 2				
				1,095.90
Sub-Total				1,095.90
Ignore Cents				0.00
Total				1,095.90
E1 - Complying fund's franking				
	26/09/2019	23900/MPL.AX	Medibank Private Limited	104.80
	26/03/2020	23900/MPL.AX	Medibank Private Limited	60.34
Sub-Total				165.14
Ignore Cents				0.00
Total				165.14
E - Refundable tax offsets				405.4
Out Takel				165.14
Sub-Total				165.14
Ignore Cents Total				0.00 165.14
T5 - TAX PAYABLE				103.14
19 - TAX PATABLE				930.76
Sub-Total				930.76
Ignore Cents				0.00
Total				930.76
K. DAVO impteliments united				
K - PAYG instalments raised	00/40/0040	85000	Income Tax Payable/Refundable	336.00
K - PATG Instalments raised	08/10/2019			
K - PATG Instalments raised	08/10/2019 18/02/2020	85000	Income Tax Payable/Refundable	336.00
K - PATG Instalments raised			Income Tax Payable/Refundable Income Tax Payable/Refundable	336.00 336.00

# **Tax Reconciliation Report**

Tax Return Label	Date	Account Code	Account Name	Amount
				\$
K - PAYG instalments raised				
Sub-Total				1,344.00
Ignore Cents				0.00
Total				1,344.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(154.24)
Sub-Total				(154.24)
Ignore Cents				0.00
Total				(154.24)



Agent SAM GRECO & CO.

Client THE TRUSTEE FOR NORMAN

CAIRNS TRUST FUND

**ABN** 53 515 635 204 **TFN** 930 711 144

# Income tax 551

 Date generated
 16/04/2021

 Overdue
 \$0.00

 Not yet due
 \$0.00

 Balance
 \$0.00

#### **Transactions**

2 results found - from 01 July 2019 to 30 June 2020 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$648.86	\$648.86 CR
30 Jun 2020	3 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$648.86		\$0.00

1 of 1 16/04/2021, 11:43 am



Agent SAM GRECO & CO.

Client THE TRUSTEE FOR NORMAN

CAIRNS TRUST FUND

**ABN** 53 515 635 204 **TFN** 930 711 144

# Activity statement 001

 Date generated
 16/04/2021

 Overdue
 \$0.00

 Not yet due
 \$0.00

 Balance
 \$0.00

#### **Transactions**

10 results found - from 01 July 2019 to 31 August 2020 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Jul 2019	16 Jul 2019	Payment		\$339.00	\$339.00 CR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$339.00		\$0.00
9 Oct 2019	8 Oct 2019	Payment		\$336.00	\$336.00 CR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$336.00		\$0.00
19 Feb 2020	18 Feb 2020	Payment received		\$336.00	\$336.00 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$336.00		\$0.00
29 Apr 2020	28 Apr 2020	Payment received		\$336.00	\$336.00 CR
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$336.00		\$0.00
21 Jul 2020	20 Jul 2020	Payment received		\$336.00	\$336.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$336.00		\$0.00

1 of 1 16/04/2021, 11:45 am



## PAYG Instalments report 2020

 Tax Agent
 74856004

 Last Updated
 10/04/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
930711144	THE TRUSTEE FOR NORMAN CAIRNS TRUST FUND	336.00	336.00	336.00	336.00	1,344.00

Total No of Clients: 1

1 of 1 16/04/2021, 11:44 am

# 86000 - PAYG Instalment Payable

#### 2020 Financial Year

Preparer Louise B	arlow Reviewer Sam Greco	Status	Ready for Revie	ew
Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable	(\$336.00)	(\$339.00)	(0.88)%
	TOTAL	CY Balance	LY Balance	
		(\$336.00)	(\$339.00)	

#### **Supporting Documents**

- ° 2020 ATO PAYG Instalments Report.pdf 86000
- o 2020 ATO Integrated Client Account.pdf (86000)

#### **Standard Checklist**

- ☐ Attach copy of PAYG Payment Summary
- ☐ Confirm Transactions in ATO Portal



## PAYG Instalments report 2020

 Tax Agent
 74856004

 Last Updated
 10/04/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
930711144	THE TRUSTEE FOR NORMAN CAIRNS TRUST FUND	336.00	336.00	336.00	336.00	1,344.00

Total No of Clients: 1

1 of 1 16/04/2021, 11:44 am



Agent SAM GRECO & CO.

Client THE TRUSTEE FOR NORMAN

CAIRNS TRUST FUND

**ABN** 53 515 635 204 **TFN** 930 711 144

# Activity statement 001

 Date generated
 16/04/2021

 Overdue
 \$0.00

 Not yet due
 \$0.00

 Balance
 \$0.00

#### **Transactions**

10 results found - from 01 July 2019 to 31 August 2020 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Jul 2019	16 Jul 2019	Payment		\$339.00	\$339.00 CR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$339.00		\$0.00
9 Oct 2019	8 Oct 2019	Payment		\$336.00	\$336.00 CR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$336.00		\$0.00
19 Feb 2020	18 Feb 2020	Payment received		\$336.00	\$336.00 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$336.00		\$0.00
29 Apr 2020	28 Apr 2020	Payment received		\$336.00	\$336.00 CR
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$336.00		\$0.00
21 Jul 2020	20 Jul 2020	Payment received		\$336.00	\$336.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$336.00		\$0.00

1 of 1 16/04/2021, 11:45 am

# 88000 - Sundry Creditors

#### 2020 Financial Year

Preparer Louise Barlow		Reviewer Sam Greco	Status Ready for Review		
Account Code	Description		CY Balance	LY Balance	Change
88000	Sundry Creditors		(\$655.05)	(\$23,600.00)	(97.22)%
		TOTAL	CY Balance	LY Balance	
			(\$655.05)	(\$23,600.00)	

#### **Supporting Documents**

- O General Ledger Report
- o 2020 Debtors & Creditors.pdf 88000

#### **Standard Checklist**

☐ Attach all source documentation and confirmations of Liability

# **General Ledger**

As at 30 June 2020

Transaction Date	Description	Units Debit	Credit	Balance \$
Sundry Creditor	rs (88000)			
Sundry Credit	ors (88000)			
01/07/2019	Opening Balance			23,600.00 CR
26/06/2020	INTERNET TRANFER DEBIT to 41782415	10,000.00		13,600.00 CR
26/06/2020	INTERNET TRANFER DEBIT TO 41782415 [INTERNET TRANFER DEBIT to 41782415]	10,000.00		3,600.00 CR
26/06/2020	INTERNET TRANFER DEBIT to 41782415	3,600.00		0.00 DR
30/06/2020	Amended 2018 Income Tax Return		655.05	655.05 CR
		23,600.00	655.05	655.05 CR

Total Debits: 23,600.00

Total Credits: 655.05

Print | Australian Taxation Office



Agent SAM GRECO & CO.

Client THE TRUSTEE FOR NORMAN

CAIRNS TRUST FUND

**ABN** 53 515 635 204 **TFN** 930 711 144

# Income tax 551

 Date generated
 16/04/2021

 Overdue
 \$0.00

 Not yet due
 \$0.00

 Balance
 \$0.00

#### **Transactions**

7 results found - from 16 April 2019 to 16 April 2021 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 May 2019	14 May 2019	Payment received		\$1,540.22	\$0.00
30 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$648.86	\$648.86 CR
30 Jun 2020	3 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$648.86		\$0.00
1 Jul 2020	30 Jun 2020	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$5.70	\$5.70 CR
1 Jul 2020	30 Jul 2020	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$655.05		\$649.35 DR
1 Jul 2020	30 Jul 2020	Shortfall interest charge			\$649.35 DR
21 Jul 2020	20 Jul 2020	Payment received		\$649.35	\$0.00

1 of 1 16/04/2021, 4:59 pm

#### A - Financial Statements

#### 2020 Financial Year

Preparer Louise Barlow Reviewer Sam Greco Status Ready for Review

#### **Supporting Documents**

 $^{\circ}~$  Signed 2020 financials & ITR - Norman Cairns Trust Fund.pdf

#### **Standard Checklist**

- ☐ Attach copy of Financial Statements
- ☐ Attach copy of SMSF Annual Return

# Financial Statements & Reports for the year ended 30 June 2020



# Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032 PO Box 354, ASPLEY QLD 4034 ABN: 16230504491 Phone 07 3263 5200 Fax 07 3263 4830 Email: info@taxonline.com.au



SAM GRECO & CO Level 1, Mitcham House 1355 Gympie Road, ASPLEY QLD 4032 PO Box 354, ASPLEY QLD 4034 Telephone (07) 3263 5200 Fax (07) 3263 4830 www.taxonline.com info@taxonline.com.au

25 May, 2021

The Trustees Norman Cairns Trust Fund 92 Osborne Drive BURPENGARY QLD 4505

Dear Janet & Barry Kenning

Re: Norman Cairns Trust Fund

Enclosed please find the 2020 Superannuation Forms listed below:

- 1. Financial Statements;
- 1. Trustee Declaration;
- 2. Minutes of Meetings;
- 3. Members Statements;
- 4. Minimum Pension Calculation (2021)
- 5. Pension Continuation Documents
- 6. Income Tax Return;
- 7. Investment Strategy
- 8. Work Test Declaration
- 9. Audit Representation Letter;
- 10. Audit Engagement Letter

#### **Income Tax Returns**

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will NOT issue from the Taxation Office and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is 17 May 2021. However for the 2020 year, we have calculated that the Super Fund has an amount Refundable of \$154.24 after deducting the ATO supervisory levy.

#### Self-Managed Superannuation Fund Audit

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.

#### **Minutes**

The Minutes' of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts, however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

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#### Audit Engagement Letter and Trustee Representation Letter

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

#### **Investment Strategy**

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals..

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g. resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

#### Other Matters

2021 Concessional Contributions Cap - from 1 July 2019, the general concessional contribution cap is \$25,000 for all individuals, regardless of age.

Work Test - Once you turn 65, you must satisfy the work test or meet the work test exemption critera in order for your super fund to accept a contribution for which you can claim a deduction.

If you are 65-74 years old at the end of the income year in which you made the contribution, you need to satisfy a work test or meet the work test exemption criteria in each financial year that you make a contribution in order for your fund to accept the contribution for which you can claim a deduction. To

satisfy the work test, you must work at least 40 hours during a consecutive 30-day period each financial year in order for your fund to accept a personal super contribution for which you can claim a deduction.

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#### Disclaimer

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards

**SAM GRECO** 

Encls

# **Operating Statement**

	Note	2020	2019
		\$	\$
Income			
Investment Income			
Dividends Received	7	385.32	318.63
Interest Received		74,756.32	80,746.21
Contribution Income			
Personal Non Concessional		77,210.00	100,000.00
Total Income		152,351.64	181,064.84
Expenses			
Accountancy Fees		235.00	3,975.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		495.00	484.00
ASIC Fees		54.00	53.00
Interest Paid - ATO General Interest		5.70	0.00
	•	1,048.70	4,771.00
Member Payments			
Pensions Paid		30,245.00	120,000.00
Investment Losses			
Changes in Market Values	8	1,235.00	(1,407.90)
Total Expenses		32,528.70	123,363.10
Benefits accrued as a result of operations before income tax	•	119,822.94	57,701.74
Income Tax Expense	9	930.76	442.44
Benefits accrued as a result of operations		118,892.18	57,259.30
	•		

# **Statement of Financial Position**

As at 30 June 2020

	Note	2020	2019
		\$	\$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	7,385.30	8,620.3
Total Investments		7,385.30	8,620.3
Other Assets			
Sundry Debtors		648.86	0.0
NAB Business Cash Maximiser A/C 12-313-2038		1,008.51	4,847.5
NAB Business Cheque A/C 12-806-5874		7,486.37	5.6
CBA Cash Investment A/C 10287300		9.75	31.39
Suncorp Business Saver A/C 452670542		274,007.10	260,942.5
ING Direct A/C 60489657		14.69	14.6
Rabo Direct Savings A/C 008516500		0.02	43.7
CBA T/D 50067185		0.00	266,256.0
RaboDirect T/D XPF6GJLNC		64,725.53	64,725.5
RaboDirect T/D GZ79SUVLG		13,000.00	13,000.0
RaboDirect T/D IL76A5FX2		18,400.00	18,400.0
RaboDirect T/D XCR01S78W		30,000.00	30,000.0
MacQuarie Bank T/D 261191647		250,000.00	250,000.0
RaboDirect T/D ABOTDA09VJ		250,000.00	250,000.0
CBA T/D 50071723		57,720.70	56,039.5
CBA T/D 50073868		0.00	34,562.2
ING T/D 82881005		332,333.15	322,967.1
ING T/D 83372799		25,630.04	25,066.0
ING T/D 83450930		51,318.78	49,848.2
ING T/D 83897570		18,807.27	18,277.2
ING T/D 84040864		40,785.12	39,693.5
RaboDirect T/D VA53B0J2Y		0.00	20,000.0
RaboDirect T/D DYD6D8ALS		12,000.00	12,000.0
RaboDirect T/D WCA54NKVI		0.00	18,000.0
RaboDirect T/D HZT7F1WCQ		16,000.00	16,000.0
Suncorp T/D 603739554		41,354.78	40,804.5
CBA T/D 50075951		23,189.26	12,780.2
CBA T/D 50075679		366,060.43	53,251.2
NAB T/D 27-000-0190		12,700.00	12,700.0
RaboDirect T/D TNQ49R2D4		14,900.00	14,900.0
RaboDirect T/D EPP5PVH2R		3,000.00	3,000.0
RaboDirect T/D PV67T0FWL		1,000.00	1,000.0
RaboDirect T/D PVG5T1N4C		19,000.00	19,000.0

# Norman Cairns Trust Fund Statement of Financial Position

As at 30 June 2020

	Note	2020	2019
		\$	\$
CBA T/D 50076559		31,457.28	30,720.0
RaboDirect T/D WYP9FBLVR		14,500.00	14,500.00
RaboDirect T/D LIN9F0UAS		3,300.00	3,300.0
RaboDirect T/D EAA9DFUE7		22,301.00	22,301.0
RaboDirect T/D RRJ67V0WZ		10,600.00	10,600.0
CBA TD 50077797		10,317.98	10,153.9
RaboDirect TD JV239DX30		268,300.00	268,300.00
RaboDirect TD QUJ9VMALR		10,900.00	10,900.00
RaboDirect T/D JYJ5RRPPA		14,598.00	14,598.00
RaboDirect T/D XAN5JKX7D		10,900.00	10,900.00
RaboDirect T/D TYX7F37E8		36,075.00	36,075.00
RaboDirect T/D 19126G3KRL		3,000.00	3,000.00
NAB T/D 91-774-4124		5,500.00	0.00
Suncorp T/D 029224521		5,000.00	0.00
RaboDirect T/D 19240YVDJS		1,493.80	0.00
RaboDirect T/D 27D033B		22,621.94	0.00
RaboDirect T/D 20079JBC4C		2,561.95	0.00
RaboDirect T/D 19217YCG7J		10,200.00	0.00
RaboDirect T/D 20062LHYBH		1,567.00	0.00
RaboDirect T/D 20045PR7Q5		30,235.00	0.00
Income Tax Refundable		413.24	258.5
Total Other Assets	-	2,460,942.55	2,363,763.32
Total Assets	-	2,468,327.85	2,372,383.62
Less:			
Liabilities			
PAYG Instalment Payable		336.00	339.00
Sundry Creditors		655.05	23,600.00
Total Liabilities	-	991.05	23,939.00
Net assets available to pay benefits	-	2,467,336.80	2,348,444.62
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Kenning, Barry Norman - Pension (Pension)		774,048.29	769,519.28
Kenning, Barry Norman - Accumulation		294,719.46	211,517.02
Kenning, Janet Cairns - Pension (Pension)		769,909.11	746,826.5
Kenning, Janet Cairns - Pension (Pension - 2)		106,974.17	106,355.43
The accompanying notes form part of these final	ncial statements.		

# Norman Cairns Trust Fund Statement of Financial Position

As at 30 June 2020

	Note	2020	2019
		\$	\$
Kenning, Janet Cairns - Pension (Pension 3)		162,064.24	161,121.37
Kenning, Janet Cairns - Accumulation		12,616.80	12,293.30
Kenning, Janet Cairns - Pension (Account Based Pension 4)		56,644.60	56,323.95
Kenning, Janet Cairns - Pension (Account Based Pension 5)		290,360.13	284,487.76
Total Liability for accrued benefits allocated to members' accounts	-	2,467,336.80	2,348,444.62

## **Notes to the Financial Statements**

For the year ended 30 June 2020

#### Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

#### a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

#### b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

#### c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

## **Notes to the Financial Statements**

For the year ended 30 June 2020

#### Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

#### Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

#### Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

#### Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

#### Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

#### **Contributions**

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

#### d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

#### e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 2: Shares in Listed Companies (Australian)	2020 \$	2019 \$
Medibank Private Limited	7,385.30	8,620.30
	7,385.30	8,620.30

#### Note 3: Banks and Term Deposits

2020	2019
\$	\$

# **Notes to the Financial Statements**

For the year ended 30 June 2020

CBA Cash Investment A/C 10287300	9.75	31.39
ING Direct A/C 60489657	14.69	14.60
NAB Business Cash Maximiser A/C 12-313-2038	1,008.51	4,847.51
NAB Business Cheque A/C 12-806-5874	7,486.37	5.63
Rabo Direct Savings A/C 008516500	0.02	43.72
Suncorp Business Saver A/C 452670542	274,007.10	260,942.57
	282,526.44	265,885.42
	2020	2019 \$
erm Deposits	·	
CBA T/D 50067185	0.00	266,256.00
CBA T/D 50071723	57,720.70	56,039.51
CBA T/D 50073868	0.00	34,562.22
CBA T/D 50075679	366,060.43	53,251.20
CBA T/D 50075951	23,189.26	12,780.29
CBA T/D 50076559	31,457.28	30,720.00
CBA TD 50077797	10,317.98	10,153.92
ING T/D 82881005	332,333.15	322,967.10
ING T/D 83372799	25,630.04	25,066.05
ING T/D 83450930	51,318.78	49,848.26
ING T/D 83897570	18,807.27	18,277.23
ING T/D 84040864	40,785.12	39,693.55
MacQuarie Bank T/D 261191647	250,000.00	250,000.00
NAB T/D 27-000-0190	12,700.00	12,700.00
NAB T/D 91-774-4124	5,500.00	0.00
RaboDirect T/D 19126G3KRL	3,000.00	3,000.00
RaboDirect T/D 19217YCG7J	10,200.00	0.00
RaboDirect T/D 19240YVDJS	1,493.80	0.00
RaboDirect T/D 20045PR7Q5	30,235.00	0.00
RaboDirect T/D 20062LHYBH	1,567.00	0.00
RaboDirect T/D 20079JBC4C	2,561.95	0.00
RaboDirect T/D 27D033B	22,621.94	0.00
RaboDirect T/D ABOTDA09VJ	250,000.00	250,000.00

# **Notes to the Financial Statements**

For the year ended 30 June 2020

RaboDirect T/D DYD6D8ALS	12,000.00	12,000.00
RaboDirect T/D EAA9DFUE7	22,301.00	22,301.00
RaboDirect T/D EPP5PVH2R	3,000.00	3,000.00
RaboDirect T/D GZ79SUVLG	13,000.00	13,000.00
RaboDirect T/D HZT7F1WCQ	16,000.00	16,000.00
RaboDirect T/D IL76A5FX2	18,400.00	18,400.00
RaboDirect T/D JYJ5RRPPA	14,598.00	14,598.00
RaboDirect T/D LIN9F0UAS	3,300.00	3,300.00
RaboDirect T/D PV67T0FWL	1,000.00	1,000.00
RaboDirect T/D PVG5T1N4C	19,000.00	19,000.00
RaboDirect T/D RRJ67V0WZ	10,600.00	10,600.00
RaboDirect T/D TNQ49R2D4	14,900.00	14,900.00
RaboDirect T/D TYX7F37E8	36,075.00	36,075.00
RaboDirect T/D VA53B0J2Y	0.00	20,000.00
RaboDirect T/D WCA54NKVI	0.00	18,000.00
RaboDirect T/D WYP9FBLVR	14,500.00	14,500.00
RaboDirect T/D XAN5JKX7D	10,900.00	10,900.00
RaboDirect T/D XCR01S78W	30,000.00	30,000.00
RaboDirect T/D XPF6GJLNC	64,725.53	64,725.53
RaboDirect TD JV239DX30	268,300.00	268,300.00
RaboDirect TD QUJ9VMALR	10,900.00	10,900.00
Suncorp T/D 029224521	5,000.00	0.00
Suncorp T/D 603739554	41,354.78	40,804.53
	2,177,354.01	2,097,619.39
ote 4: Liability for Accrued Benefits	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	2,348,444.62	چ 2,291,185.32
Benefits accrued as a result of operations	2,346,444.62	57,259.30
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	2,467,336.80	2,348,444.62

# **Notes to the Financial Statements**

For the year ended 30 June 2020

#### Note 5: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2020 \$	2019 \$
Vested Benefits	2,467,336.80	2,348,444.62
Note 6: Guaranteed Benefits		
No guarantees have been made in respect of any part of the liability for acc	rued benefits.	
Note 7: Dividends	2020 \$	2019 \$
Medibank Private Limited	385.32	318.63
	385.32	318.63
Note 8: Changes in Market Values		
Unrealised Movements in Market Value	2020 \$	2019 \$
Shares in Listed Companies (Australian)  Medibank Private Limited	(1,235.00)	1,407.90
	(1,235.00)	1,407.90
Total Unrealised Movement	(1,235.00)	1,407.90
Realised Movements in Market Value	2020 \$	2019
Total Realised Movement	0.00	0.00
Changes in Market Values	(1,235.00)	1,407.90
Note 9: Income Tax Expense  The components of tax expense comprise	2020 \$	2019 \$
Current Tax	930.76	442.44

# **Notes to the Financial Statements**

For the year ended 30 June 2020

Income Tax Expense —	930.76	442.44
The prima facie tax on benefits accrued before income tax is reconciled to	o the income tax as follows:	
Prima facie tax payable on benefits accrued before income tax at 15%	17,973.44	8,655.26
Less: Tax effect of:		
Non Taxable Contributions	11,581.50	15,000.00
Increase in MV of Investments	0.00	211.19
Exempt Pension Income	10,149.30	11,526.00
Add: Tax effect of:		
Decrease in MV of Investments	185.25	0.00
SMSF Non-Deductible Expenses	106.20	640.35
Pension Payments	4,536.75	18,000.00
Franking Credits	24.77	20.48
Rounding	0.29	0.10
Income Tax on Taxable Income or Loss	1,095.90	579.00
Less credits:		
Franking Credits	165.14	136.56
Current Tax or Refund	930.76	442.44

#### Note 10: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

# **Investment Performance**

Investment	1	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accou	ınts						······	<del></del>		
	CBA Cash Investment A/C 10287300	31.39	0.00	0.00	9.75	0.00	0.00	24.36	24.36	77.60 %
1	ING Direct A/C 60489657	14.60	0.00	0.00	14.69	0.00	0.00	0.09	0.09	0.62 %
	NAB Business Cash Maximiser A/C 12-313-2038	4,847.51	0.00	0.00	1,008.51	0.00	0.00	0.00	0.00	0.00 %
	NAB Business Cheque A/C 12-806-5874	5.63	0.00	0.00	7,486.37	0.00	0.00	0.00	0.00	0.00 %
	Rabo Direct Savings A/C 008516500	43.72	0.00	0.00	0.02	0.00	0.00	10.38	10.38	23.74 %
	Suncorp Business Saver A/C 452670542	260,942.57	0.00	0.00	274,007.10	0.00	0.00	7,639.53	7,639.53	2.93 %
	ammontation deposits and the second s	265,885.42	0.00	0.00	282,526.44	0.00	0.00	7,674.36	7,674.36	2.89 %
Term Depos	its									
(	CBA T/D 50067185	266,256.00	0.00	0.00	0.00	0.00	0.00	8,520.19	8,520.19	3.20 %
•	CBA T/D 50071723	56,039.51	0.00	0.00	57,720.70	0.00	0.00	1,681.19	1,681.19	3.00 %
(	CBA T/D 50073868	34,562.22	0.00	0.00	0.00	0.00	0.00	1,244.24	1,244.24	3.60 %
•	CBA T/D 50075679	53,251.20	0.00	0.00	366,060.43	0.00	0.00	2,096.58	2,096.58	3.94 %
•	CBA T/D 50075951	12,780.29	0.00	0.00	23,189.26	0.00	0.00	408.97	408.97	3.20 %
(	CBA T/D 50076559	30,720.00	0.00	0.00	31,457.28	0.00	0.00	737.28	737.28	2.40 %
•	CBA TD 50077797	10,153.92	0.00	0.00	10,317.98	0.00	0.00	164.06	164.06	1.62 %
ĺ	ING T/D 82881005	322,967.10	0.00	0.00	332,333.15	0.00	0.00	9,366.05	9,366.05	2.90 %
ļ	ING T/D 83372799	25,066.05	0.00	0.00	25,630.04	0.00	0.00	563.99	563.99	2.25 %
	ING T/D 83450930	49,848.26	0.00	0.00	51,318.78	0.00	0.00	1,470.52	1,470.52	2.95 %
ļ	ING T/D 83897570	18,277.23	0.00	0.00	18,807.27	0.00	0.00	530.04	530.04	2.90 %
I	ING T/D 84040864	39,693.55	0.00	0.00	40,785.12	0.00	0.00	1,091.57	1,091.57	2.75 %
	MacQuarie Bank T/D 261191647	250,000.00	0.00	0.00	250,000.00	0.00	0.00	7,625.00	7,625.00	3.05 %
1	NAB T/D 27-000-0190	12,700.00	0.00	0.00	12,700.00	0.00	0.00	406.42	406.42	3.20 %
]	NAB T/D 91-774-4124	0.00	0.00	0.00	5,500.00	0.00	0.00	0.00	0.00	0.00 %

# **Investment Performance**

nvestment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
RaboDirect T/D 19126G3KRL	3,000.00	0.00	0.00	3,000.00	0.00	0.00	90.25	90.25	3.01 %
RaboDirect T/D 19217YCG7J	0.00	0.00	0.00	10,200.00	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D 19240YVDJS	0.00	0.00	0.00	1,493.80	0.00	0.00	13.80	13.80	0.00 %
RaboDirect T/D 19308KSKY2	0.00	0.00	0.00	0.00	0.00	0.00	23.58	23.58	0.00 %
RaboDirect T/D 20045PR7Q5	0.00	0.00	0.00	30,235.00	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D 20062LHYBH	0.00	0.00	0.00	1,567.00	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D 20079JBC4C	0.00	0.00	0.00	2,561.95	0.00	0.00	0.00	0.00	0.00
RaboDirect T/D 27D033B RaboDirect T/D ABOTDA09VJ	0.00 250,000.00	0.00	0.00 0.00	22,621.94 250,000.00	0.00 0.00	0.00 0.00	0.00 8,500.00	0.00 8,500.00	0.00 ° 3.40 °
RaboDirect T/D DYD6D8ALS	12,000.00	0.00	0.00	12,000.00	0.00	0.00	552.01	552.01	4.60
RaboDirect T/D EAA9DFUE7	22,301.00	0.00	0.00	22,301.00	0.00	0.00	704.42	704.42	3.16
RaboDirect T/D EPP5PVH2R	3,000.00	0.00	0.00	3,000.00	0.00	0.00	99.01	99.01	3.30
RaboDirect T/D GZ79SUVLG	13,000.00	0.00	0.00	13,000.00	0.00	0.00	457.50	457.50	3.52
RaboDirect T/D HZT7F1WCQ	16,000.00	0.00	0.00	16,000.00	0.00	0.00	566.45	566.45	3.54
RaboDirect T/D IL76A5FX2	18,400.00	0.00	0.00	18,400.00	0.00	0.00	647.54	647.54	3.52
RaboDirect T/D JYJ5RRPPA	14,598.00	0.00	0.00	14,598.00	0.00	0.00	510.94	510.94	3.50
RaboDirect T/D LIN9F0UAS	3,300.00	0.00	0.00	3,300.00	0.00	0.00	107.26	107.26	3.25
RaboDirect T/D PV67T0FWL	1,000.00	0.00	0.00	1,000.00	0.00	0.00	33.19	33.19	3.32
RaboDirect T/D PVG5T1N4C	19,000.00	0.00	0.00	19,000.00	0.00	0.00	630.45	630.45	3.32
RaboDirect T/D RRJ67V0WZ	10,600.00	0.00	0.00	10,600.00	0.00	0.00	344.51	344.51	3.25

# Norman Cairns Trust Fund Investment Performance

Investme	ent	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
	RaboDirect T/D TNQ49R2D4	14,900.00	0.00	0.00	14,900.00	0.00	0.00	491.71	491.71	3.30 %
	RaboDirect T/D TYX7F37E8	36,075.00	0.00	0.00	36,075.00	0.00	0.00	1,193.75	1,193.75	3.31 %
	RaboDirect T/D VA53B0J2Y	20,000.00	0.00	0.00	0.00	0.00	0.00	777.87	777.87	3.89 %
	RaboDirect T/D WCA54NKVI	18,000.00	0.00	0.00	0.00	0.00	. 0.00	631.73	631.73	3.51 %
	RaboDirect T/D WYP9FBLVR	14,500.00	0.00	0.00	14,500.00	0.00	0.00	478.51	478.51	3.30 %
	RaboDirect T/D XAN5JKX7D	10,900.00	0.00	0.00	10,900.00	0.00	0.00	348.81	348.81	3.20 %
٠	RaboDirect T/D XCR01S78W	30,000.00	0.00	0.00	30,000.00	0.00	0.00	1,050.00	1,050.00	3.50 %
	RaboDirect T/D XPF6GJLNC	64,725.53	0.00	0.00	64,725.53	0.00	0.00	2,342.90	2,342.90	3.62 %
	RaboDirect TD JV239DX30	268,300.00	0.00	0.00	268,300.00	0.00	0.00	9,658.81	9,658.81	3.60 %
	RaboDirect TD QUJ9VMALR	10,900.00	0.00	0.00	10,900.00	0.00	0.00	370.61	370.61	3.40 %
	Suncorp T/D 029224521	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00	0.00 %
	Suncorp T/D 603739554	40,804.53	0.00	0.00	41,354.78	0.00	0.00	550.25	550.25	1.35 %
	der the contraction of the contract of the con	2,097,619.39	0.00	0.00	2,177,354.01	0.00	0.00	67,081.96	67,081.96	3.20 %
Shares in	Listed Companies (Australia	an)								
MPL.AX	Medibank Private Limited	8,620.30	0.00	0.00	7,385.30	0.00	(1,235.00)	550.46	(684.54)	(7.94) %
	National designation of the calculation and th	8,620.30	0.00	0.00	7,385.30	0.00	(1,235.00)	550.46	. (684.54)	(7.94) %
		2,372,125.11	0.00	0.00	2,467,265.75	0.00	(1,235.00)	75,306.78	74,071.78	3.12 %

# Norman Cairns Trust Fund Investment Summary Report

Investment	Units Mark	et Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/ (Loss)%	Portfolio Weight%
Cash/Bank Accounts						<u> </u>		
CBA Cash Investment A/C 10287300		9.750000	9.75	9.75	9.75			0.00 %
CBA T/D 50071723	57,72	0.700000	57,720.70	57,720.70	57,720.70			2.34 %
CBA T/D 50075679	366,06	0.430000	366,060.43	366,060.43	366,060.43			14.84 %
CBA T/D 50075951	23,18	9.260000	23,189.26	23,189.26	23,189.26			0.94 %
CBA T/D 50076559	31,45	7.280000	31,457.28	31,457.28	31,457.28			1.27 %
CBA TD 50077797	10,31	7.980000	10,317.98	10,317.98	10,317.98			0.42 %
ING Direct A/C 60489657	1	4.690000	14.69	14.69	14.69			0.00 %
ING T/D 82881005	332,33	3.150000	332,333.15	332,333.15	332,333.15			13.47 %
ING T/D 83372799	25,63	0.040000	25,630.04	25,630.04	25,630.04			1.04 %
ING T/D 83450930	51,31	8.780000	51,318.78	51,318.78	51,318.78			2.08 %
ING T/D 83897570	18,80	7.270000	18,807.27	18,807.27	18,807.27			0.76 %
ING T/D 84040864	40,78	5.120000	40,785.12	40,785.12	40,785.12			1.65 %
MacQuarie Bank T/D 261191647	250,00	0.000000	250,000.00	250,000.00	250,000.00			10.13 %
NAB Business Cash Maximiser A/C 12-313-2038	1,00	8.510000	1,008.51	1,008.51	1,008.51			0.04 %
NAB Business Cheque A/C 12- 806-5874	7,48	6.370000	7,486.37	7,486.37	7,486.37			0.30 %
NAB T/D 27-000-0190	12,70	0.000000	12,700.00	12,700.00	12,700.00			0.51 %
NAB T/D 91-774-4124	5,50	0.000000	5,500.00	5,500.00	5,500.00			0.22 %
Rabo Direct Savings A/C 008516500		0.020000	0.02	0.02	0.02			0.00 %
RaboDirect T/D 19126G3KRL	3,00	0.000000	3,000.00	3,000.00	3,000.00			0.12 %
RaboDirect T/D 19217YCG7J	10,20	0.000000	10,200.00	10,200.00	10,200.00			0.41 %
RaboDirect T/D 19240YVDJS	1,49	3.800000	1,493.80	1,493.80	1,493.80			0.06 %
RaboDirect T/D 20045PR7Q5	30,23	5.000000	30,235.00	30,235.00	30,235.00			1.23 %
RaboDirect T/D 20062LHYBH	1,56	7.000000	1,567.00	1,567.00	1,567.00			0.06 %
RaboDirect T/D 20079JBC4C	2,56	1.950000	2,561.95	2,561.95	2,561.95			0.10 %

# Norman Cairns Trust Fund Investment Summary Report

As at 30 June 2020

Investment	Units Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/ (Loss)%	Portfolio Weight%
RaboDirect T/D 27D033B	22,621.940000	22,621.94	22,621.94	22,621.94			0.92 %
RaboDirect T/D ABOTDA09VJ	250,000.000000	250,000.00	250,000.00	250,000.00			10.13 %
RaboDirect T/D DYD6D8ALS	12,000.000000	12,000.00	12,000.00	12,000.00			0.49 %
RaboDirect T/D EAA9DFUE7	22,301.000000	22,301.00	22,301.00	22,301.00			0.90 %
RaboDirect T/D EPP5PVH2R	3,000.00000	3,000.00	3,000.00	3,000.00			0.12 %
RaboDirect T/D GZ79SUVLG	13,000.000000	13,000.00	13,000.00	13,000.00			0.53 %
RaboDirect T/D HZT7F1WCQ	16,000.000000	16,000.00	16,000.00	16,000.00			0.65 %
RaboDirect T/D IL76A5FX2	18,400.000000	18,400.00	18,400.00	18,400.00			0.75 %
RaboDirect T/D JYJ5RRPPA	14,598.000000	14,598.00	14,598.00	14,598.00			0.59 %
RaboDirect T/D LIN9F0UAS	3,300.000000	3,300.00	3,300.00	3,300.00			0.13 %
RaboDirect T/D PV67T0FWL	1,000.00000	1,000.00	1,000.00	1,000.00			0.04 %
RaboDirect T/D PVG5T1N4C	19,000.000000	19,000.00	19,000.00	19,000.00			0.77 %
RaboDirect T/D RRJ67V0WZ	10,600.000000	10,600.00	10,600.00	10,600.00			0.43 %
RaboDirect T/D TNQ49R2D4	14,900.000000	14,900.00	14,900.00	14,900.00			0.60 %
RaboDirect T/D TYX7F37E8	36,075.000000	36,075.00	36,075.00	36,075.00			1.46 %
RaboDirect T/D WYP9FBLVR	14,500.000000	14,500.00	14,500.00	14,500.00			0.59 %
RaboDirect T/D XAN5JKX7D	10,900.000000	10,900.00	10,900.00	10,900.00			0.44 %
RaboDirect T/D XCR01S78W	30,000.000000	30,000.00	30,000.00	30,000.00			1.22 %
RaboDirect T/D XPF6GJLNC	64,725.530000	64,725.53	64,725.53	64,725.53			2.62 %
RaboDirect TD JV239DX30	268,300.000000	268,300.00	268,300.00	268,300.00			10.87 %
RaboDirect TD QUJ9VMALR	10,900.000000	10,900.00	10,900.00	10,900.00			0.44 %
Suncorp Business Saver A/C 452670542	274,007.100000	274,007.10	274,007.10	274,007.10			11.11 %
Suncorp T/D 029224521	5,000.000000	5,000.00	5,000.00	5,000.00			0.20 %
Suncorp T/D 603739554	41,354.780000	41,354.78	41,354.78	41,354.78			1.68 %
	enga-mon	2,459,880.45		2,459,880.45		0.00 %	99.70 %

Shares in Listed Companies (Australian)

# **Investment Summary Report**

Investme	nt	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/ (Loss)%	Portfolio Weight%
MPL.AX	Medibank Private Limited	2,470.00	2.990000	7,385.30	2.00	4,940.00	2,445.30	49.50 %	0.30 %
				7,385.30	AP	4,940.00	2,445.30	49.50 %	0.30 %
			<u></u>	2,467,265.75		2,464,820.45	2,445.30	0.10 %	100.00 %

# Norman Cairns Trust Fund Investment Income Report

		Total			Interest/	Franking	Foreign	As Foreign	ssessable Income (Excl. Capital	Other	Distributed Capital	Non Assessable
Investme	ent	Income	Franked	Unfranked	Other	Credits	Income	Credits +1	Gains) * 2	TFN Deductions Credits	Gains	Payment
Bank Acc	counts				<del>,</del>				<del></del>			
	CBA Cash Investment A/C 10287300	24.36			24.36	0.00	0.00	0.00	24.36		0.00	0.0
	ING Direct A/C 60489657	0.09			0.09	0.00	0.00	0.00	0.09		0.00	0.0
	Rabo Direct Savings A/C 008516500	10.38			10.38	0.00	0.00	0.00	10.38		0.00	0.0
	Suncorp Business Saver A/C 452670542	7,639.53			7,639.53	0.00	0.00	0.00	7,639.53		0.00	0.0
	Nin-19 and and Annahad Min Angapat Annahad Angapat Ang	7,674.36			7,674.36	0.00	0.00	0.00	7,674.36	ed y far y de de segre franche somme de de la company de de segre de de segre de segre de segre de segre de se	0.00	0.0
Shares ir	n Listed Companies (Australiar	1)										
MPL.AX	Medibank Private Limited	385.32	385.32	0.00		165.14			550.46	0.00		
	#1990And programmer management of the control of th	385.32	385,32	0.00		165.14	**************************************	in var vitilis — van Hinse var	550.46	0.00		
Term Dep	posits											
	CBA T/D 50067185	8,520.19			8,520.19	0.00	0.00	0.00	8,520.19		0.00	0.0
	CBA T/D 50071723	1,681.19			1,681.19	0.00	0.00	0.00	1,681.19		0.00	0.0
	CBA T/D 50073868	1,244.24			1,244.24	0.00	0.00	0.00	1,244.24		0.00	0.0
	CBA T/D 50075679	2,096.58			2,096.58	0.00	0.00	0.00	2,096.58		0.00	0.0
	CBA T/D 50075951	408.97			408.97	0.00	0.00	0.00	408.97		0.00	0.0
	CBA T/D 50076559	737.28			737.28	0.00	0.00	0.00	737.28		0.00	0.0
	CBA TD 50077797	164.06			164.06	0.00	0.00	0.00	164.06		0.00	0.0
	ING T/D 82881005	9,366.05			9,366.05	0.00	0.00	0.00	9,366.05		0.00	0.0
	ING T/D 83372799	563.99			563.99	0.00	0.00	0.00	563.99		0.00	0.0
	ING T/D 83450930	1,470.52			1,470.52	0.00	0.00	0.00	1,470.52		0.00	0.0
	ING T/D 83897570	530.04			530.04	0.00	0.00	0.00	530.04		0.00	0.0
	ING T/D 84040864	1,091.57			1,091.57	0.00	0.00	0.00	1,091.57		0.00	0.0
	MacQuarie Bank T/D 261191647	7,625.00			7,625.00	0.00	0.00	0.00	7,625.00		0.00	0.0
	NAB T/D 27-000-0190	406.42			406.42	0.00	0.00	0.00	406.42		0.00	0.0
	RaboDirect T/D 19126G3KRL	90.25			90.25	0.00	0.00	0.00	90.25		0.00	0.0
	RaboDirect T/D 19240YVDJS	13.80			13.80	0.00	0.00	0.00	13.80		0.00	0.0
	RaboDirect T/D 19308KSKY2	23.58			23.58	0.00	0.00	0.00	23.58		0.00	0.0

# **Investment Income Report**

Investment		Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits +1	Assessable Income Ot (Excl. Capital TFN Deduction Gains) * 2 Credits	her Distributed ons Capital Gains	Non- Assessable Payments
RaboDirect T	/D ABOTDA09VJ	8,500.00	<u>-</u>		8,500.00	0.00	0.00	0.00	8,500.00	0.00	0.00
RaboDirect T	/D DYD6D8ALS	552.01			552.01	0.00	0.00	0.00	552.01	0.00	0.00
RaboDirect T	/D EAA9DFUE7	704.42			704.42	0.00	0.00	0.00	704.42	0.00	0.00
RaboDirect T	/D EPP5PVH2R	99.01			99.01	0.00	0.00	0.00	99.01	0.00	0.00
RaboDirect T	/D GZ79SUVLG	457.50			457.50	0.00	0.00	0.00	457.50	0.00	0.00
RaboDirect T	/D HZT7F1WCQ	566.45			566.45	0.00	0.00	0.00	566.45	0.00	0.00
RaboDirect Ta	/D IL76A5FX2	647.54			647.54	0.00	0.00	0.00	647.54	0.00	0.00
RaboDirect Ta	/D JYJ5RRPPA	510.94			510.94	0.00	0.00	0.00	510.94	0.00	0.00
RaboDirect Ta	/D LIN9F0UAS	107.26			107.26	0.00	0.00	0.00	107.26	0.00	0.00
RaboDirect Ta	D PV67T0FWL	33.19			33.19	0.00	0.00	0.00	33.19	0.00	0.00
RaboDirect Ta	/D PVG5T1N4C	630.45			630.45	0.00	0.00	0.00	630.45	0.00	0.00
RaboDirect Ta	/D RRJ67V0WZ	344.51			344.51	0.00	0.00	0.00	344.51	0.00	0.00
RaboDirect Ta	/D TNQ49R2D4	491.71			491.71	0.00	0.00	0.00	491.71	0.00	0.00
RaboDirect Ta	D TYX7F37E8	1,193.75			1,193.75	0.00	0.00	0.00	1,193.75	0.00	0.00
RaboDirect T	/D VA53B0J2Y	777.87			777.87	0.00	0.00	0.00	777.87	0.00	0.00
RaboDirect Ta	/D WCA54NKVI	631.73			631.73	0.00	0.00	0.00	631.73	0.00	0.00
RaboDirect T	D WYP9FBLVR	478.51			478.51	0.00	0.00	0.00	478.51	0.00	0.00
RaboDirect Ta	/D XAN5JKX7D	348.81			348.81	0.00	0.00	0.00	348.81	0.00	0.00
RaboDirect Ta	/D XCR01S78W	1,050.00			1,050.00	0.00	0.00	0.00	1,050.00	0.00	0.00
RaboDirect T	/D XPF6GJLNC	2,342.90			2,342.90	0.00	0.00	0.00	2,342.90	0.00	0.00
RaboDirect T	D JV239DX30	9,658.81			9,658.81	0.00	0.00	0.00	9,658.81	0.00	0.00
RaboDirect T	D QUJ9VMALR	370.61			370.61	0.00	0.00	0.00	370.61	0.00	0.00
Suncorp T/D	603739554	550.25			550.25	0.00	0.00	0.00	550.25	0.00	0.00
		67,081.96			67,081.96	0.00	0.00	0.00	67,081.96	0.00	0.00

# Norman Cairns Trust Fund Investment Income Report

							As	ssessable Income		Distributed	Non-
	Total	Enambrad		Interest/	Franking	Foreign	Foreign	(Excl. Capital	Other TFN Deductions	•	Assessable Payments
Investment	Income	Franked	Unfranked	Other	Credits	Income	Credits *1	Gains) * 2	Credits	Gains	Payments
	75,141.64	385.32	0.00	74,756.32	165.14	0.00	0.00	75,306.78	0.00	0.00	0.00

Total Assessable Income	75,306.78
Net Capital Gain	0.00
Assessable Income (Excl. Capital Gains)	75,306.78

<sup>\* 1</sup> Includes foreign credits from foreign capital gains.

<sup>\*2</sup> Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

# **Contributions Summary Report**

For The Period 01 July 2019 - 30 June 2020

Barry Norman Kenning		
Date of Birth: Age: Member Code: Total Super Balance*1 as at 30/06/2019:	Provided 74 (at year end) KENBAR00003A 981,036.30	
Contributions Summary		2020
Non-Concessional Contribution		
Personal - Non-Concessional		77,210.00
		77,210.00
Total Contributions		77,210.00

<sup>\*1</sup> TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

# **Contributions Breakdown Report**

For The Period 01 July 2019 - 30 June 2020

#### Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Kenning, Barry Norman	Provided	73 •3	981,036.30	0.00	77,210.00	0.00	0.00	77,210.00
Kenning, Janet Cairns	Provided	71 •3	1,367,408.32	0.00	0.00	0.00	0.00	0.00
All Members				0.00	77,210.00	0.00	0.00	77,210.00

<sup>\*1</sup> TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

#### **Contribution Caps**

Member	Contribution Type	Contributions	Сар	Current Position	
Kenning, Barry Norman	Concessional	0.00	25,000.00	25,000.00	Below Cap
	Non-Concessional	77,210.00	100,000.00	22,790.00	Below Cap
Kenning, Janet Cairns	Concessional	0.00	25,000.00	25,000.00	Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00	Below Cap

### **Carry Forward Unused Concessional Contribution Cap**

Member	2015	2016	2017	2018	2019	2020	<b>Current Position</b>
Kenning, Barry Norman			,				
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	872,014.38	971,134.83	981,036.30	

<sup>\*3</sup> Members aged 65 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	14,015.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	1,727,431.63	1,762,714.71	1,367,408.32	

## NCC Bring Forward Caps

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Kenning, Barry Norman	N/A	0.00	107,985.00	100,000.00	77,210.00	N/A	Bring Forward Not Triggered
Kenning, Janet Cairns	N/A	171,142.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

## Kenning, Barry Norman

			Ledger Dat	a		SuperStream Data					
Date	Transaction Description	Contribution Type	Concessional	Non- Concession	Other	Reserves	Contribution	Employer	Concessional	Non- Concess	Othe
03/09/2019	Internet Transfer savings	Personal - Non- Concessional		1,000.00							
03/09/2019	Transfer from Netbank savings	Personal - Non- Concessional		100.00							
19/09/2019	INTERNET TRANFER CREDIT FROM 41782415 Super	Personal - Non- Concessional		10,000.00							
08/10/2019	Internet Transfer taxman	Personal - Non- Concessional		400.00							
22/10/2019	Transfer from Netbank savings	Personal - Non- Concessional		200.00							
02/01/2020	Transfer from Netbank super	Personal - Non- Concessional		10,000.00							
18/02/2020	Transfer from Netbank tax	Personal - Non- Concessional		350.00							
26/04/2020	INTERNET TRANFER CREDIT FROM 41782415 Super	Personal - Non- Concessional		5,000.00							
28/04/2020	Transfer from Netbank taxman	Personal - Non- Concessional		160.00							
18/06/2020	INTERNET	Personal - Non-		10,000.00							

	TRANFER CREDIT FROM 41782415 pension	Concessional						
26/06/2020	INTERNET TRANFER CREDIT FROM 41782415 pension	Personal - Non- Concessional		10,000.00				
26/06/2020	INTERNET TRANFER CREDIT FROM 41782415 pension	Personal - Non- Concessional		10,000.00				
26/06/2020	INTERNET TRANFER CREDIT FROM 41782415 pension	Personal - Non- Concessional		10,000.00				
26/06/2020	INTERNET TRANSFER DEBIT from 41782415	Personal - Non- Concessional		10,000.00				
Total - Kenning, Barry Norman		0.00	77,210.00	0.00	0.00		 0.00	
Total for Al	l Members		0.00	77,210.00	0.00	0.00		

0.00

0.00

**Compilation Report** 

We have compiled the accompanying special purpose financial statements of the Norman Cairns Trust Fund which comprise the

statement of financial position as at 30/06/2020 the operating statement for the year then ended, a summary of significant accounting

policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is

set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Norman Cairns Trust Fund are solely responsible for the information contained in the special purpose financial

statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting

framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

**Our Responsibility** 

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in

accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of

Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the

financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical

requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or

completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not

express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are

responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility

for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed: Signed

Dated: 8 / 6 /2021

## **Trustees Declaration**

Norman Cairns Pty Ltd ACN: 153548380

The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

Barry Norman Kenning Norman Gairns Pty Ltd

Director

لمار Anet Cairns Kenning Norman Cairns Pty Ltd

Director

Dated this 14 Til day of Jone 2021.

# Minutes of a meeting of the Director(s)

at 92 Osbourne Drive, Burpengary, Queensland 4505

PRESENT:

Barry Norman Kenning and Janet Cairns Kenning

MINUTES:

The Chair reported that the minutes of the previous meeting had been signed

as a true record.

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to

comply with all Australian Accounting Standards.

The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be

signed.

**ANNUAL RETURN:** 

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust

law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

**INSURANCE COVER:** 

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

**INVESTMENT ACQUISITIONS:** 

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.

**INVESTMENT DISPOSALS:** 

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

**AUDITORS:** 

It was resolved that

Super Audits Pty Ltd

5A Broadway, Glenelg South, South Australia 5045

act as auditors of the Fund for the next financial year.

TAX AGENTS:

It was resolved that

Sam Greco & Co Chartered Accountants

# Minutes of a meeting of the Director(s)

held on / / at 92 Osbourne Drive, Burpengary, Queensland 4505

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:** 

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**CLOSURE:** 

All resolutions for this meeting were made in accordance with the SISA and

Regulations.

There being no further business the meeting then closed.

Signed as a true record -

Barry Norman Kenning

Chairperson

# **Members Statement**

Barry Norman Kenning 92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth:

Provided

Age:

74

Tax File Number:

Provided

Date Joined Fund:

04/10/2011 04/10/2011

Service Period Start Date: Date Left Fund:

Member Code:

KENBAR00001P

Account Start Date

01/07/2013

Account Phase:

Retirement Phase

Account Description:

Pension

Your Detailed Account Summary

This Year

Janet Cairns Kenning

774.048.29

774,048.29

0.00

0.00

0.00

**Total Benefits** 

Your Balance

774,048.29

**Preservation Components** 

Preserved

Unrestricted Non Preserved

774,048.29

Restricted Non Preserved

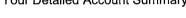
Tax Components

Tax Free (94.89%)

734,470.37

Taxable

39,577.92



769,519.28

Increases to Member account during the period

01/07/2019

**Employer Contributions** 

Opening balance at

Nominated Beneficiaries

Vested Benefits

**Current Salary** 

Previous Salary

Disability Benefit

Total Death Benefit

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings

23,769.01

Internal Transfer in

Decreases to Member account during the period

Pensions Paid

19,240.00

Contributions Tax

Income Tax

No TFN Excess Contributions Tax

**Excess Contributions Tax** 

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

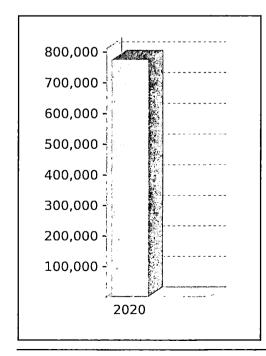
Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at

30/06/2020

774,048.29



## **Members Statement**

# Barry Norman Kenning

92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth:

Provided

Age:

74

Tax File Number:

Provided

Date Joined Fund:

04/10/2011

Service Period Start Date:

Date Left Fund:

Member Code:

KENBAR00003A

Account Start Date

04/10/2011

Account Phase:

Accumulation Phase

Account Description:

Accumulation

Your Detailed Account Summary

This Year

Opening balance at

01/07/2019

N/A

294,719,46

211,517.02

77,210.00

7,032.12

Increases to Member account during the period

**Employer Contributions** 

Nominated Beneficiaries

Vested Benefits

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings

Internal Transfer In

Decreases to Member account during the period

Pensions Paid

Contributions Tax

Income Tax 1,039.68

No TFN Excess Contributions Tax

Excess Contributions Tax

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at

30/06/2020

294,719.46



Your Balance

Unrestricted Non Preserved

294,719.46

294,719.46

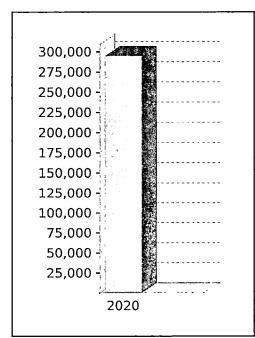
Restricted Non Preserved

Tax Components

Tax Free Taxable

Preserved

285,195.00 9,524.46



## **Members Statement**

Janet Cairns Kenning 92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth:

Provided

Age:

72

Tax File Number:

Provided

Date Joined Fund:

04/10/2011

Service Period Start Date:

04/10/2011

Date Left Fund:

Member Code:

KENJAN00001P

Account Start Date

01/07/2013

Account Phase:

Retirement Phase

Account Description:

Pension

This Year

**Total Benefits** 

Your Balance

769,909.11

Preservation Components

Preserved

Unrestricted Non Preserved

769,909.11

Restricted Non Preserved

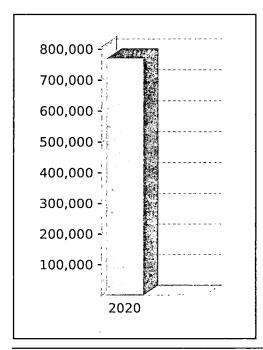
Tax Components

Tax Free (70.56%)

543,247.87

Taxable

226,661.24



Your Detailed Account Summary

Barry Norman Kenning

769,909.11

769,909,11

0.00

0.00

0.00

Opening balance at

Nominated Beneficiaries

Vested Benefits

**Current Salary** 

Previous Salary

Disability Benefit

Total Death Benefit

01/07/2019

746,826.51

Increases to Member account during the period

**Employer Contributions** 

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

**Net Earnings** 

23,082.60

Internal Transfer In

Decreases to Member account during the period

Pensions Paid

Contributions Tax

Income Tax

No TFN Excess Contributions Tax

**Excess Contributions Tax** 

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at

30/06/2020

769,909.11

## **Members Statement**

Janet Cairns Kenning 92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth:

Provided

Age:

72

Tax File Number:

Provided

Date Joined Fund:

04/10/2011

Service Period Start Date:

04/10/2011

Date Left Fund:

Member Code:

KENJAN00002P

Account Start Date

01/07/2014

Account Phase:

Retirement Phase

Account Description:

Pension - 2

Your Balance

**Total Benefits** 

106,974.17

Preservation Components

Preserved

Unrestricted Non Preserved

106,974.17

Restricted Non Preserved

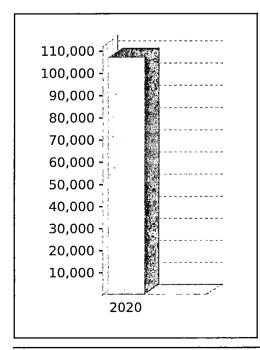
Tax Components

Tax Free (99.68%)

106,631.85

Taxable

342,32



Your Detailed Account Summary

This Year

Barry Norman Kenning

106,974.17

106,974.17

0.00

0.00

0.00

Opening balance at

Nominated Beneficiaries

Vested Benefits

**Current Salary** 

Previous Salary

Disability Benefit

Total Death Benefit

01/07/2019

106,355.43

Increases to Member account during the period

**Employer Contributions** 

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings

3,278.74

Internal Transfer In

Decreases to Member account during the period

Pensions Paid

2,660.00

Contributions Tax

Income Tax

No TFN Excess Contributions Tax

Excess Contributions Tax

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at

30/06/2020

106,974.17

### **Members Statement**

Janet Cairns Kenning 92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth:

Provided

Age:

72

Tax File Number:

Provided

Date Joined Fund:

04/10/2011 04/10/2011

Service Period Start Date:

Date Left Fund:

Member Code:

Account Start Date

Account Phase:

Retirement Phase

Account Description:

Pension 3

01/07/2015

KENJAN00004P

Nominated Beneficiaries

Barry Norman Kenning

Vested Benefits

162,064.24 162,064.24

**Total Death Benefit** 

0.00

**Current Salary** Previous Salary

0.00

Disability Benefit

0.00

Your Balance

**Total Benefits** 

162,064.24

**Preservation Components** 

Preserved

Unrestricted Non Preserved

162,064.24

Restricted Non Preserved

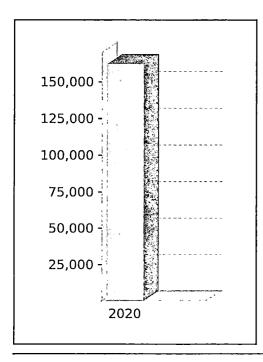
Tax Components

Tax Free (98.24%)

159,215.42

Taxable

2,848,82



Your Detailed Account Summary

This Year

Opening balance at

01/07/2019

161,121.37

Increases to Member account during the period

**Employer Contributions** 

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

**Net Earnings** 

4,972.87

Internal Transfer In

Decreases to Member account during the period

Pensions Paid

4.030.00

Contributions Tax

Income Tax

No TFN Excess Contributions Tax

**Excess Contributions Tax** 

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at

30/06/2020

162,064.24

# **Members Statement**

Janet Cairns Kenning

92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth:

Provided

Age:

72

Tax File Number:

Provided

Date Joined Fund:

04/10/2011

Service Period Start Date:

Date Left Fund:

Member Code:

KENJAN00005A

Account Start Date

04/10/2011

Account Phase:

Accumulation Phase

Account Description:

Accumulation

This Year

**Total Benefits** 

Your Balance

12,616.80

Preservation Components

Preserved

Unrestricted Non Preserved

12,616.80

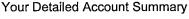
Restricted Non Preserved

Tax Components

Tax Free

Taxable

12,616.80



Opening balance at

Nominated Beneficiaries

Vested Benefits

01/07/2019

N/A

12,616.80

12,293.30

Increases to Member account during the period

**Employer Contributions** 

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

**Net Earnings** 

379.72

Internal Transfer In

Decreases to Member account during the period

Pensions Paid

Contributions Tax

Income Tax

56.22

No TFN Excess Contributions Tax

Excess Contributions Tax

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

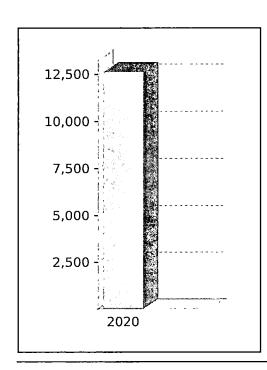
Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at

30/06/2020

12,616.80



## **Members Statement**

Janet Cairns Kenning

92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth:

Provided

Age:

72

Tax File Number:

Provided

Date Joined Fund:

04/10/2011

Service Period Start Date:

Date Left Fund:

Member Code:

KENJAN00006P

Account Start Date

12/09/2015

Account Phase:

Your Balance

**Total Benefits** 

Tax Components

Tax Free (100.00%)

Preserved

Taxable

Preservation Components

Unrestricted Non Preserved

Restricted Non Preserved

Retirement Phase

Account Description:

Account Based Pension 4

56,644.60

56,644.60

56,644.60

Your Detailed Account Summary

This Year

Barry Norman Kenning

56,644.60

Opening balance at

01/07/2019

56,323.95

Increases to Member account during the period

**Employer Contributions** 

Nominated Beneficiaries

Vested Benefits

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

**Net Earnings** 

1,730.65

Internal Transfer In

Decreases to Member account during the period

Pensions Paid

1,410.00

Contributions Tax

Income Tax

No TFN Excess Contributions Tax

Excess Contributions Tax

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

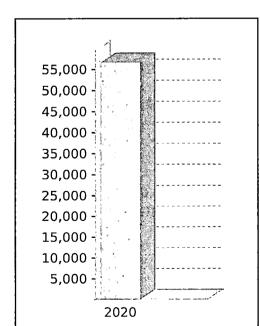
Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2020

56,644.60



## **Members Statement**

Janet Cairns Kenning

92 Osbourne Drive

Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth:

Provided

Age:

72

Tax File Number:

Provided

Date Joined Fund:

04/10/2011

Service Period Start Date:

Date Left Fund:

Member Code:

KENJAN00007P

Account Start Date

01/07/2017

Account Phase:

Retirement Phase

Account Description:

Account Based Pension 5

l You

Your Balance

**Total Benefits** 

290,360.13

Preservation Components

Preserved

Unrestricted Non Preserved

290,360.13

Restricted Non Preserved

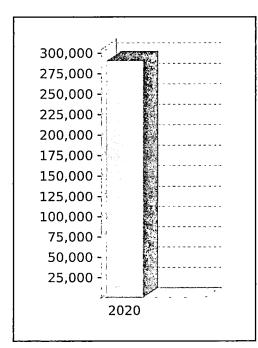
Tax Components

Tax Free (97.06%)

281,822.54

Taxable

8,537.59



Your Detailed Account Summary

This Year

Barry Norman Kenning

290,360.13

Opening balance at

Nominated Beneficiaries

Vested Benefits

01/07/2019

284,487.76

Increases to Member account during the period

**Employer Contributions** 

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings

8,777.37

Internal Transfer In

Decreases to Member account during the period

Pensions Paid

2,905.00

Contributions Tax

Income Tax

No TFN Excess Contributions Tax

**Excess Contributions Tax** 

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at

30/06/2020

290,360.13

# **Yearly Projected Pension Calculation Report**

As at 01 July 2020

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2020)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Kenning, Barry Norman	KENBAR00001P	Account Based Pension	01/07/2013	74	774,048.29	19,350.00	N/A	94.89	18,361.22	988.78
					774,048.29	19,350.00	<del>Manus de la company de la com</del>		18,361.22	988.78
Kenning, Janet Cairns	KENJAN00001P	Account Based Pension	01/07/2013	72	769,909.11	19,250.00	N/A	70.56	13,582.80	5,667.20
Kenning, Janet Cairns	KENJAN00002P	Account Based Pension	01/07/2014	72	106,974.17	2,670.00	N/A	99.68	2,661.46	8.54
Kenning, Janet Cairns	KENJAN00004P	Account Based Pension	01/07/2015	72	162,064.24	4,050.00	. N/A	98.24	3,978.72	71.28
Kenning, Janet Cairns	KENJAN00006P	Account Based Pension	12/09/2015	72	56,644.60	1,420.00	N/A	100.00	1,420.00	0.00
Kenning, Janet Cairns	KENJAN00007P	Account Based Pension	01/07/2017	72	290,360.13	7,260.00	N/A	97.06	7,046.56	213.44
					1,385,952.25	34,650.00	haddaadaanaa koosaada araan ee ah Had Heeney parkii keesii. Aartii keesii H	ecasia, samunante escas et amunante m	28,689.54	5,960.46
				_	2,160,000.54	54,000.00			47,050.76	6,949.24

<sup>\*</sup> COVID-19 50% reduction has been applied to the minimum pension amount

1 1

Barry Norman Kenning Norman Cairns Trust Fund 92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

Norman Cairns Trust Fund Continuation of Account Based Pension

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Janet Cairns Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

a Taxable Balance of: \$39,346.48;

- a Tax Free Balance of: \$730,172.80; and

a Tax Free proportion: 94.89%.

Your Minimum income stream applicable is \$19,240.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Barry Norman Kenning

# Minutes of a Meeting of the Director(s)

held on 25 May 2021 at 92 Osbourne Drive, Burpengary, Queensland 4505

PRESENT:

Barry Norman Kenning and Janet Cairns Kenning

PENSION CONTINUATION:

Barry Norman Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2013. It is confirmed that the pension balance will automatically revert to Janet Cairns Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$769,519.28, consisting of:

- Taxable amount of: \$39,346.48; and Tax Free amount of: \$730,172.80
- Tax Free proportion: 94.89%.

TRUSTEE ACKNOWLEDGEMENT:

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT:

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$19,240.00 in the frequency of at least an annual payment.

**CLOSURE:** 

Signed by the trustee(s) pursuant to the Fund Deed.

Barry Norman Kenning

Chairperson

Janet Cairns Kenning Norman Cairns Trust Fund 92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

Norman Cairns Trust Fund Continuation of Account Based Pension

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$219,865.72;

- a Tax Free Balance of: \$526,960.79; and

- a Tax Free proportion: 70.56%.

Your Minimum income stream applicable is \$18,670.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Barry Norman Kenning

# Minutes of a Meeting of the Director(s)

held on 25 May 2021 at 92 Osbourne Drive, Burpengary, Queensland 4505

PRESENT:

Barry Norman Kenning and Janet Cairns Kenning

PENSION CONTINUATION:

Janet Cairns Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2013. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$746,826.51, consisting of:

- Taxable amount of: \$219,865.72; andTax Free amount of: \$526,960.79Tax Free proportion: 70.56%.
- TRUSTEE ACKNOWLEDGEMENT:

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** 

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$18,670.00 in the frequency of at least an annual payment.

**CLOSURE:** 

Signed by the trustee(s) pursuant to the Fund Deed.

Barry Norman Kenning

Chairperson

Janet Cairns Kenning Norman Cairns Trust Fund 92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

#### Norman Cairns Trust Fund Continuation of Account Based Pension

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

#### Your balance contains:

- a Taxable Balance of: \$340.34;
- a Tax Free Balance of: \$106,015.09; and
- a Tax Free proportion: 99.68%.

Your Minimum income stream applicable is \$2,660.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Barry Norman Kenning

#### **Norman Cairns Trust Fund**

### Minutes of a Meeting of the Director(s)

held on 25 May 2021 at 92 Osbourne Drive, Burpengary, Queensland 4505

PRESENT:

Barry Norman Kenning and Janet Cairns Kenning

PENSION CONTINUATION:

Janet Cairns Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2014. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$106,355.43, consisting of:

Taxable amount of: \$340.34; andTax Free amount of: \$106,015.09Tax Free proportion: 99.68%.

#### TRUSTEE ACKNOWLEDGEMENT:

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** 

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,660.00 in the frequency of at least an annual payment.

**CLOSURE:** 

Signed by the trustee(s) pursuant to the Fund Deed.

Barry Norman Kenning

Chairperson

Janet Cairns Kenning Norman Cairns Trust Fund 92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

Norman Cairns Trust Fund Continuation of Account Based Pension

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

#### Your balance contains:

- a Taxable Balance of: \$2,832.23;
- a Tax Free Balance of: \$158,289.14; and
- a Tax Free proportion: 98.24%.

Your Minimum income stream applicable is \$4,030.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Barry Norman Kenning

#### **Norman Cairns Trust Fund**

## Minutes of a Meeting of the Director(s)

held on 25 May 2021 at 92 Osbourne Drive, Burpengary, Queensland 4505

PRESENT:

Barry Norman Kenning and Janet Cairns Kenning

PENSION CONTINUATION:

Janet Cairns Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$161,121.37, consisting of:

Taxable amount of: \$2,832.23; andTax Free amount of: \$158,289.14Tax Free proportion: 98.24%.

TRUSTEE ACKNOWLEDGEMENT:

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** 

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$4,030.00 in the frequency of at least an annual payment.

**CLOSURE:** 

Signed by the trustee(s) pursuant to the Fund Deed.

Barry Norman Kenning

Chairperson

Janet Cairns Kenning Norman Cairns Trust Fund 92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

#### Norman Cairns Trust Fund Continuation of Account Based Pension

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

#### Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$56,323.95; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$1,410.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Barry Norman Kenning

#### **Norman Cairns Trust Fund**

### Minutes of a Meeting of the Director(s)

held on 25 May 2021 at 92 Osbourne Drive, Burpengary, Queensland 4505

PRESENT:

Barry Norman Kenning and Janet Cairns Kenning

**PENSION CONTINUATION:** 

Janet Cairns Kenning wishes to continue existing Account Based Pension with a commencement date of 12/09/2015. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$56,323.95, consisting of:

- Taxable amount of: \$0.00; andTax Free amount of: \$56,323.95Tax Free proportion: 100.00%.
- TRUSTEE ACKNOWLEDGEMENT:

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** 

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$1,410.00 in the frequency of at least an annual payment.

**CLOSURE:** 

Signed by the trustee(s) pursuant to the Fund Deed.

Barry Nørman Kenning

Chairperson

Janet Cairns Kenning Norman Cairns Trust Fund 92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

Norman Cairns Trust Fund
Continuation of Account Based Pension

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

#### Your balance contains:

- a Taxable Balance of: \$8,364.95;
- a Tax Free Balance of: \$276,122.81; and
- a Tax Free proportion: 97.06%.

Your Minimum income stream applicable is \$7,110.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Barry Norman Kenning

#### **Norman Cairns Trust Fund**

# Minutes of a Meeting of the Director(s)

held on 25 May 2021 at 92 Osbourne Drive, Burpengary, Queensland 4505

PRESENT:

Barry Norman Kenning and Janet Cairns Kenning

**PENSION CONTINUATION:** 

Janet Cairns Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$284,487.76, consisting of:

- Taxable amount of: \$8,364.95; and
- Tax Free amount of: \$276,122.81
- Tax Free proportion: 97.06%.

TRUSTEE ACKNOWLEDGEMENT:

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** 

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$7,110.00 in the frequency of at least an annual payment.

**CLOSURE:** 

Signed by the trustee(s) pursuant to the Fund Deed.

Barry Norman Kenning

Chairperson

TFN:

#### PART A

### Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy
The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number		Year 2020	
Name of partnership,	Norman Cairns Trust Fund		

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

#### Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

· the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and

the agent is authorised to loc	lge this tax return.				
Signature of partner, trustee or director	Ham Horn	The P	Date	14.6 2021	

PART B

#### Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's refere num	nce 74856004				
Account Na	me Norman Cairns T	rust Fund			
authorise the refund to Signature	be deposited directly to the specifie	ed account.	Date	14.6.20	
					_

Client Ref: NORM0005 Agent: 74856-004

TFN:

Return year

Page 1 of 11

# Self-managed superannuation fund annual return

2020

2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

cha via	e SMSF annual return cannot be used to a range in fund membership. You must upda ABR.gov.au or complete the Change of co perannuation entities form (NAT3036).	te fund details
Sec	tion A: Fund information	
1	Tax file number (TFN)	
		est your TFN. You are not obliged to quote your TFN but not quoting it could increase the annual return. See the Privacy note in the Declaration.
2	Name of self-managed superannual	ion fund (SMSF)
		Norman Cairns Trust Fund
3	Australian business number (ABN)	53 515 635 204
4	Current postal address	PO Box 354
		ASPLEY QLD 4034
5	Annual return status Is this an amendment to the SMSF's 2020 Is this the first required return for a newly re	
6	SMSF auditor	
	Auditor's name Title	Mr
	Family name	Boys
	First given name	Anthony
	Other given names	
	SMSF Auditor Number	100 014 140
	Auditor's phone number	0410 712708
	Use Agent address address details?	PO Box 3376
	•	·
		RUNDLE MALL SA 5000
		Date audit was completed A
		Was Part A of the audit report qualified ?
		Was Part B of the audit report qualified ?
		If Part B of the audit report was qualified, have the reported issues been rectified?

7	Ele We	ectronic funds trans e need your self-manag	; <b>fer (EFT)</b> ed super fund's finan	ncial institution	details to pay	any super p	ayments and	tax refunds owing	to you.
	Α	Fund's financial ins This account is used for			. Do not provi	de a tax age	nt account her	e.	
		Fund BSB number (must be six digits)	084261	Fund acc	ount number	128065	874		
		Fund account name (for	or example, J&Q Citi:	zen ATF J&Q I	Family SF)				
		Norman Cairns	Trust Fund						
		I would like my tax refu	unds made to this ac		Print <b>Y</b> for yes or <b>N</b> for no.	If Yes, G	o to C.		
	В	Financial institutio	n account details	for tay refu	nde			Use Agent Tru	st Account?
	В	This account is used for				int here			
			Tax relatios. Tou of	ì		ant nore.		<del></del>	
		BSB number		Acc	ount number				
		Fund account name (fo	or example, J&Q Citiz	zen ATF J&Q I	Family SF)		<del></del>		
	С	Electronic service	address alias						
		Provide the electronic	service address (ES/	A) issued by yo	our SMSF me	ssaging pro	/ider		
		(For example, SMSFda	ataESAAlias). See in	structions for r	nore informat	ion.			
		AUSPOSTSMSF							
8	St	atus of SMSF	Australian superan	nuation fund	A Y		Fund ber	nefit structure	B A Code
			rust deed allow acce	ptance of the	CY	]		_	
		Govern	ment's Super Co-con Low Income Super (	ntribution and					
9	W	as the fund wound :	up during the inc	ome year?					
	N	Print Y for yes	If yes, provide the	e date on	ay Month Yea	ır	Have all	tax lodgment and payment	
	IN	or N for no.	which fund was w				obligation	ns been met?	
		_		-			-		-
10	Did	cempt current pensi d the fund pay retiremer the income vear?		tion income st	ream benefits	to one or m	ore members		Y for yes for no.
	T	o claim a tax exemption le law. Record exempt o			ust pay at lea	st the minim	um benefit pa	yment under	
	<u> </u>	No, Go to Section B: In							
	If	Yes Exempt current p	ension income amou	unt A	67,	662			
		Which method di	d you use to calculat	te your exempt	current pens	ion income?			
		Segr	egated assets metho	od B	·				
		Unsegr	egated assets metho	od C X	Was an act	uarial certific	ate obtained?	D Y Print	Y for yes
		Did the fund have any o	ther income that was	s assessable?		Print Y for yes	If Yes, go to	Section B: Incom	e
			Choosing 'No' me If No - Go to Secti		o not have an	y assessabl			
		you are entitled to clain lese at Section D: Incon			-				

11

TFN: Page 3 of 11

#### Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

Income	Did you have a capital gains ta (CGT) event during the year Have you applied a exemption or rollover	r? C	Print Y for yes or N for no. Print Y for yes or N for no.	\$10,000 or you the deferred no	elected to us tional gain h apital Gains	al capital gain is greater in see the CGT relief in 2017 a as been realised, complete Tax (CGT) schedule 2020	and
		Gross rei	nt and other le	easing and hiring incom			
		0.000.00		Gross interes		74,756	 
			Fores	try managed investmer scheme incom	nt 🗸		]
Gross f	oreign income						Loss
D1				Net foreign incom	e <b>D</b>		
	Aus	stralian franking	credits from a	New Zealand compan	у Е		
				Transfers fror foreign fund			Numb
				Gross payments wher ABN not quote	e H	-	
	on of assessable contributions sable employer contributions			Gross distributio	n 🗖		Loss
R1	0			* Unfranked dividen amour	d T		
plus Asses	sable personal contributions			* Franked dividen amour	d K	385	
	N-quoted contributions			* Dividend frankin cred	g T	165	
R3 an amount m	ust be included even if it is zero)			* Gross trus	st N/	-	Code
insurar	fer of liability to life nce company or PST			distribution Assessable contribution			7
R6	0			olus R2 plus R3 less R6		0	
Calculatio	n of non-arm's length income						
	n-arm's length private npany dividends						Code
U1	inputty dividende			* Other incom	e S		
plus * Net no	on-arm's length trust distributions			*Assessable incom due to changed ta status of fun	×Τ		
U3	her non-arm's length income		Net no	n-arm's length incom subject to 45% tax rate (U1 plus U2 plus U3	) U	0	
* If an amoun instructions to	indatory label It is entered at this label, check the Densure the correct tax Seen applied.			GROSS INCOMI (Sum of labels A to U	<b>W</b>	75,306	Loss
	о вост принос.		Exempt	current pension incom	e <b>Y</b>	67,662	
			TOTAL A	ASSESSABLE INCOM		7,644	Loss

#### Fund's tax file number (TFN)

### Section C: Deductions and non-deductible expenses

#### 12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS		NON-DEDUCTIBLE EX	PENSES
Interest expense within Australi	A1		A2	5
Interest expense oversea	s s B1		B2	
Capital work expenditur	s D1		D2	
Decline in value of depreciating asset			E2	
Insurance premiums member	F1		F2	
SMSF auditor fe	e <b>H1</b> 50		H2	444
Investment expense	s [1]		12	
Management an administration expense	d 288		J2	259
Forestry manage investment scheme expens	d e U1		U2	
Other amount	s <b>L1</b>	Code	L2	Code
Tax losses deducte	d M1			
	TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXF	PENSES
	(Total A1 to M1)		(Total A2 to L2)	708
	#TAXABLE INCOME OR LOSS 7,306  (TOTAL ASSESSABLE INCOME	Loss	TOTAL SMSF EXPENSES  1,  (N plus Y)	<b>S</b> 046
#This is a mandatory label.	TOTAL DEDUCTIONS)			

#### Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A,T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

#### 13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income A	7,306
(an amount must	be included even if it is zero)
#Tax on taxable income T1	1,095.90
(an amount must	be included even if it is zero)
#Tax on no-TFN- quoted contributions	0.00
(an amount must	be included even if it is zero)
Gross tax B	1,095.90
	(T1 plus J)

TFN: Page 5 of 11

Foreign income tax offset  C1	Non-refundable non-carry forward tax offsets
Rebates and tax offsets  C2	(C1 plus C2)
Early stage venture capital limited partnership tax offset	SUBTOTAL 1  1,095.90  (B less C –cannot be less than zero)
Early stage venture capital limited partnership tax offset carried forward from previous year  D2  Early stage investor tax offset	Non-refundable carry forward tax offsets  D 0.00  (D1 plus D2 plus D3 plus D4)
Early stage investor tax offset carried forward from previous year	SUBTOTAL 2  1,095.90  (T2 less D –cannot be less than zero)
Complying fund's franking credits tax offset  165.14  No-TFN tax offset  E2	
National rental affordability scheme tax offset  E3  Exploration credit tax offset  E4	Refundable tax offsets  [E] 165.14  (E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5	930.76
(T3 less E -	cannot be less than zero)

Section 102AAM interest charge G

#### Fund's tax file number (TFN)

Credit for interest on early payments — amount of interest  H1  Credit for tax withheld — foreign resident withholding (excluding capital gains)  H2  Credit for tax withheld — where ABN or TFN not quoted (non-individual)  H3  Credit for TFN amounts withheld from payments from closely held trusts  H5  Credit for interest on no-TFN tax offset  H6  Credit for foreign resident capital gains withholding amounts  H8		Eligible credits  O.00  Plus H3 plus H5 plus H6 plus H8)
	#Tax offset refunds (Remainder of refundable tax offsets).  an amou	0.00 (unused amount from label E- nt must be included even if it is zero)
		PAYG instalments raised
		1,344.00
		Supervisory levy
		259.00
•	_	Supervisory levy adjustment for wound up funds
		M
	-	Supervisory levy adjustment for new funds
		N
	Total amount of tax refundable	S 154.24
#This is a mandatory label.	(T5 plus G less H	I less I less K plus L less M plus N)
ection E: <b>Losses</b> 4 Losses		
If total loss is greater than \$100,000,	Tax losses carried forward	U
complete and attach a Losses	to later income years	
schedule 2020.	Net capital losses carried forward to later income years	V
Net capital losses brought forward	Net capital losses carried forward	
from prior years	to later income years	
Non-Collectables		
Collectables		

#### Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

	<del>, , , , , , , , , , , , , , , , , , , </del>	_	See the Privacy note i	n the Declaration.	Member Number
Title	Mr		Member'sTFN		
Family name	Kenning		· .		Account status
First given name	Barry	Barry			Code
Other given names	Norman				,
	Date of birth 26/08/194	5	If deceased, [ date of death		
Contributions		OPEN	ING ACCOUNT BALA		981,036.30
Refer to instructio	ns for completing these labels			Proceeds from p	orimary residence disposal
Employer contribu	utions		v	Receipt date	
ABN of principal	employer			Assessable fore fund amount	eign superannuation
Personal contribu	77,210.00			fund amount	e foreign superannuation
CGT small busine	ess retirement exemption			Transfer from reassessable amo	eserve: bunt
CGT small busin exemption amou	ness 15-year Int	,	,	K Transfer from re	eserve:
D .	lastica		•	non-assessable	e amount
Personal injury el	ection			Contributions fro	om non-complying funds non-complying funds
Spouse and child	d contributions			Any other contri	ibutions (including
Other third party	contributions			Income Super C	ibutions (including ibutions and low ontributions)
G				M	1
	TOTAL CONTRIB	UTIONS		210.00	
Other transaction			(Sum of labels A t	to M)	
	ase account balance	Allo	cated earnings or losses	0	29,761.45 Loss
S1	294,719.46		d rollovers and transfers	P	
- Non CDBIS	774,048.29	Outware	d rollovers and transfers	Q	0.4
Retirement phas	e account balance		Lump Sum paymer	nt R1	Code
- CDBIS	0.00		Income stream paymer	nt R2	19,240.00 M
0 TF	RIS Count	CLOSIN	IG ACCOUNT BALANCE	S1 plus S2	1,068,767.75
L	·	A	ccumulation phase value		- Pius 50
			Retirement phase value		,
	:	Out: borrow	standing limited recourse	Y	

Fund's	tax file	number	(TFN)
--------	----------	--------	-------

			See the Privacy note	e in the Declaration.	Member Number
Title	Mrs		Member'sTFN		2
Family name	Kenning				Account status
First given name	Janet			OCode	
Other given names	Cairns		<u> </u>		
	Date of birth 10/12/	1947	If deceased, date of death		<u> </u>
Contributions		OPEN	ING ACCOUNT BAL	AITOL	,408.32
Refer to instructio	ns for completing these la	abels		Proceeds from primary i	residence disposal
Employer contribu	utions			Receipt date	
A				H	
ABN of principal of A1	employer			Assessable foreign sup fund amount	erannuation
				Non-constitution	
Personal contribu	itions			Non-assessable foreign fund amount	superannuation
	ess retirement exemption			J.	
С	,			Transfer from reserve: assessable amount	···
CGT small busin exemption amou	ess 15-year			K	
D				Transfer from reserve: non-assessable amoun	<u>t</u>
Personal injury el	lection			L	
E				Contributions from non- and previously non-com	complying funds nplying funds
Spouse and child	d contributions			T	
F				Any other contributions Super Co-contributions	(including and low
Other third party  G	contributions			Income Super Contributi	ions)
	TOTAL CON	TRIBUTIONS	N	0.00	
		<u> </u>	(Sum of labels A	to M)	
Other transaction	ns	_			Lana
	12,616.80	Alic	ocated earnings or losse	es <b>O</b> 42	,165.73 Loss
S1	e account balance	Inwar	d rollovers and transfers	s P	
- Non CDBIS	, 385, 952.25	Outwar	d rollovers and transfers	Q Q	Code
Retirement phas	e account balance		Lump Sum payme	ent R1	
S3	0.00		Income stream payme	ent <b>R2</b> 11	,005.00 M
0 TF	RIS Count	CLOSII	NG ACCOUNT BALANC	S1 plus S2 plus S3	,569.05
					<u>'i</u>
		A	accumulation phase valu		
		0	Retirement phase value		
		borrov	standing limited recours ving arrangement amou	se Y	

Sec	tion H: <b>Assets and liabilities</b> ASSETS		·
	Australian managed investments	Listed trusts A	
		Unlisted trusts B	
	•	Insurance policy C	
		Other managed investments	
15b	Australian direct investments	Cash and term deposits	2,459,880
	•	Debt securities F	
	Limited recourse borrowing arrangements  Australian residential real property	Loans	
	J1	Listed shares	7,385
	Australian non-residential real property  J2	Unlisted shares	
	Overseas real property  J3	Limited recourse borrowing arrangements	0
	Australian shares	Non-residential real property K	
	J4 Overseas shares	Residential real property	
	J5	Collectables and personal use assets	
	Other J6	Other assets O	1,062
	Property count J7		
15c	Other investments	Crypto-Currency N	
15d	Overseas direct investments	Overseas shares P	
		Overseas non-residential real property	
		Overseas residential real property	
		Overseas managed investments	
		Other overseas assets	
		TOTAL AUSTRALIAN AND OVERSEAS ASSETS (Sum of labels A to T)	2,468,327
15e	In-house assets		
	Did the f	und have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year	·
15f	Limited recourse borrowing arrangemen		
			at <b>Y</b> for yes I for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

Print Y for yes or N for no.

#### 16 LIABILITIES

Borrowings for limited recourse borrowing arrangements  V1  Permissible temporary borrowings  V2  Other borrowings  V3	Borrowings V 0	
Total n (total of all CLOSING ACCOUNT BA	nember closing account balances ALANCEs from Sections F and G)  2,467,336	
,	Reserve accounts X	
	Other liabilities Y 991	
	TOTAL LIABILITIES Z 2,468,327	
-		
Section I: <b>Taxation of financial arrangements</b> 17 Taxation of financial arrangements (TOFA)		
•	Total TOFA gains	
•	Total TOFA gains  Total TOFA losses	_
•		_
17 Taxation of financial arrangements (TOFA)  Section J: Other information	Total TOFA losses	_
17 Taxation of financial arrangements (TOFA)  Section J: Other information  Family trust election status  If the trust or fund has made, or is making, a family trust election	n, write the four-digit income year 2019–20 income year, write 2020).  for revoke or print V for variation,	_

#### Section K: Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

#### Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

#### Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

#### TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public of	fficer's signatu	ure		// 9	7			
	Bu	J Los	uson U	ler.	2	Date	Day Month Y 25/05/20	
Preferred trustee or director contact	ct details: <sup>*</sup>			_ /				
,	Title Mr							
Family	y name Ke	nning				-		
First giver	n name Ba	rry						
Other given		rman						
Phone i	number 07		Number 38881033					
Email a	address				<del> </del>		<u> </u>	
Non-individual trustee name (if appl	licable) No:	rman Cai:	rns Pty	Ltd				
			·					
ABN of non-individual	trustee							
							Hrs	
	Tir	me taken to	prepare and	complete ti	his annua	al return		
The Commissioner of Taxation, as R which you provide on this annual retu	tegistrar of the	he Australiar ain the integ	Business Frity of the re	Register, ma	y use the	e ABN an ormation,	d business de refer to the in	tails structions.
TAX AGENT'S DECLARATION:						<del></del>		•
SAM GRECO & CO								
declare that the Self-managed supera by the trustees, that the trustees have the trustees have authorised me to loc	given me a d	leclaration sta						that
Tax agent's signature						Date	25/05/20	21
Tax agent/a contact details								
Tax agent's contact details  Title Max	r	_						
Family name	reco	-						]
First given name	am						1	]
Other given names								
Tax agent's practice SI	AM GRECO	& CO						
	ea code	Number 32635200						
Tax agent's phone number 0		32033200	, 		г			<del></del> 1
Tax agent number 24	4856004			Reference	number	NORM00	05 	

## **Norman Cairns Trust Fund**

92 Osbourne Drive Burpengary QLD 4505

# **Investment Strategy**

# INVESTMENT OBJECTIVES:

To maximise returns and minimise the risks of investment of the fund's assets in managing and providing superannuation benefits to members and their dependants in meeting their retirement needs. To ensure all investments are consistent with the appropriate Superannuation Legislations and the fund's investment strategy.

# RISK, RETURN AND DIVERSIFICATION

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees will seek financial advice where necessary. The trustees wish to minimise the exposure of risk of the portfolio and have elected to hold the majority of investments in cash and fixed term deposits. The fund's investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

ASSET CLASS	INDICATIVE RANGES
Cash & Money Market Securities	90% to 100%
Australian Fixed Interest	0% to 20%
Australian Managed Funds	0% to 20%
Direct and Indirect Property	0% to 0%
Australian Shares	0% to 20%
International Shares	0% to 20%

Additionally the trustees may use derivatives where appropriate as a means of hedging investment risks and maximising investment return. The trustees reserve the right to make any investment that is permitted under the superannuation rules, the fund's trust deed and may amend this investment strategy to ensure such an investment is consistent with the investment strategy of the fund.

#### LIQUIDITY .

Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund's liquidity needs will be considered at the time of each investment and also during the regular review of the fund's portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

# INSURANCE

**COVER:** 

The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

#### **REVIEW:**

The investment strategy will be reviewed regularly and at least once a year at the end of financial year. The investment strategy may be revised as appropriate where the trustees' investment objectives change or to include a particular class or type of investment. The fund's investment portfolio will be reviewed at least quarterly.

Barry Norman Kenning

anet Cairns Kenning

Barry Norman Kenning Norman Cairns Trust Fund 92 Osbourne Drive Burpengary, Queensland 4505

Dear Sir/Madam,

**RE: Work Test Declaration** 

I declare that I am aged between 65 and 74 inclusive and satisfied the work test requirement of being gainfully employed for at least 40 hours in a 30 day period in the 2020 financial year. Accordingly, the fund can accept my employer and personal superannuation contributions.

Greng Norma Men of

Yours faithfully,

Barry Norman Kenning

#### Additional information:

Date of Birth: Provided

Total employer superannuation contributions: \$0.00

Total personal superannuation contributions: \$77210.00

# Norman Cairns Trust Fund 92 Osborne Drive BURPENGARY QLD 4505

Mr Anthony Boys Super Audits Pty Ltd PO Box 3376 Rundle Mall SA 5000

Dear Sir,

#### **Norman Cairns Trust Fund**

#### Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of Norman Cairns Trust Fund for the year ended 30 June 2020, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

#### **Financial Report**

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2020 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

#### **Sole Purpose**

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

#### Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

#### **Asset Form**

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

#### **Ownership and Pledging of Assets**

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

#### Investments

- (e) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (f) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (g) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (h) All investments are acquired, maintained and disposed of on an arm's length basis.

#### **Trust Deed**

The superannuation fund is being conducted in accordance with its Trust Deed.

#### Superannuation Industry (Supervision) Act and Regulations

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (k) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:
  - Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K
  - Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (p) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (q) Information retention obligations have been complied with.
- (r) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

#### Commitments

- (s) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (t) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

#### **Taxation**

- (u) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (v) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

#### **Borrowings**

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

#### **Related Parties**

- (w) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

#### **Accounting Misstatement Detected by Audit**

There has been no misstatement noted by audit during the course of the current year audit.

#### Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

#### **Accounting Estimates**

We confirm the significant assumptions used in making accounting estimates are reasonable.

#### Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

#### **Going Concern**

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

#### **Events after Balance Sheet Date**

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

#### **Comparative Information**

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

#### Fraud and Error

- (aa) There has been no:
  - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
  - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
  - (ii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (bb) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (cc) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (dd) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

#### **Legal Matters**

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

#### General

- (ee) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (ff) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (gg) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (hh) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

#### **Additional Matters**

There are no additional matters.

Signed by the Directors of Norman Cairns Pty Ltd as Trustee for the Norman Cairns Trust Fund

Director / Trustee

Barry Norman Kenning 26/08/1945

Norman Cairns Trust Fund

Dear Janet & Barry Kenning

#### Norman Cairns Trust Fund Audit Engagement Letter

#### Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2020. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

#### **Our Responsibilities**

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

#### Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
  - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit;
   and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

#### **Audit of SIS Compliance**

For the year ended 30 June 2020, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

#### **Report on Significant Matters**

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

#### **Quality Control**

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

#### Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

#### **Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments.

#### **Data Storage**

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

#### Limitation of Liability

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

#### Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Norman Cairns Pty Ltd as trustee for the Norman Cairns Trust Fund

Signed & Dated

Barry Norman Kenning

Yours sincerely

ANTHONY BOYS - REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

## **B - Permanent Documents**

#### 2020 Financial Year

Preparer Louise Barlow Reviewer Sam Greco Status Not Started

## **Supporting Documents**

- Fund Summary Report Report
- ASIC.pdf
- o ATO Complying Fund Status.pdf

#### **Standard Checklist**

Attach latest copy of ASIC annual company statement (if corporate trustee)
☐ Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
☐ Ensure latest copies of trustee consents, member consents and registers are attached
☐ Ensure latest copy of trust deed (including amendments) are attached
☐ Use <u>Australian Business Register</u> to ensure details are correct
Use Super Fund Lookup to check the eligibility to receive rollovers and contributions

# Norman Cairns Trust Fund Fund Summary Report

As at 30 June 2020

**Fund Details** 

Date Formed: 04/10/2011 Period: 01/07/2019 - 30/06/2020

Tax File Number: Provided Fund Type: SMSF
ABN: 53515635204 GST Registered: No

Postal Address:Physical Address:92 Osbourne Drive92 Osbourne Drive

Burpengary, Queensland 4505 Burpengary, Queensland 4505

#### Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Kenning, Barry Norman	74	2	1	Provided	Provided
Kenning, Janet Cairns	72	6	5	Provided	Provided

#### **Fund Relationships**

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Super Audits Pty Ltd
Fund Contact	Norman Cairns Pty Ltd
Fund Contact	Kenning, Barry Norman
Fund Contact	Kenning, Janet Cairns
Tax Agent	Sam Greco & Co Chartered Accountants
	Norman Cairns Pty Ltd
Trustee	Kenning, Barry Norman
	Kenning, Janet Cairns

**Inquires** 1300 300 630

Issue date 04 Oct 18

# **Company Statement**

Extract of particulars - s346A(1) Corporations Act 2001

#### Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. Do not return this statement. You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the Additional company information.

**CORPORATE KEY: 99702136** 

ACN 153 548 380

FOR NORMAN CAIRNS PTY LTD

**REVIEW DATE: 04 October 18** 

#### You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.

Ph: 1300 300 630

Use your agent.

### **Company Statement**

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement**.

#### 1 Registered office

SAM GRECO & CO 1355 GYMPIE ROAD ASPLEY QLD 4034

#### 2 Principal place of business

92 OSBOURNE DRIVE BURPENGARY QLD 4505

#### 3 Officeholders

Name: BARRY NORMAN KENNING

Born: BRISBANE QLD Date of birth: 26/08/1945

Address: 92 OSBOURNE DRIVE BURPENGARY QLD 4505

Office(s) held: DIRECTOR, APPOINTED 04/10/2011; SECRETARY, APPOINTED 04/10/2011

Name: JANET CAIRNS KENNING

Born: BRISBANE QLD Date of birth: 10/12/1947

Address: 92 OSBOURNE DRIVE BURPENGARY QLD 4505

Office(s) held: DIRECTOR, APPOINTED 04/10/2011

Name: RAQUEL JANET KENNING

Born: BRISBANE QLD Date of birth: 21/02/1970

Address: 4 COOTAMUNDRA CRESCENT NARANGBA QLD 4504

Office(s) held: DIRECTOR, APPOINTED 04/10/2011

#### 4 Company share structure

## **Company statement continued**

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD SHARES	3	\$3.00	\$0.00

#### 5 Members

Name: BARRY NORMAN KENNING

Address: 92 OSBOURNE DRIVE BURPENGARY QLD 4505

Share Class Total number held Fully paid Beneficially held
ORD 1 Yes Yes

Name: JANET CAIRNS KENNING

Address: 92 OSBOURNE DRIVE BURPENGARY QLD 4505

Share Class Total number held Fully paid Beneficially held
ORD 1 Yes Yes

Name: RAQUEL JANET KENNING

Address: 4 COOTAMUNDRA CRESCENT NARANGBA QLD 4504

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## **End of company statement**

This concludes the information to which the company must respond (if incorrect) under s346C of the Corporations Act 2001.

## **Additional company information**

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

#### 6 Contact address for ASIC use only

Registered agent name: SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS

Registered agent number: 9932

Address: PO BOX 354 ASPLEY QLD 4034



ABN 86 768 265 615

NORMAN CAIRNS PTY LTD SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS PO BOX 354 ASPLEY QLD 4034

#### **INVOICE STATEMENT**

Issue date 04 Oct 18

**NORMAN CAIRNS PTY LTD** 

ACN 153 548 380

Account No. 22 153548380

# Summary

Balance outstanding	\$0.00
New items	\$53.00
Payments & credits	\$0.00
TOTAL DUE	\$53.00

- Amounts are not subject to GST. (Treasurer's determination exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

#### Inquiries

www.asic.gov.au/invoices 1300 300 630

# Please pay

Immediately	\$0.00
By 04 Dec 18	\$53.00

# If you have already paid please ignore this invoice statement.

- · Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.





ASIC

Australian Securities & Investments Commission

**PAYMENT SLIP** 

NORMAN CAIRNS PTY LTD

ACN 153 548 380 Account No: 22 153548380



22 153548380

TOTAL DUE \$53.00 Immediately \$0.00 By 04 Dec 18 \$53.00

Payment options are listed on the back of this payment slip



Biller Code: 17301 Ref: 2291535483807





\*814 129 0002291535483807 64

# **Transaction details:**

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
	Unpaid or partially paid		
2018-10-04	Annual Review - Special Purpose Pty Co	2X9900565480P A	\$53.00

#### **PAYMENT OPTIONS**



Billpay Code: 8929 Ref: 2291 5354 8380 764

#### **Australia Post**

Present this payment slip. Pay by cash, cheque or EFTPOS

#### Phone

Call 13 18 16 to pay by Mastercard or Visa

#### On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

#### Mai

Mail this payment slip and cheque (do not staple) to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841



**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

# **Annual Company Statement**

Extract of Particulars - s346A(1) Corporations Act 2001

This Annual Company Statement is generated from the data in our Corporate Database. Please check this statement carefully. Do not return this Statement to ASIC.

### Check this statement carefully

You are legally obligated to ensure that all your company details are complete and correct. This is required under s346C (1) and/or s346B and s346c (2) of the Corporations Act 2001.

Failure to notify the ASIC of incorrect details or missing data in this Statement may result in substantial penalties.

If you have any questions about this form or if any of the data in this form is incorrect, please contact us.

Company Name

**NORMAN CAIRNS PTY LTD** 

**ACN** 

153 548 380

**Annual Review Date** 

04/10/2018

#### **Agent Information**

ASIC Registered Agent Name Sam Greco & Co Business Focus Solution

ASIC Registered Agent Number 9932

Address Level 1, Mitcham House,, 1355 Gympie Road, ASPLEY, QLD 4034

Telephone

Email info@taxonline.com.au

#### **Address Information**

Registered Office Address SAM GRECO & CO, 1355 GYMPIE ROAD, ASPLEY, QLD 4034

Principal Place of Business 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505

#### **Annual Company Statement Continued**

#### **Company Officers**

Name RAQUEL JANET KENNING

Address 4 COOTAMUNDRA CRESCENT, NARANGBA, QLD 4504

Date of Birth 21/02/1970
Place of Birth BRISBANE, QLD

Offices held Director Appointed: 04/10/2011

Name JANET CAIRNS KENNING

Address 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505

Date of Birth 10/12/1947
Place of Birth BRISBANE, QLD

Offices held Director Appointed: 04/10/2011

Name BARRY NORMAN KENNING

Address 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505

Date of Birth 26/08/1945
Place of Birth BRISBANE, QLD

Offices held Director Appointed: 04/10/2011

Secretary Appointed: 04/10/2011

Company S	hare Structure			
Share Class	Shares description	Number Issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	3	\$3.00	\$0.00

Company Shareholders				
Shareholder	Class Code	Total Number of shares held	Are shares fully paid?	Are shares beneficially owned?
RAQUEL JANET KENNING	ORD	1	Yes	Yes
4 COOTAMUNDRA CRESCENT, NARANGBA, QLD 4504				
JANET CAIRNS KENNING	ORD	1	Yes	Yes
92 OSBOURNE DRIVE, BURPENGARY, QLD 4505				
BARRY NORMAN KENNING	ORD	1	Yes	Yes
92 OSBOURNE DRIVE, BURPENGARY, QLD 4505				



# Super Fund Lookup

# The trustee for Norman Cairns Trust Fund

Status:	Complying
Contact details:	92 OSBORNE DR BURPENGARY QLD 4505 AUSTRALIA
Fund type:	ATO Regulated Self-Managed Superannuation Fund
ABN Status:	Active from 04 Oct 2011
ABN:	53 515 635 204

ABN last updated: 27 Jun 2019 Record extracted: 11 May 2020

### What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a Notice of compliance

#### **APRA Funds**

See the <u>guidance</u> Sissued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the <u>ATO Business Portal</u> I to verify a person is a member of the SMSF before completing a transfer or rollover.

#### Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

#### Tax rates

Complying funds that meet <u>Superannuation Industry (Supervision) Act 1993</u> (SISA) standards qualify for <u>concessional tax rates</u>.

Also refer to frequently asked questions.

#### **Disclaimer**

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

# **C - Other Documents**

#### 2020 Financial Year

Preparer Louise Barlow	Reviewer Sam Greco	Status Not Started
Supporting Documents		
No supporting documents		
Standard Checklist		
☐ Attach copy of any SOAs issued during t	he Financial Year	
☐ Attach copy of Investment Strategy		
☐ Attach signed Engagement Letter		
☐ Attach signed Trustee Representation Le	etter	
☐ Attach Trustee Minutes prepared during	the year	

## **D - Pension Documentation**

#### 2020 Financial Year

Preparer Louise Barlow Reviewer Sam Greco Status Not Started

## **Supporting Documents**

- Transfer Balance Account Summary Report
- O Pension Summary Report (Report)

#### **Standard Checklist**

Attach Actuarial Certificate
☐ Attach documentation supporting any pensions commenced during the financial year
☐ Attach documentation supporting any pensions commuted during the financial year
☐ Ensure correct Transfer Balance Account Reports have been lodged with the ATO

# Norman Cairns Trust Fund

# **Pension Summary**

As at 30 June 2020

**Member Name :** Kenning, Barry Norman **Member Age :** 73\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENBAR 00001P	Account Based Pension	01/07/2013	94.89%	2.50%	\$19,240.00*	N/A	\$19,240.00	\$0.00	\$19,240.00	\$0.00

<sup>\*</sup>COVID-19 50% reduction has been applied to the minimum pension amount.

		\$19,240.00	\$0.00	\$19,240.00	\$0.00	\$19,240.00	\$0.00

**Member Name :** Kenning, Janet Cairns **Member Age :** 71\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENJAN0 0001P	Account Based Pension	01/07/2013	70.56%	2.50%	\$18,670.00*	N/A	\$0.00	\$0.00	\$0.00	\$18,670.00

<sup>\*</sup>COVID-19 50% reduction has been applied to the minimum pension amount.

KENJAN0	Account	01/07/2014	99.68%	2.50%	\$2,660.00*	N/A	\$2,660.00	\$0.00	\$2,660.00	\$0.00
0002P	Based									
	Pension									

<sup>\*</sup>COVID-19 50% reduction has been applied to the minimum pension amount.

KENJAN0	Account	01/07/2015	98.24%	2.50%	\$4,030.00*	N/A	\$4,030.00	\$0.00	\$4,030.00	\$0.00
0004P	Based									
	Pension									

<sup>\*</sup>COVID-19 50% reduction has been applied to the minimum pension amount.

KENJAN0	Account	12/09/2015	100.00	2.50%	\$1,410.00*	N/A	\$1,410.00	\$0.00	\$1,410.00	\$0.00
0006P	Based		%							
	Pension									

<sup>\*</sup>COVID-19 50% reduction has been applied to the minimum pension amount.

# **Norman Cairns Trust Fund** Pension Summary As at 30 June 2020

KENJAN0	Account	01/07/2017	97.06%	2.50%	\$7,110.00*	N/A	\$2,905.00	\$0.00	\$2,905.00	\$4,205.00
0007P	Based									
	Pension									
*COVID-19 50%	6 reduction has be	en applied to the	minimum nano	sion amount						
00112 10007	o readolloir riao be	cir applica to the i	minimum pens	sion amount.						
	o roadollori riao oc	or applied to the i	pens	sion amount.						
	o roduolion nao be	seri applied to the i	Thirming pens	sion amount.	\$33,880.00	\$0.00	\$11,005.00	\$0.00	\$11,005.00	\$22,875.00
Total:		peri applied to the i	Tillimum pena	sion amount.	\$33,880.00	\$0.00	\$11,005.00	\$0.00	\$11,005.00	\$22,875.00

<sup>\*</sup>Age as at 01/07/2019 or pension start date for new pensions.

#### **Norman Cairns Trust Fund**

# **Transfer Balance Account Summary**

For The Period 01 July 2019 - 30 June 2020

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Barry Norman Kenning	Below Cap									
		01/07/2019		Opening Balance				801,943.21	1,600,000.00	798,056.79
Janet Cairns Kenning	Below Cap									
		01/07/2019		Opening Balance				1,409,274.60	1,600,000.00	190,725.40
Raquel Janet Kenning										

# **E - Estate Planning**

#### 2020 Financial Year

Preparer Louise Barlow	Reviewer Sam Greco	Status Not Started
Supporting Documents No supporting documents		
Standard Checklist	Nicoble)	
☐ Attach Death Benefit Nominations (if application of the Insurance Policies (if application of the Insurance Pol	ole)	
☐ Attach Reversionary Pension documenta☐ Attach SMSF Will (if applicable)	ation (if applicable)	
☐ Review current Estate planning to ensure	e it matches wishes of members	