



**Account Number** 06 2111 11250539

**Statement Period** 6 Jan 2022 - 5 Jul 2022

**Closing Balance** \$2,730.53 CR

**Enquiries** 13 1998  
 (24 hours a day, 7 days a week)



021

TRUSTEES  
 412 OCEAN BEACH RD  
 UMINA BEACH NSW 2257

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: MAJC SMSF PTY. LTD. AS TRUSTEES FOR MAJC  
 SMSF

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.

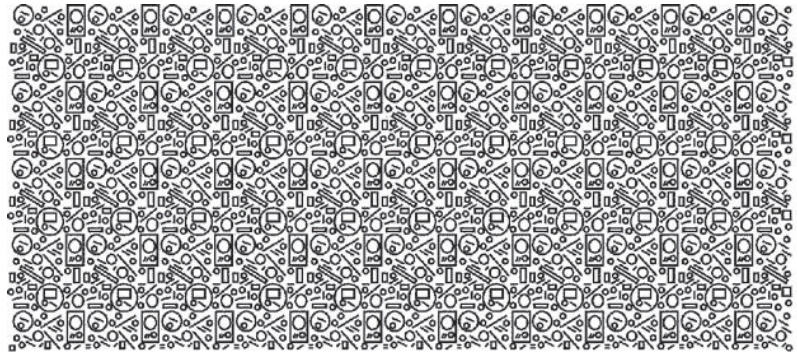
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Jan	2022 OPENING BALANCE			\$8,549.26 CR
06 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR3119006642		514.31	\$9,063.57 CR
12 Jan	MLC Life Insurance CommBank app BPAY 2 1018125078 Mlc life insurance	328.12		\$8,735.45 CR
19 Jan	Direct Credit 325490 CGU INSURANCE 02202852406922		2,358.34	\$11,093.79 CR
20 Jan	Direct Credit 481471 SuperChoice P/L PC140122-187092545		6,730.78	\$17,824.57 CR
20 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR3128259772		514.31	\$18,338.88 CR
24 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR3129993679		1,084.26	\$19,423.14 CR
28 Jan	Direct Credit 501203 AUTOMATIC DATA P ADP202201281138845		1,493.18	\$20,916.32 CR
31 Jan	Transfer from CBA NetBank RENT PAYMENT		3,035.50	\$23,951.82 CR
01 Feb	Credit Interest		0.34	\$23,952.16 CR
03 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR3137458497		514.31	\$24,466.47 CR
14 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR3144105745		1,084.26	\$25,550.73 CR

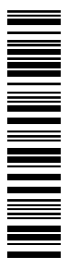


Account Number

06 2111 11250539



Date	Transaction	Debit	Credit	Balance
16 Feb	Transfer To Jonas Cruz CommBank App chris	390.00		\$25,160.73 CR
16 Feb	Transfer from CommBank app tat		390.00	\$25,550.73 CR
17 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR3147271401		514.31	\$26,065.04 CR
28 Feb	Transfer from CBA NetBank RENT PAYMENT		2,428.40	\$28,493.44 CR
28 Feb	Direct Credit 501203 AUTOMATIC DATA P ADP202202281156436		1,915.91	\$30,409.35 CR
01 Mar	Credit Interest		0.97	\$30,410.32 CR
03 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR3157372015		514.31	\$30,924.63 CR
06 Mar	Transfer to other Bank CommBank app transfer offset	20,000.00		\$10,924.63 CR
14 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR3163973361		1,084.26	\$12,008.89 CR
17 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR3167046320		514.31	\$12,523.20 CR
27 Mar	TAX OFFICE PAYMENTS NetBank BPAY 75556 004866940897038960 ATO	7,938.00		\$4,585.20 CR
27 Mar	Transfer from NetBank ANGELICA DED CONT		10,000.00	\$14,585.20 CR
28 Mar	Direct Credit 501203 AUTOMATIC DATA P ADP202203281173429		1,704.55	\$16,289.75 CR
31 Mar	Transfer from CBA NetBank RENT PAYMENT		2,428.40	\$18,718.15 CR
31 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR3176644092		514.31	\$19,232.46 CR
01 Apr	Credit Interest		0.66	\$19,233.12 CR
14 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR3186432738		514.31	\$19,747.43 CR
22 Apr	Direct Credit 481471 SuperChoice P/L PC140422-182725693		5,769.24	\$25,516.67 CR
28 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR3194587281		2,014.79	\$27,531.46 CR
28 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR3194972264		514.31	\$28,045.77 CR
29 Apr	Transfer from CBA NetBank RENT PAYMENT		1,115.20	\$29,160.97 CR
01 May	Credit Interest		0.89	\$29,161.86 CR
02 May	Direct Credit 501203 AUTOMATIC DATA P ADP202205021192416		1,704.55	\$30,866.41 CR



233.441.2.2 ZZ258R3 0303 SL R3.S001.D186.O V06.00.35

Date	Transaction	Debit	Credit	Balance														
11 May	Transfer to other Bank NetBank roof repairs	5,000.00		\$25,866.41 CR														
12 May	Direct Credit 361578 QUICKSUPER QUICKSPR3205328465		514.31	\$26,380.72 CR														
16 May	Direct Credit 361578 QUICKSUPER QUICKSPR3207312332		1,110.48	\$27,491.20 CR														
24 May	Transfer to other Bank CommBank app transfer offset	15,000.00		\$12,491.20 CR														
26 May	Direct Credit 501203 AUTOMATIC DATA P ADP202205261209114		1,704.55	\$14,195.75 CR														
26 May	Direct Credit 361578 QUICKSUPER QUICKSPR3215251539		514.31	\$14,710.06 CR														
31 May	Transfer from CBA NetBank RENT PAYMENT		3,294.70	\$18,004.76 CR														
01 Jun	Credit Interest		1.68	\$18,006.44 CR														
02 Jun	Transfer from NetBank Chris Deductible		7,000.00	\$25,006.44 CR														
04 Jun	Transfer from CommBank app Angelica super		3,000.00	\$28,006.44 CR														
07 Jun	Transfer from NetBank reinburse smsf		584.00	\$28,590.44 CR														
08 Jun	Transfer to other Bank NetBank transfer offset	20,000.00		\$8,590.44 CR														
09 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR3225454001		514.31	\$9,104.75 CR														
16 Jun	Transfer To RESVENT PTY LTD NetBank CL150622	2,750.00		\$6,354.75 CR														
22 Jun	Transfer To TAXspot TRUST NetBank i018435	1,650.00		\$4,704.75 CR														
22 Jun	TAX OFFICE PAYMENTS NetBank BPAY 75556 002005545463208721 2021 tax	4,481.95		\$222.80 CR														
23 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR3235723007		514.31	\$737.11 CR														
26 Jun	ASIC NetBank BPAY 17301 2296341385799 ASIC FEE	56.00		\$681.11 CR														
30 Jun	Transfer from CBA NetBank RENT PAYMENT		1,214.20	\$1,895.31 CR														
30 Jun	ASIC NetBank BPAY 17301 2296344001146 asic	276.00		\$1,619.31 CR														
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$5.56																	
01 Jul	Credit Interest		0.74	\$1,620.05 CR														
01 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR3241774655		1,110.48	\$2,730.53 CR														
05 Jul	2022 CLOSING BALANCE			\$2,730.53 CR														
<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;"><b>Opening balance</b></td> <td style="text-align: center;">-</td> <td style="text-align: right;"><b>Total debits</b></td> <td style="text-align: center;">+</td> <td style="text-align: right;"><b>Total credits</b></td> <td style="text-align: center;">=</td> <td style="text-align: right;"><b>Closing balance</b></td> </tr> <tr> <td style="text-align: right;">\$8,549.26 CR</td> <td></td> <td style="text-align: right;">\$77,870.07</td> <td></td> <td style="text-align: right;">\$72,051.34</td> <td></td> <td style="text-align: right;">\$2,730.53 CR</td> </tr> </table>					<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>	\$8,549.26 CR		\$77,870.07		\$72,051.34		\$2,730.53 CR
<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>												
\$8,549.26 CR		\$77,870.07		\$72,051.34		\$2,730.53 CR												

**Your Credit Interest Rate Summary**

<b>Date</b>	<b>Balance</b>	<b>Standard Credit Interest Rate (p.a.)</b>
05 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.30%

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

**Important Information:**

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



**Account Number** 06 2111 11250539

**Statement Period** 6 Jul 2022 - 5 Jan 2023

**Closing Balance** \$4,713.92 CR

**Enquiries** 13 1998  
 (24 hours a day, 7 days a week)



021

TRUSTEES  
 412 OCEAN BEACH RD  
 UMINA BEACH NSW 2257

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

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Name: MAJC SMSF PTY. LTD. AS TRUSTEES FOR MAJC  
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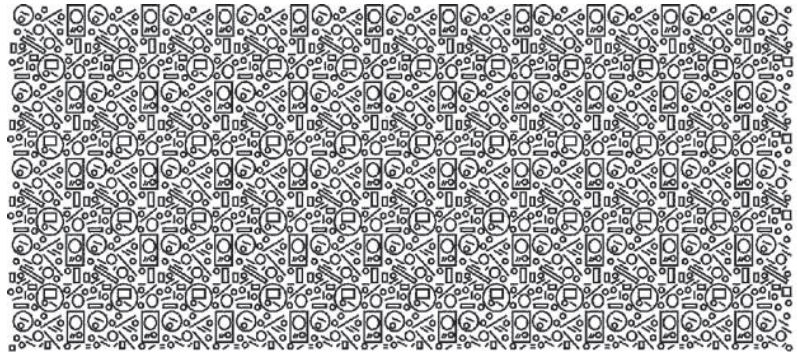
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Date	Transaction	Debit	Credit	Balance
06 Jul	2022 OPENING BALANCE			\$2,730.53 CR
07 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR3246149954		514.31	\$3,244.84 CR
11 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR3248160837		1,110.48	\$4,355.32 CR
13 Jul	Transfer from NetBank ANGELICA CONTRIBU		10,000.00	\$14,355.32 CR
13 Jul	WOLLONDILLY RATES NetBank BPAY 4283 00129569 COUNCIL	5,907.69		\$8,447.63 CR
20 Jul	Direct Credit 481471 SuperChoice P/L PC140722-161987382		5,769.24	\$14,216.87 CR
21 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR3257109005		514.31	\$14,731.18 CR
29 Jul	Transfer from CBA NetBank RENT PAYMENT		2,038.76	\$16,769.94 CR
01 Aug	Credit Interest		2.76	\$16,772.70 CR
04 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR3268202228		514.31	\$17,287.01 CR
10 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR3271926393		1,166.00	\$18,453.01 CR
14 Aug	Transfer To 1300blinds NetBank 70152	800.00		\$17,653.01 CR



\*# 189.419.1.4ZZ258R3 0303SL\_R3.S001.D005.O.V06.00.35



Date	Transaction	Debit	Credit	Balance
18 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR3278550493		524.59	\$18,177.60 CR
25 Aug	Transfer To kenobi NetBank inv915	788.52		\$17,389.08 CR
29 Aug	Transfer To touchwood constructions NetBank byron road	1,500.00		\$15,889.08 CR
31 Aug	Transfer from CBA NetBank RENT PAYMENT		607.10	\$16,496.18 CR
01 Sep	Credit Interest		12.04	\$16,508.22 CR
01 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR3288992700		524.60	\$17,032.82 CR
02 Sep	Transfer To simon neich NetBank 272	1,897.50		\$15,135.32 CR
06 Sep	Wollondilly Shire Co NetBank BPAY 184200 21699293 LTO	96.50		\$15,038.82 CR
06 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR3292066199		1,166.00	\$16,204.82 CR
09 Sep	Direct Credit 481471 SuperChoice P/L PC050922-177376669		5,048.07	\$21,252.89 CR
13 Sep	Transfer to other Bank CommBank app transfer offset	10,000.00		\$11,252.89 CR
15 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR3299992155		524.59	\$11,777.48 CR
19 Sep	Transfer To simon neich NetBank 273	264.00		\$11,513.48 CR
29 Sep	Direct Credit 501203 AUTOMATIC DATA P ADP202209291282612		3,563.34	\$15,076.82 CR
29 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR3310137468		534.99	\$15,611.81 CR
30 Sep	Transfer from CBA NetBank RENT PAYMENT		71.85	\$15,683.66 CR
01 Oct	Credit Interest		15.37	\$15,699.03 CR
04 Oct	Transfer to other Bank CommBank app transfer	10,000.00		\$5,699.03 CR
07 Oct	Direct Credit 481471 SuperChoice P/L PC061022-136068615		1,166.00	\$6,865.03 CR
13 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR3321477231		537.59	\$7,402.62 CR
14 Oct	UGBS NetBank BPAY 291716 013001927381049 insurance	2,442.30		\$4,960.32 CR
27 Oct	Direct Credit 481471 SuperChoice P/L PC211022-198308455		2,019.23	\$6,979.55 CR
27 Oct	Direct Credit 501203 AUTOMATIC DATA P ADP202210271300410		1,781.67	\$8,761.22 CR

Date	Transaction	Debit	Credit	Balance
27 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR3332647741		537.59	\$9,298.81 CR
31 Oct	Transfer from CBA NetBank RENT PAYMENT		2,180.60	\$11,479.41 CR
01 Nov	Credit Interest		2.63	\$11,482.04 CR
08 Nov	Direct Credit 481471 SuperChoice P/L PC041122-107312614		1,166.00	\$12,648.04 CR
10 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR3343380408		537.59	\$13,185.63 CR
24 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR3353772318		537.59	\$13,723.22 CR
28 Nov	Direct Credit 501203 AUTOMATIC DATA P ADP202211281318822		1,781.67	\$15,504.89 CR
30 Nov	Transfer from CBA NetBank RENT PAYMENT		2,081.61	\$17,586.50 CR
01 Dec	Credit Interest		20.92	\$17,607.42 CR
01 Dec	Transfer to other Bank NetBank transfer offset	12,000.00		\$5,607.42 CR
05 Dec	Direct Credit 481471 SuperChoice P/L PC291122-182922305		1,166.00	\$6,773.42 CR
05 Dec	TAX OFFICE PAYMENTS NetBank BPAY 75556 004866940897038960 ato ica	4,397.00		\$2,376.42 CR
08 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR3364140873		537.59	\$2,914.01 CR
21 Dec	Transfer from CBA NetBank RENT PAYMENT		1,971.40	\$4,885.41 CR
22 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR3374245506		537.59	\$5,423.00 CR
02 Jan	Transfer from NetBank REIMBURSE FUNDS		328.12	\$5,751.12 CR
04 Jan	Direct Debit 534289 MLC Limited 93295686	1,574.79		\$4,176.33 CR
05 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR3382134190		537.59	\$4,713.92 CR
05 Jan 2023	CLOSING BALANCE			\$4,713.92 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$2,730.53 CR		\$51,668.30		\$53,651.69		\$4,713.92 CR

**Your Credit Interest Rate Summary**

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05 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 and over	2.10%

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189.420.2.4 ZZ258R3 0303 SL R3.S001.D005.O V06.00.35

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Call: 1800 805 605 (free call)

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Email: [info@afca.org.au](mailto:info@afca.org.au)

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Account Number 06 2111 11250539

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Closing Balance \$825.10 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



021

TRUSTEES  
 412 OCEAN BEACH RD  
 UMINA BEACH NSW 2257

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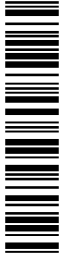
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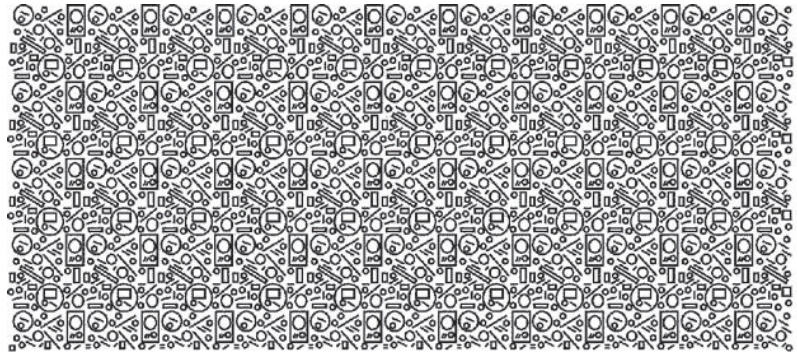
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Date	Transaction	Debit	Credit	Balance
06 Jan	2023 OPENING BALANCE			\$4,713.92 CR
19 Jan	Transfer To Jonas CommBank App Dec Exp - inc Thyroid S...	650.00		\$4,063.92 CR
19 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR3391986859		537.59	\$4,601.51 CR
22 Jan	Transfer To TAXspot TRUST NetBank majc smsf	1,650.00		\$2,951.51 CR
22 Jan	TAX OFFICE PAYMENTS NetBank BPAY 75556 002005545463208721 2022 tax	1,883.20		\$1,068.31 CR
23 Jan	Direct Credit 481471 SuperChoice P/L PC301222-194346111		1,166.00	\$2,234.31 CR
31 Jan	Transfer from CBA NetBank RENT PAYMENT		4,763.40	\$6,997.71 CR
02 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR3401849509		537.59	\$7,535.30 CR
06 Feb	Transfer To Jonas CommBank App Filz flights	1,042.92		\$6,492.38 CR
08 Feb	Direct Credit 481471 SuperChoice P/L PC060223-196488889		1,166.00	\$7,658.38 CR
13 Feb	Transfer To Jonas CommBank App Qantas flight	1,143.00		\$6,515.38 CR



Account Number

06 2111 11250539



Date	Transaction	Debit	Credit	Balance
13 Feb	Fast Transfer From JONAS CRUZ CDIA incorrect trf CDIA incorrect trf		2,185.92	\$8,701.30 CR
16 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR3412138300		537.59	\$9,238.89 CR
28 Feb	Direct Credit 501203 AUTOMATIC DATA P ADP202302281372848		1,781.67	\$11,020.56 CR
28 Feb	Transfer from CBA NetBank RENT PAYMENT		125.32	\$11,145.88 CR
01 Mar	Credit Interest		0.94	\$11,146.82 CR
02 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR3422777563		537.59	\$11,684.41 CR
08 Mar	Direct Credit 481471 SuperChoice P/L PC270223-116667770		1,001.78	\$12,686.19 CR
16 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR3432906361		537.59	\$13,223.78 CR
21 Mar	Direct Credit 501203 AUTOMATIC DATA P ADP202303211386467		2,759.75	\$15,983.53 CR
30 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR3442883323		537.59	\$16,521.12 CR
31 Mar	Transfer from CBA NetBank RENT PAYMENT		3,080.50	\$19,601.62 CR
01 Apr	Credit Interest		27.71	\$19,629.33 CR
06 Apr	Direct Credit 481471 SuperChoice P/L PC030423-158258636		1,853.53	\$21,482.86 CR
13 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR3453119578		537.59	\$22,020.45 CR
27 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR3463338404		537.59	\$22,558.04 CR
28 Apr	Direct Credit 501203 AUTOMATIC DATA P ADP202304281409078		1,781.67	\$24,339.71 CR
28 Apr	Transfer from CBA NetBank RENT PAYMENT		3,175.60	\$27,515.31 CR
30 Apr	Transfer to other Bank CommBank app majc	25,000.00		\$2,515.31 CR
01 May	Credit Interest		42.61	\$2,557.92 CR
02 May	Transfer To Jonas CommBank App Lola_s pension to withdr...	1,000.00		\$1,557.92 CR
03 May	Direct Credit 481471 SuperChoice P/L PC270423-191437036		13,124.94	\$14,682.86 CR
05 May	Direct Credit 481471 SuperChoice P/L PC010523-193583906		1,036.51	\$15,719.37 CR
11 May	Transfer from NetBank Angelica Super		10,000.00	\$25,719.37 CR

Account Number

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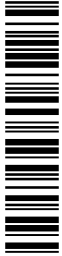
Date	Transaction	Debit	Credit	Balance
11 May	Transfer to other Bank NetBank offset transfer	20,000.00		\$5,719.37 CR
11 May	Direct Credit 361578 QUICKSUPER QUICKSPR3474349582		537.59	\$6,256.96 CR
21 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 004866940897038960 tax debt	5,703.80		\$553.16 CR
25 May	Direct Credit 361578 QUICKSUPER QUICKSPR3484958789		537.59	\$1,090.75 CR
26 May	Direct Credit 501203 AUTOMATIC DATA P ADP202305261426539		1,781.67	\$2,872.42 CR
31 May	Direct Credit 301500 LJH trust account RENT PAYMENT		2,030.10	\$4,902.52 CR
01 Jun	Credit Interest		9.16	\$4,911.68 CR
06 Jun	Direct Credit 481471 SuperChoice P/L PC300523-151071499		1,036.51	\$5,948.19 CR
08 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR3495619069		430.07	\$6,378.26 CR
22 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR3506161274		322.55	\$6,700.81 CR
30 Jun	Direct Credit 301500 LJH trust account RENT PAYMENT		4,121.68	\$10,822.49 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$134.88			
01 Jul	Credit Interest		2.61	\$10,825.10 CR
05 Jul	Transfer to other Bank CommBank app transfer	10,000.00		\$825.10 CR
05 Jul	2023 CLOSING BALANCE			\$825.10 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$4,713.92 CR		\$68,072.92		\$64,184.10		\$825.10 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Jul	Less than \$10,000.00	0.35%
	\$10,000.00 and over	3.00%

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



**Important Information:**

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

**MAJC SMSF**  
**Bank Movement Summary**  
**For the year ended 30 June 2023**  
**CBA Account \*\* 0539**

Date	Description	Amount	Account	OPENING BALANCE	INCOME							EXPENSES				BALANCE SHEET		BALANCE SHEET	
					Employer Contribution - Chris Angelo Laina	Deductible Personal Contribution - Chris Angelo Laina	Employer Contribution - Angelica Foley Stevens Laina	Deductible Personal Contribution - Angelica Foley Stevens Laina	Employer Contribution - Jonas Aaron Cruz	Employer Contribution - Kevin Dan	Interest	Rental Income	Accounting fees	Council / Water Rates	Repairs and Maintenance	Insurance	Tax Provision	Sundry Debtors	Inter bank transfers
<b>FY 2023</b>																			
	Opening Balance			1,619.31															
1/07/2022	Credit Interest	0.74	Interest	1,619.31							0.74								
1/07/2022	Quicksuper	1,110.48	Employer Contribution - Jonas Aaron Cruz	1,620.05					1,110.48										
7/07/2022	Quicksuper	514.31	Employer Contribution - Angelica Foley St	2,730.53			514.31												
11/07/2022	Quicksuper	1,110.48	Employer Contribution - Jonas Aaron Cruz	3,244.84					1,110.48										
13/07/2022	ANGELICA CONTRIBU	10,000.00	Deductible Personal Contribution - Angelica	4,355.32															
13/07/2022	WOLLONDILLY RATES - COUN	-5,907.69	Council / Water Rates	14,355.32															
20/07/2022	SuperChoice	5,769.24	Employer Contribution - Chris Angelo Laina	8,447.63	5,769.24														
21/07/2022	Quicksuper	514.31	Employer Contribution - Angelica Foley St	14,216.87			514.31												
29/07/2022	Rent	2,038.76	Rental Income	14,731.18								2,038.76							
1/08/2022	Credit Interest	2.76	Interest	16,769.94							2.76								
4/08/2022	Quicksuper	514.31	Employer Contribution - Angelica Foley St	16,772.70			514.31												
10/08/2022	Quicksuper	1,166.00	Employer Contribution - Jonas Aaron Cruz	17,287.01					1,166.00										
14/08/2022	Transfer To 1300blinds	-80.00	Repairs and Maintenance	19,453.01															
18/08/2022	Quicksuper	524.59	Employer Contribution - Angelica Foley St	17,933.01			524.59												
25/08/2022	Transfer To kenobi NetBank inv#1	-788.52	Repairs and Maintenance	18,177.60															
29/08/2022	Transfer To touchwood constructi	-1,500.00	Repairs and Maintenance	17,389.08															
31/08/2022	Rent	607.10	Rental Income	15,899.08								607.10							
1/09/2022	Credit Interest	12.04	Interest	16,496.18							12.04								
2/09/2022	Quicksuper	524.60	Employer Contribution - Angelica Foley St	16,508.22			524.60												
2/09/2022	Transfer To simon neich	-1,897.50	Repairs and Maintenance	17,032.82															
6/09/2022	Wollondilly Shire Council	-96.50	Council / Water Rates	15,135.32															
6/09/2022	Quicksuper	1,166.00	Employer Contribution - Jonas Aaron Cruz	15,039.82					1,166.00										
9/09/2022	SuperChoice	5,048.07	Employer Contribution - Chris Angelo Laina	16,204.82	5,048.07														
13/09/2022	transfer offset	-10,000.00	Inter bank transfers	21,252.89															
15/09/2022	Quicksuper	524.59	Employer Contribution - Angelica Foley St	11,252.89			524.59												
19/09/2022	Transfer To simon neich	-261.00	Repairs and Maintenance	11,777.48															
29/09/2022	ADP	3,563.34	Employer Contribution - Kevin Dan	11,513.48					3,563.34										
29/09/2022	Quicksuper	534.99	Employer Contribution - Angelica Foley St	15,078.82			534.99												
30/09/2022	Rent	71.85	Rental Income	15,611.81								71.85							
1/10/2022	Credit Interest	15.37	Interest	15,683.96							15.37								
4/10/2022	transfer	-10,000.00	Inter bank transfers	15,699.03															
7/10/2022	SuperChoice	1,166.00	Employer Contribution - Jonas Aaron Cruz	5,699.03					1,166.00										
13/10/2022	Quicksuper	537.59	Employer Contribution - Angelica Foley St	6,865.03			537.59												
14/10/2022	UIGBS insurance - property	-2,442.30	Insurance	7,402.62															
27/10/2022	SuperChoice	2,019.23	Employer Contribution - Chris Angelo Laina	4,960.32	2,019.23														
27/10/2022	ADP	1,781.67	Employer Contribution - Kevin Dan	6,979.55					1,781.67										
27/10/2022	Quicksuper	537.59	Employer Contribution - Angelica Foley St	8,761.22			537.59												
31/10/2022	Rent	2,180.60	Rental Income	9,296.81								2,180.60							
1/11/2022	Credit Interest	2.63	Interest	11,479.41							2.63								
8/11/2022	SuperChoice	1,166.00	Employer Contribution - Jonas Aaron Cruz	11,482.04					1,166.00										
10/11/2022	Quicksuper	537.59	Employer Contribution - Angelica Foley St	12,648.04			537.59												
24/11/2022	Quicksuper	537.59	Employer Contribution - Angelica Foley St	13,185.63			537.59												
28/11/2022	ADP	1,781.67	Employer Contribution - Kevin Dan	13,723.22					1,781.67										
30/11/2022	Rent	2,081.61	Rental Income	15,504.89								2,081.61							
1/12/2022	Credit Interest	20.92	Interest	17,586.50							20.92								
1/12/2022	tr to offset	-12,000.00	Inter bank transfers	17,007.42															
5/12/2022	SuperChoice	1,166.00	Employer Contribution - Jonas Aaron Cruz	5,607.42					1,166.00										
5/12/2022	ATO	-4,397.00	Tax Provision	6,773.42															
8/12/2022	Quicksuper	537.59	Employer Contribution - Angelica Foley St	2,376.42			537.59												
21/12/2022	Rent	1,971.40	Rental Income	2,914.01								1,971.40							
22/12/2022	Quicksuper	537.59	Employer Contribution - Angelica Foley St	4,885.41			537.59												
2/01/2023	Reimburse funds	328.12	Sundry Debtors	5,423.00															
4/01/2023	MLC - Angelica	-1,574.75	Insurance	5,751.12															
5/01/2023	Quicksuper	537.59	Employer Contribution - Angelica Foley St	4,176.33			537.59												
19/01/2023	Transfer To Jonas CommBank Ap	-650.00	Sundry Debtors	4,713.92															
19/01/2023	Quicksuper	537.59	Employer Contribution - Angelica Foley St	4,063.92			537.59												
22/01/2023	Taxspot	-1,650.00	Accounting fees	4,601.51								1,650.00							
22/01/2023	ATO	-1,883.20	Tax Provision	2,951.51															
23/01/2023	SuperChoice	1,166.00	Employer Contribution - Jonas Aaron Cruz	1,088.31					1,166.00										
31/01/2023	Rent	4,763.40	Rental Income	2,234.31								4,763.40							
2/02/2023	Quicksuper	537.59	Employer Contribution - Angelica Foley St	6,997.71			537.59												
6/02/2023	Transfer To Jonas CommBank Ap	-1,042.92	Sundry Debtors	7,435.30															
13/02/2023	SuperChoice	1,166.00	Employer Contribution - Jonas Aaron Cruz	6,492.38					1,166.00										
13/02/2023	Transfer To Jonas CommBank Ap	-1,143.00	Sundry Debtors	7,658.38															
13/02/2023	From JONAS CRUZ CDIA incorre	2,185.92	Sundry Debtors	6,515.38															
16/02/2023	Quicksuper	537.59	Employer Contribution - Angelica Foley St	8,701.30			537.59												
28/02/2023	ADP	1,781.67	Employer Contribution - Kevin Dan	9,238.89					1,781.67										
28/02/2023	Rent	125.32	Rental Income	11,020.56								125.32							
1/03/2023	Credit Interest	0.94	Interest	11,145.88							0.94								
2/03/2023	Quicksuper	537.59	Employer Contribution - Angelica Foley St	11,146.82			537.59												
8/03/2023	SuperChoice	1,001.78	Employer Contribution - Jonas Aaron Cruz	11,684.41					1,001.78										
16/03/2023	Quicksuper	537.59	Employer Contribution - Angelica Foley St	12,686.19			537.59												
21/03/2023	ADP	2,759.75	Employer Contribution - Kevin Dan	13,223.78					2,759.75										
30/03/2023	Quicksuper	537.59	Employer Contribution - Angelica Foley St	15,983.53			537.59												
31/03/2023	Rent	3,080.50	Rental Income	16,521.12								3,080.50							
1/04/2023	Credit Interest	27.71	Interest	19,601.62							27.71								
6/04/2023	SuperChoice	1,853.53	Employer Contribution - Jonas Aaron Cruz	19,629.33					1,853.53										
13/04/2023	Quicksuper	537.59	Employer Contribution - Angelica Foley St	21,482.86			537.59												



Mr Chris Angelo Laina  
16 Colbourne Avenue  
Glebe, NSW, 2037, Australia

## Your Statement

Account Name/s:	MAJC SMSF Pty. Ltd. IOR & ATF MAJC SMSF
BSB 012-666	Account Number 400055046
Product Name	Mortgage Ezy - SMSF Loan
Account Status	Active
Statement Period	01 Jul 2022 to 31 Dec 2022
Current Interest Rate	6.44 % p.a.
Enquiries	1300835399

## Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$685,237.23 DR		\$17,523.33		\$25,414.10		\$677,346.46 DR
		Loan Account Limit				\$695,279.31
		Available redraw				\$17,932.85
		Interest charged this statement period				\$17,128.33
		Offset benefit for this statement period				\$5,008.18
		Interest charged this financial year				\$17,128.33
		Offset benefit for this financial year				\$4,884.96

## Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$4,337.69	Monthly	26 of every month



**Your Statement:** Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



**Making Repayments:** Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



**Internet Access:** MORTGAGE EZY provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit [www.mezy.com.au](http://www.mezy.com.au)

## Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jul 2022	Balance brought forward			\$685,237.23 DR
07 Jul 2022	Interest rate adjusted from 5.840% to 6.340% effective from 13/07/2022			\$685,237.23 DR

### MORTGAGE EZY

ACN 606 554 321 Australian Credit Licence Number 494807

Address: 7/42 BUNDALL ROAD BUNDALL QLD 4217 Telephone: 1300835399 Email: [clientcare@mezy.com.au](mailto:clientcare@mezy.com.au)

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

## Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
26 Jul 2022	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$3,993.77	\$681,243.46 DR
26 Jul 2022	Interest Original amount of \$3,411.80 received an offset benefit of \$763.30.	\$2,648.50		\$683,891.96 DR
03 Aug 2022	Interest rate adjusted from 6.340% to 6.840% effective from 04/08/2022			\$683,891.96 DR
26 Aug 2022	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,206.08	\$679,685.88 DR
26 Aug 2022	Interest Original amount of \$3,888.62 received an offset benefit of \$848.01.	\$3,040.61		\$682,726.49 DR
06 Sep 2022	Interest rate adjusted from 6.840% to 7.340% effective from 08/09/2022			\$682,726.49 DR
26 Sep 2022	<b>Annual Fee</b>	<b>\$395.00</b>		\$683,121.49 DR
26 Sep 2022	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,417.22	\$678,704.27 DR
26 Sep 2022	Interest Original amount of \$4,134.51 received an offset benefit of \$903.84.	\$3,230.67		\$681,934.94 DR
04 Oct 2022	Interest rate adjusted from 7.340% to 7.590% effective from 06/10/2022			\$681,934.94 DR
07 Oct 2022	Interest rate adjusted from 7.590% to 5.940% effective from 7/10/2022			\$681,934.94 DR
26 Oct 2022	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,229.67	\$677,705.27 DR
26 Oct 2022	Interest Original amount of \$3,621.72 received an offset benefit of \$834.26.	\$2,787.46		\$680,492.73 DR
01 Nov 2022	Interest rate adjusted from 5.940% to 6.190% effective from 03/11/2022			\$680,492.73 DR
26 Nov 2022	Interest Original amount of \$3,540.24 received an offset benefit of \$812.85.	\$2,727.39		\$683,220.12 DR
28 Nov 2022	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,229.67	\$678,990.45 DR
07 Dec 2022	Interest rate adjusted from 6.190% to 6.440% effective from 08/12/2022			\$678,990.45 DR
26 Dec 2022	Interest Original amount of \$3,539.62 received an offset benefit of \$845.92.	\$2,693.70		\$681,684.15 DR
28 Dec 2022	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,337.69	\$677,346.46 DR
<b>TOTALS AT END OF PERIOD</b>		<b>\$17,523.33</b>	<b>\$25,414.10</b>	<b>\$677,346.46 DR</b>

## Overdue Payment Summary

### MORTGAGE EZY

ACN 606 554 321 Australian Credit Licence Number 494807

Address: 7/42 BUNDALL ROAD BUNDALL QLD 4217 Telephone: 1300835399 Email: clientcare@mezy.com.au

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

Total Amount Payable including Arrears

Payment Due Date

**\$4,337.69**

**27 Jan 2023**

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Scheduled Payment Amount

\$4,337.69

Arrears Amount Due

\$0.00

**The Arrears Amount is due and payable immediately.**

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Total

\$4,337.69

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Dear Customer,

We have introduced a new 'look and feel' to our customer statements and new functionality; this includes a Loan Summary plus 'at a glance' & helpful information on the first page.

The Interest Charged (net after offset benefit) for both this Financial Year and for this Statement Period are now displayed on each statement.

The Interest Offset benefit for this Financial Year and for this Statement Period will also be displayed on each statement.

To further improve your customer experience with us, more changes will be made to improve our statements moving forward.

---

**MORTGAGE EZY**

ACN 606 554 321 Australian Credit Licence Number 494807

**Address:** 7/42 BUNDALL ROAD BUNDALL QLD 4217 **Telephone:** 1300835399 **Email:** [clientcare@mezy.com.au](mailto:clientcare@mezy.com.au)

Program Manager: **Columbus Capital Pty Limited trading as Origin Mortgage Management Services**


ACN 119 531 252, Australian Credit Licence Number 337303





Mr Chris Angelo Laina  
16 Colbourne Avenue  
Glebe, NSW, 2037, Australia

## Your Statement

Account Name/s:	MAJC SMSF Pty. Ltd. IOR & ATF MAJC SMSF
BSB 702-746	Account Number 400055046
Product Name	Mortgage Ezy - SMSF Loan
Account Status	Active
Statement Period	01 Jan 2023 to 30 Jun 2023
Current Interest Rate	7.44 % p.a.
Enquiries 	1300835399

## Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$677,346.46 DR		\$17,545.94		\$27,437.12		\$667,455.28 DR
		Loan Account Limit				\$690,842.67
		Available redraw				\$23,387.39
		Interest charged this statement period				\$17,545.94
		Offset benefit for this statement period				\$5,536.06
		Interest charged this financial year				\$34,674.27
		Offset benefit for this financial year				\$10,421.02

## Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$4,736.93	Monthly	26 of every month



**Your Statement:** Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



**Making Repayments:** Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



**Internet Access:** MORTGAGE EZY provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit [www.mezy.com.au](http://www.mezy.com.au)

### MORTGAGE EZY

ACN 606 554 321 Australian Credit Licence Number 494807

Address: 7/42 BUNDALL ROAD BUNDALL QLD 4217 Telephone: 1300835399 Email: [clientcare@mezy.com.au](mailto:clientcare@mezy.com.au)

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

## Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jan 2023	Balance brought forward			\$677,346.46 DR
26 Jan 2023	Interest Original amount of \$3,706.33 received an offset benefit of \$874.52.	\$2,831.81		\$680,178.27 DR
27 Jan 2023	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,440.60	\$675,737.67 DR
07 Feb 2023	Interest rate adjusted from 6.440% to 6.690% effective from 09/02/2023			\$675,737.67 DR
26 Feb 2023	Interest Original amount of \$3,775.47 received an offset benefit of \$867.23.	\$2,908.24		\$678,645.91 DR
27 Feb 2023	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,440.60	\$674,205.31 DR
08 Mar 2023	Interest rate adjusted from 6.690% to 6.940% effective from 09/03/2023			\$674,205.31 DR
26 Mar 2023	Interest Original amount of \$3,539.37 received an offset benefit of \$791.60.	\$2,747.77		\$676,953.08 DR
27 Mar 2023	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,537.43	\$672,415.65 DR
26 Apr 2023	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,640.78	\$667,774.87 DR
26 Apr 2023	Interest Original amount of \$3,964.24 received an offset benefit of \$861.95.	\$3,102.29		\$670,877.16 DR
02 May 2023	Interest rate adjusted from 6.940% to 7.190% effective from 04/05/2023			\$670,877.16 DR
26 May 2023	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,640.78	\$666,236.38 DR
26 May 2023	Interest Original amount of \$3,927.84 received an offset benefit of \$1,009.01.	\$2,918.83		\$669,155.21 DR
07 Jun 2023	Interest rate adjusted from 7.190% to 7.440% effective from 08/06/2023			\$669,155.21 DR
26 Jun 2023	Interaccount Payment Inter Account payment from account: 400055047. Receipt # 95929190726		\$4,736.93	\$664,418.28 DR
26 Jun 2023	Interest Original amount of \$4,168.74 received an offset benefit of \$1,131.74.	\$3,037.00		\$667,455.28 DR
<b>TOTALS AT END OF PERIOD</b>		<b>\$17,545.94</b>	<b>\$27,437.12</b>	<b>\$667,455.28 DR</b>

## Overdue Payment Summary

Total Amount Payable including Arrears	Payment Due Date
<b>\$4,736.93</b>	<b>26 Jul 2023</b>
Scheduled Payment Amount	\$4,736.93
Arrears Amount Due	\$0.00

### MORTGAGE EZY

ACN 606 554 321 Australian Credit Licence Number 494807  
 Address: 7/42 BUNDALL ROAD BUNDALL QLD 4217 Telephone: 1300835399 Email: clientcare@mezy.com.au

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
 ACN 119 531 252, Australian Credit Licence Number 337303

# MAJC SMSF


Bank Movement Summary  
For the year ended 30 June 2023  
Ezy Mortgage Account \*\*55046

Date	Description	Amount	Account	OPENING BALANCE	Bank Charges	Interest Expense	BALANCE SHEET	
							Property	Inter bank transfers
<b>FY 2023</b>								
	Opening Balance			(685,237.23)	-	-	-	-
				(685,237.23)	-	-	-	-
26/07/2022	Inter account payment	3,993.77	Inter bank transfers	(685,237.23)	-	-	-	3,993.77
26/07/2022	Interest	-2,648.50	Interest Expense	(681,243.46)	-	(2,648.50)	-	-
				(683,891.96)	-	-	-	-
26/08/2022	Inter account payment	4,206.08	Inter bank transfers	(683,891.96)	-	-	-	4,206.08
26/08/2022	Interest	-3,040.61	Interest Expense	(679,685.88)	-	(3,040.61)	-	-
				(682,726.49)	-	-	-	-
26/09/2022	Annual Account Fees	-395.00	Bank Charges	(682,726.49)	(395.00)	-	-	-
26/09/2022	Inter account payment	4,417.22	Inter bank transfers	(683,121.49)	-	-	-	4,417.22
26/09/2022	Interest	-3,230.67	Interest Expense	(678,704.27)	-	(3,230.67)	-	-
				(681,934.94)	-	-	-	-
26/10/2022	Inter account payment	4,229.67	Inter bank transfers	(681,934.94)	-	-	-	4,229.67
26/10/2022	Interest	-2,787.46	Interest Expense	(677,705.27)	-	(2,787.46)	-	-
				(680,492.73)	-	-	-	-
26/11/2022	Inter account payment	4,229.67	Inter bank transfers	(680,492.73)	-	-	-	4,229.67
28/11/2022	Interest	-2,727.39	Interest Expense	(676,263.06)	-	(2,727.39)	-	-
				(678,990.45)	-	-	-	-
26/12/2022	Interest	-2,693.70	Interest Expense	(678,990.45)	-	(2,693.70)	-	-
28/12/2022	Inter account payment	4,337.69	Inter bank transfers	(681,684.15)	-	-	-	4,337.69
				(677,346.46)	-	-	-	-
26/01/2023	Interest	-2,831.81	Interest Expense	(677,346.46)	-	(2,831.81)	-	-
27/01/2023	Inter account payment	4,440.60	Inter bank transfers	(680,178.27)	-	-	-	4,440.60
				(675,737.67)	-	-	-	-
26/02/2023	Interest	-2,908.24	Interest Expense	(675,737.67)	-	(2,908.24)	-	-
27/02/2023	Inter account payment	4,440.60	Inter bank transfers	(678,645.91)	-	-	-	4,440.60
				(674,205.31)	-	-	-	-
26/03/2023	Interest	-2,747.77	Interest Expense	(674,205.31)	-	(2,747.77)	-	-
27/03/2023	Inter account payment	4,537.43	Inter bank transfers	(676,953.08)	-	-	-	4,537.43
				(672,415.65)	-	-	-	-
26/04/2023	Inter account payment	4,640.78	Inter bank transfers	(672,415.65)	-	-	-	4,640.78
26/04/2023	Interest	-3,102.29	Interest Expense	(667,774.87)	-	(3,102.29)	-	-
				(670,877.16)	-	-	-	-
26/05/2023	Inter account payment	4,640.78	Inter bank transfers	(670,877.16)	-	-	-	4,640.78
26/05/2023	Interest	-2,918.83	Interest Expense	(666,236.38)	-	(2,918.83)	-	-
				(669,155.21)	-	-	-	-
26/06/2023	Interest	-3,037.00	Interest Expense	(669,155.21)	-	(3,037.00)	-	-
26/06/2023	Inter account payment	4,736.93	Inter bank transfers	(672,192.21)	-	-	-	4,736.93
				(667,455.28)	-	-	-	-
	Closing Balance			(667,455.28)	-	-	-	-
<b>TOTAL</b>			Closing Balance	(667,455.28)	<b>(395.00)</b>	<b>(34,674.27)</b>	-	<b>52,851.22</b>



Mr Chris Angelo Laina  
16 Colbourne Avenue  
Glebe,NSW,2037,Australia

## Your Statement

Offset Account Number	400055047
Linked to Loan Account Number	400055046
Account Name/s:	MAJC SMSF Pty. Ltd. IOR & ATF MAJC SMSF
BSB 012-666	Account Number 400055047
Product Name	SMSF Offset Account
Account Status	Active
Statement Period	01 Jul 2022 to 31 Dec 2022
Enquiries 	1300835399



**Your Statement:** Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



**Making Repayments:** Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



**Internet Access:** MORTGAGE EZY provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit [www.mezy.com.au](http://www.mezy.com.au)

### MORTGAGE EZY

ACN 606 554 321 Australian Credit Licence Number 494807

Address: 7/42 BUNDALL ROAD BUNDALL QLD 4217 Telephone: 1300835399 Email: [clientcare@mezy.com.au](mailto:clientcare@mezy.com.au)

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

## Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jul 2022	Balance brought forward			\$153,231.13 CR
19 Jul 2022	Redraw by Inward Direct Debit Effective Date: 18/07/2022 majc property Pty Ltd - 117600079723 - SYDNEY WATER	\$97.90		\$153,133.23 CR
26 Jul 2022	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$3,993.77		\$149,139.46 CR
26 Aug 2022	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,206.08		\$144,933.38 CR
14 Sep 2022	Direct Credit Payment Effective Date: 13/09/2022 Majc Smsf Offset - transfer offset - CBA		\$10,000.00	\$154,933.38 CR
26 Sep 2022	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,417.22		\$150,516.16 CR
06 Oct 2022	Direct Credit Payment Effective Date: 05/10/2022 Majc Smsf Offset - transfer - CBA		\$10,000.00	\$160,516.16 CR
10 Oct 2022	Redraw by Inward Direct Debit Effective Date: 07/10/2022 majc property Pty Ltd - 116300061062 - SYDNEY WATER	\$44.12		\$160,472.04 CR
26 Oct 2022	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,229.67		\$156,242.37 CR
28 Nov 2022	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,229.67		\$152,012.70 CR
02 Dec 2022	Direct Credit Payment Effective Date: 01/12/2022 Majc Smsf Offset - transfer offset - CBA		\$12,000.00	\$164,012.70 CR
28 Dec 2022	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,337.69		\$159,675.01 CR
<b>TOTALS AT END OF PERIOD</b>		<b>\$25,556.12</b>	<b>\$32,000.00</b>	<b>\$159,675.01 CR</b>

Dear Customer,

We have introduced a new 'look and feel' to our customer statements and new functionality; this includes a Loan Summary plus 'at a glance' & helpful information on the first page.

The Interest Charged (net after offset benefit) for both this Financial Year and for this Statement Period are now displayed on each statement.

The Interest Offset benefit for this Financial Year and for this Statement Period will also be displayed on each statement.

To further improve your customer experience with us, more changes will be made to improve our statements moving forward.

### MORTGAGE EZY

ACN 606 554 321 Australian Credit Licence Number 494807

Address: 7/42 BUNDALL ROAD BUNDALL QLD 4217 Telephone: 1300835399 Email: clientcare@mezy.com.au


Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services

ACN 119 531 252, Australian Credit Licence Number 337303



Mr Chris Angelo Laina  
16 Colbourne Avenue  
Glebe, NSW, 2037, Australia

## Your Statement

Offset Account Number	400055047
Linked to Loan Account Number	400055046
Account Name/s:	MAJC SMSF Pty. Ltd. IOR & ATF MAJC SMSF
BSB 702-746	Account Number 400055047
Product Name	SMSF Offset Account
Account Status	Active
Statement Period	01 Jan 2023 to 30 Jun 2023
Enquiries 	1300835399



**Your Statement:** Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



**Making Repayments:** Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



**Internet Access:** MORTGAGE EZY provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit [www.mezy.com.au](http://www.mezy.com.au)

### MORTGAGE EZY

ACN 606 554 321 Australian Credit Licence Number 494807

Address: 7/42 BUNDALL ROAD BUNDALL QLD 4217 Telephone: 1300835399 Email: [clientcare@mezy.com.au](mailto:clientcare@mezy.com.au)

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

## Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jan 2023	Balance brought forward			\$159,675.01 CR
10 Jan 2023	Redraw by Inward Direct Debit Effective Date: 09/01/2023 majc property Pty Ltd - 114700192882 - SYDNEY WATER	\$124.12		\$159,550.89 CR
27 Jan 2023	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,440.60		\$155,110.29 CR
27 Feb 2023	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,440.60		\$150,669.69 CR
27 Mar 2023	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,537.43		\$146,132.26 CR
20 Apr 2023	Redraw by Inward Direct Debit Effective Date: 19/04/2023 majc property Pty Ltd - 117700101047 - SYDNEY WATER	\$186.31		\$145,945.95 CR
26 Apr 2023	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,640.78		\$141,305.17 CR
02 May 2023	Direct Credit Payment Effective Date: 01/05/2023 Majc Smsf Offset - majc - CBA		\$25,000.00	\$166,305.17 CR
12 May 2023	Direct Credit Payment Effective Date: 11/05/2023 Majc Smsf Offset - offset transfer - CBA		\$20,000.00	\$186,305.17 CR
26 May 2023	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,640.78		\$181,664.39 CR
26 Jun 2023	Interaccount Payment Made Inter Account payment to account: 400055046. Receipt # 95929190726	\$4,736.93		\$176,927.46 CR
<b>TOTALS AT END OF PERIOD</b>		<b>\$27,747.55</b>	<b>\$45,000.00</b>	<b>\$176,927.46 CR</b>

### MORTGAGE EZY

ACN 606 554 321 Australian Credit Licence Number 494807

Address: 7/42 BUNDALL ROAD BUNDALL QLD 4217 Telephone: 1300835399 Email: clientcare@mezy.com.au

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

# MAJC SMSF

## Bank Movement Summary

For the year ended 30 June 2023

Ezy Offset Account \*\*55047

Date	Description	Amount	Account	OPENING BALANCE	Council / Water Rates	Inter bank transfers
<b>FY 2023</b>						
	Opening Bal			153,231.13	-	-
				153,231.13	-	-
19/07/2022	Sydney Water	-97.90	Council / Water Rates	153,231.13	(97.90)	-
26/07/2022	Inter Account Payment	-3,993.77	Inter bank transfers	153,133.23	-	(3,993.77)
				149,139.46	-	-
26/06/2022	Inter Account Payment	-4,206.08	Inter bank transfers	149,139.46	-	(4,206.08)
				144,933.38	-	-
14/09/2022	Majcf Smsf offset - transfer from CBA	10,000.00	Inter bank transfers	144,933.38	-	10,000.00
26/09/2022	Inter Account Payment	-4,417.22	Inter bank transfers	154,933.38	-	(4,417.22)
				150,516.16	-	-
6/10/2022	Majcf Smsf offset - transfer from CBA	10,000.00	Inter bank transfers	150,516.16	-	10,000.00
10/10/2022	Sydney Water	-44.12	Council / Water Rates	160,516.16	(44.12)	-
26/10/2022	Inter Account Payment	-4,229.67	Inter bank transfers	160,472.04	-	(4,229.67)
				156,242.37	-	-
28/11/2022	Inter Account Payment	-4,229.67	Inter bank transfers	156,242.37	-	(4,229.67)
				152,012.70	-	-
2/12/2022	Majcf Smsf offset - transfer from CBA	12,000.00	Inter bank transfers	152,012.70	-	12,000.00
28/12/2022	Inter Account Payment	-4,337.69	Inter bank transfers	164,012.70	-	(4,337.69)
				159,675.01	-	-
10/01/2023	Sydney Water	-124.12	Council / Water Rates	159,675.01	(124.12)	-
27/01/2023	Inter Account Payment	-4,440.60	Inter bank transfers	159,550.89	-	(4,440.60)
				155,110.29	-	-
27/02/2023	Inter Account Payment	-4,440.60	Inter bank transfers	155,110.29	-	(4,440.60)
				150,669.69	-	-
27/03/2023	Inter Account Payment	-4,537.43	Inter bank transfers	150,669.69	-	(4,537.43)
				146,132.26	-	-
20/04/2023	Sydney Water	-186.31	Council / Water Rates	146,132.26	(186.31)	-
26/04/2023	Inter Account Payment	-4,640.78	Inter bank transfers	145,945.95	-	(4,640.78)
				141,305.17	-	-
2/05/2023	Majcf Smsf offset - transfer from CBA	25,000.00	Inter bank transfers	141,305.17	-	25,000.00
12/05/2023	Majcf Smsf offset - transfer from CBA	20,000.00	Inter bank transfers	166,305.17	-	20,000.00
26/05/2023	Inter Account Payment	-4,640.78	Inter bank transfers	186,305.17	-	(4,640.78)
				181,664.39	-	-
26/06/2023	Inter Account Payment	-4,736.93	Inter bank transfers	181,664.39	-	(4,736.93)
				176,927.46	-	-
	Closing Balance			176,927.46	-	-
<b>TOTAL</b>			Closing Balance	176,927.46	<b>(452.45)</b>	<b>24,148.78</b>





Australian Government  
Australian Taxation Office

**Agent** TAXSPOT WETHERILL PARK PTY LTD  
**Client** THE TRUSTEE FOR MAJC SMSF  
**ABN** 86 694 089 703  
**TFN** 554 546 320

## Income tax 002

<b>Date generated</b>	07 February 2024
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

7 results found - from **07 February 2022** to **07 February 2024** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
25 May 2023	15 May 2023	Credit transferred to Integrated Client Account	\$18.77		\$0.00
25 May 2023	15 May 2023	Interest for early payment of Income Tax		\$18.77	\$18.77 CR
24 Jan 2023	23 Jan 2023	Payment received		\$1,883.20	\$0.00
19 Jan 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$1,883.20		\$1,883.20 DR
23 Jun 2022	23 Jun 2022	General interest charge			\$0.00
23 Jun 2022	22 Jun 2022	Payment received		\$4,481.95	\$0.00
14 Jun 2022	14 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$4,481.95		\$4,481.95 DR



Australian Government  
Australian Taxation Office

**Agent** TAXSPOT WETHERILL PARK PTY LTD  
**Client** THE TRUSTEE FOR MAJC SMSF  
**ABN** 86 694 089 703  
**TFN** 554 546 320

## Activity statement 004

**Date generated** 07 February 2024

**Overdue** \$5,099.43 DR

**Not yet due** \$0.00

**Balance** **FY 2024 Balance is** \$5,099.43 DR  
**> \$1,864.57 ATO ICA balance as at 30 June 2023 +**  
**> \$3,113.00 PAYG June 23 - paid in FY 2024**

## Transactions

21 results found - from 01 May 2022 to 31 December 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Dec 2023	1 Nov 2023	General interest charge			\$5,099.43 DR
5 Nov 2023	30 Oct 2023	Original Activity Statement for the period ending 30 Sep 23 - PAYG Instalments	\$3,235.00		\$5,099.43 DR
30 Jul 2023	30 Jul 2023	General interest charge			\$1,864.43 DR
30 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$3,113.00		\$1,864.43 DR
18 Jul 2023	18 Jul 2023	General interest charge			\$1,248.57 CR
18 Jul 2023	17 Jul 2023	Payment received		\$3,113.00	\$1,248.57 CR
25 May 2023	25 May 2023	General interest charge			\$1,864.43 DR
25 May 2023	15 May 2023	Credit transfer received from Income Tax Account		\$18.77	\$1,864.43 DR
23 May 2023	22 May 2023	Payment received		\$5,703.80	\$1,883.20 DR
1 May 2023	1 May 2023	General interest charge			\$7,587.00 DR
30 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$5,836.00		\$7,587.00 DR
3 Apr 2023	3 Apr 2023	General interest charge			\$1,751.00 DR
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$1,751.00		\$1,751.00 DR
7 Dec 2022	7 Dec 2022	General interest charge			\$0.00
7 Dec 2022	6 Dec 2022	Payment received		\$4,397.00	\$0.00
1 Nov 2022	1 Nov 2022	General interest charge			\$4,397.00 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$1,751.00		\$4,397.00 DR
1 Aug 2022	1 Aug 2022	General interest charge			\$2,646.00 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$2,646.00		\$2,646.00 DR
1 May 2022	1 May 2022	General interest charge			\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$2,646.00		\$0.00



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2023

**Tax Agent** 25375372

**Last Updated** 03/02/2024

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
554546320	THE TRUSTEE FOR MAJC SMSF	1,751.00	1,751.00	5,836.00	3,113.00	12,451.00

**Total No of Clients: 1**



# RATES AND CHARGES NOTICE

1 July 2021 - 30 June 2022

62-64 Menangle Street, Picton | PO Box 21, Picton, NSW 2571

Rate Enquires (02) 4677 8282 | T (02) 4677 1100 | F (02) 4677 2339

E council@wollondilly.nsw.gov.au | www.wollondilly.nsw.gov.au

ABN 93 723 245 808



9.1546 - 3091 12956 021

Majc Property Pty Ltd  
412 Ocean Beach Rd  
UMINA BEACH NSW 2257

Assessment No.	12956
Posting Date	20/07/2021
Due Date	31/08/2021
Valuation Base Date	01/07/2019
Deduct Payments Made Since	13/07/2021

## Property Location and Description

65 Byron Road TAHMOOR NSW 2573  
Lot 122 DP 791429

## Rates and Charges

PARTICULARS	RATE/CHARGES	RATEABLE VALUE	AMOUNT
Arrears from Previous Year			2,952.87
Residential	0.00308835	754000	2,328.62
240L Dom Waste Greenwaste Ex-360L Recyc	626.20	1	626.20

For details on Council's Capital Works Program go to [www.wollondilly.nsw.gov.au/shire-projects/council-projects/](http://www.wollondilly.nsw.gov.au/shire-projects/council-projects/)

Council is required by legislation to issue this notice. If you are experiencing financial difficulties as a result of COVID-19 please refer to our Request for Rate Relief Application Form which can be accessed under the Rates area of Council's website

	Arrears	1 <sup>st</sup> Instalment	2 <sup>nd</sup> Instalment	3 <sup>rd</sup> Instalment	4 <sup>th</sup> Instalment	TOTAL
B TAYLOR CHIEF EXECUTIVE OFFICER	Pay Immediately \$2,952.87	31/08/2021 \$740.82	30/11/2021 \$738.00	28/02/2022 \$738.00	31/05/2022 \$738.00	<b>\$5,907.69</b>

Daily simple interest of 6% per annum will be charged on overdue rates and charges.

**Direct Debit**  
Have payments deducted from your nominated cheque or savings account. Contact Council's Revenue Section on (02) 4677 8282 for more information.

**In Person**  
At Council's Administration Building  
62-64 Menangle Street, Picton.  
8:30am - 5:00pm Monday to Friday  
(excluding public holidays)

**BPAY**  
Contact your financial institution to make payment from your bank account. [www.bpay.com.au](http://www.bpay.com.au)  
BPAY® this payment via internet or phone banking  
BPAY View® View and pay this bill using internet banking  
BPAY View® Registration No.: 00129569

**Post Billpay**  
Billpay Code: 2190  
Ref: 129569

**Mail**  
Detach this payment slip, include with your cheque/money order and mail to:  
**Wollondilly Shire Council**  
PO Box 21, Picton, NSW 2571

**Post Billpay**  
Present this notice intact at any Australia Post office for payment by cash, cheque or EFTPOS. Credit card NOT accepted.

**Internet and Phone**  
Pay by credit card at [www.postbillpay.com.au](http://www.postbillpay.com.au) or by phoning 13 18 16  
A surcharge applies to all credit card payments.

**Centrepay**  
Visit [humanservices.gov.au/centrepay](http://humanservices.gov.au/centrepay) for information and to set up deductions from your Centrelink payments.  
Centrelink Ref No. 555 052 360 V

Assesment No.	Arrears Due	1 <sup>st</sup> Instalment
12956	\$2,952.87	\$740.82

Please read the back of this notice for important information about your rates



\*2190 129569



## Order #O-70152

## Tax Invoice #70152

### Client Details

LJ Hooker Picton, April Sutton  
20/150-158 Argyle Street  
Picton, NSW, 2571  
0411 811 404  
46773441

pm.picton@ljhooker.com.au

Additional Notes: contact phone number  
for April at LJ Hooker Picton  
0411811404 as per email received  
29/4/22 and forwarded to mitchell

12/05/2022

Sidemark:

### Sales Rep

Mitchell Cox  
0423002082

### Company Details

1300-Blinds  
4/156 Hartley Road  
Smeaton Grange, NSW, 2567  
0423 002 082  
1300 254 637  
mitchell@1300blinds.com.au  
ABN: 56640405894  
ACN: 640405894

### Payments Received

Processed By	Payment Method	Date	Amount
Mitchell Cox	Direct Bank Transfer	17/05/2022	\$ 800.00

Total	\$ 1,600.00
GST Included	\$ 145.45
Payments Received	\$ 800.00
Balance Due	\$ 800.00
Balance Due Now	\$ 800.00

### Notes

### Payment Terms

Payment must be made in full upon completion of installation.

### Payment Details

Bank Transfer to the Details Below:

Account Name: 1300BLINDS

Account No:475069773 BSB: 012253

Reference: Please use your quote or order number.

Call 0423002082 to pay by Credit Card.

### Payment Methods

Credit Card, Credit Card via Payment Gateway, Cash, Cheque, Direct Bank Transfer

# TAX INVOICE

April Sutton  
Unit 20 150-158 Argyle St  
PICTON NSW 2571  
AUSTRALIA

**Invoice Date**  
21 Aug 2022

**Invoice Number**  
INV-915

**Reference**  
65 Byron Rd, Tahmoor

**ABN**  
91 618 550 637

Kenobi Electrical  
7 Boag Court  
CAMDEN PARK NSW  
2570  
AUSTRALIA  
0410518650  
Licence #337720c

Description	Quantity	Unit Price	GST	Amount AUD
Replace 2 heat bathroom combo Replace exhaust fan Replace 2 downlights with LED downlights Replace smoke detector Replace data point (Another visit is required once gyprock is installed to install more downlights and additional smoke detector).	1.00	716.84	10%	716.84
			Subtotal	716.84
			TOTAL GST 10%	71.68
			<b>TOTAL AUD</b>	<b>788.52</b>

**Due Date: 24 Aug 2022**

Kenobi Electrical  
BSB # 012514  
Account # 227493225  
Please quote invoice number.

Thank you for your Business..

PAYMENTS WARRANTY & OWNERSHIP OF GOODS - Payment must be received within 7 days of invoice date. Kenobi Electrical warrants its work against defective parts and labour for a period of 12 months from completion of work. when we are required to investigate and/or remedy a potential defect and it is established by us that the cause is not due to defective parts or labour provided by us, then all costs associated with such findings will be additional to our accepted sum, and charged accordingly. Until such time as the customer pays the full purchase price, title, in any goods, materials and equipment supplied, shall remain the property of Kenobi Electrical.



[View and pay online now](#)



# TAX INVOICE

MAJC SMSF

**Invoice Date**  
01 jULY 2022

**Invoice Number**  
INV-00101

**Reference**  
INV-0101

**ABN**  
56 136 601 646

SYDNEY BUILDER  
PROJECTS  
0457 163 359  
info@sydneybuilderproj  
ects.com.au

Description	Quantity	Unit Price	GST	Amount AUD
> Roof Repair	1.00	1500.00	0%	1500.00

Address:  
Byron road Tahmoor

Bank details:  
Touchwood constructions Pty Ltd  
012-468  
901291917

Subtotal	1500.00
TOTAL GST 10%	00.00
<b>TOTAL AUD</b>	<b>1500.00</b>



# Simon Neich

580 Wilson Drive  
BALMORAL NSW 2571  
0488 980 656  
simonneich@yahoo.com.au  
ABN: 81788098766  
0488 980656  
02 48898942  
simonneich@yahoo.com.au

# Tax Invoice

**Tax Invoice No:** 272  
**Date:** 30/08/2022  
**Terms:** NET 0  
**Due Date:** 30/08/2022

**Bill To:** Majc Super Fund  
chris@tstadvisory.com.au  
65 Byron Rd  
Tahmoor, NSW, 2573  
0431 392 072

Description	Quantity	Rate	Amount
Sanding, filling and finishing work (estimated as currently not completed )	1	\$275.00	\$275.00
Preparation and painting of Entry and foyer ceilings and walls. 1 Coat Taubmans 3in1 primer on all new ceilings and walls 2 Coats ceilings using Taubmans Tradex Ceiling Flat (Elusive White) 2 Coats Walls using Taubmans Tradex low sheen (White Exchange 1/4 strength)	1	\$1,255.00	\$1,255.00
Painting of exterior ceiling on front landing. 1 x undercoat Taubmans 3 in 1 Prep. 2 x Dulux Weathershield low sheen exterior	1	\$195.00	\$195.00

## Payment Details

Simon Neich  
BSB 923100  
Account 32545981

Subtotal	\$1,725.00
GST 10%	\$172.50
Total	\$1,897.50
PAID	\$0.00

**Balance Due**

**\$1,897.50**



Return undelivered mail to  
PO Box 21 Picton  
NSW 2571

Frank McKay Building 62-64 Menangle Street Picton NSW 2571 DX:26052 Picton  
All Correspondence to PO Box 21 Picton NSW 2571  
Telephone: 0246771100 Fax:02 4677 2339  
Email: council@wollondilly.nsw.gov.au Web www.wollondilly.nsw.gov.au  
ABN: 93 723 245 808

RURAL LIVING

Majc Property Pty Ltd  
412 Ocean Beach Rd  
UMINA BEACH NSW 2257



**Pay Online**

Scan the QR code on your mobile or go to <https://bit.ly/2RMPHkJ> to pay online.

<b>Date:</b>	15 September 2020
<b>Our Reference:</b>	13066
<b>Debtor Number:</b>	21699.29
<b>Renewal Date:</b>	30/4/2020

## Final Reminder

Dear Majc Property Pty Ltd

### **OVERDUE APPROVAL TO OPERATE ON-SITE SEWAGE MANAGEMENT SYSTEM AT 65 Byron Road TAHMOOR NSW-00002032**

We have written to you previously regarding the Approval to Operate your on-site sewage management system. As you are aware this Approval has now expired and it is an offence to operate your system without an Approval under the Local Government Act 1993.

**This letter is a Final Reminder. If you do not lodge the attached application and pay the fee within seven (7) days of the date of this letter, further action will occur. This may include the issue of Notices and/or Orders, or a Penalty Infringement Notice of \$330.**

If a Penalty Infringement Notice is issued, you will still need to lodge the application form and pay the required fee for this approval period.

*Disregard this warning if you have submitted payment for the attached invoice.*

If you have any enquiries please contact Council's Health and Regulatory Services Team on 4677 1100.

**Yours faithfully**  
**Administration Team**  
**Health and Regulatory Services**

Please send correspondence to:  
Mail: PO Box 21, PICTON, NSW, 2571  
Email: council@wollondilly.nsw.gov.au  
Web: www.wollondilly.nsw.gov.au

Switchboard: (02) 4677 1100



ABN 93 723 245 808

## TAX INVOICE

Majc Property Pty Ltd  
412 Ocean Beach Rd  
UMINA BEACH NSW 2257

<b>Debtor Number:</b>	21699
<b>Date of issue:</b>	2/9/2020
<b>Due Date for Payment:</b>	17/5/2020

Invoice Number: SF-0000940

Description	GST Incl. Amount
00002160 45 - LTO - 5 Years (L5) 65 Byron Road TAHMOOR NSW	
GST 0.00 96.50	96.50
Invoice Total Including GST	96.50
<i>Total Value non-taxable supply(s)</i>	96.50
<i>Total Value taxable supply(s) excluding GST</i>	0.00
<i>Total GST Payable</i>	0.00

Wollondilly Shire Council  
PO Box 21 NSW Picton 2571

<b>TOTAL DUE</b>	96.50
Debtor Number:	21699
Invoice Number:	SF-0000940
Due Date:	17/5/2020
<b>TOTAL DUE</b>	96.50



[Pay Online](#)

Scan the QR code on your mobile or go to <https://bit.ly/2RMPHKJ> to pay online.



**Biller code** 184200

**Reference** 21699293

**Telephone & Internet Banking - BPAY®**

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

# Simon Neich

580 Wilson Drive  
BALMORAL NSW 2571  
0488 980 656  
simonneich@yahoo.com.au  
ABN: 81788098766  
0488 980656  
02 48898942  
simonneich@yahoo.com.au

# Tax Invoice

**Tax Invoice No:** 273  
**Date:** 09/09/2022  
**Terms:** NET 7  
**Due Date:** 16/09/2022

**Bill To:** Majc Super Fund  
chris@tstadvisory.com.au  
65 Byron Rd  
Tahmoor, NSW, 2573  
0431 392 072

Description	Quantity	Rate	Amount
Preparation and painting of barge boards on both sides of home using Dulux Weathershield Deep Brunswick Green	1	\$240.00	\$240.00

## Payment Details

Simon Neich  
BSB 923100  
Account 32545981

Subtotal	\$240.00
GST 10%	\$24.00
Total	\$264.00
PAID	\$0.00

**Balance Due** **\$264.00**



## Unique Insurance Group Pty Ltd

ABN 66 168 090 079 - ASIC No: 460 649 is a C.A.R. of  
UGBS AFSL: 509 434 ABN: 54 608 758 845  
Address: 2/308 Kororoit Creek Rd,  
Williamstown North, VIC 3016  
Phone: 1300 275 844  
Web: [www.uniqueinsurancegroup.com.au](http://www.uniqueinsurancegroup.com.au)

Page 1 of 5

Chris Laina  
16 Colbourne Avenue  
GLEBE NSW 2037

**Invoice Date:** 11/10/2022

**Invoice No:** Q025230

**Our Reference:** LAINA

Should you have any queries in relation to this account,  
please contact your Account Manager

**Renewal Team**

**Class of Policy:** Land Lord Domestic  
**Insurer:** Assetinsure Pty Ltd  
Level 21, 45 Clarence St, Sydney NSW 2000  
ABN: 65 066 463 803  
**The Insured:** MARJC PROPERTY PTY LTD ATF  
MAJC PROPERTY TRUST

**QUOTATION ONLY**  
**Policy No:** 414569  
**Period of Cover:**  
From **26/10/2022**  
to **26/10/2023** at 4:00 pm

**Details:** See attached schedule for a description of the risk(s) insured

### YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT  
NOTICE OVERLEAF

#### NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$1,532.41	\$95.00	\$165.09	\$206.75	\$168.05	\$275.00

Commission earned on this invoice \$252.85

**TOTAL**  
(Excluding Credit Card fee) **\$2,442.30**

Credit Card fee (inc GST) is \$38.59



**Bill Code:** 291716  
**Ref:** 013001927381049

Telephone & Internet Banking - BPAY®

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

Our Reference: LAINA

Invoice No: Q025230

Acct Man: Renewal Team



Acct Name: Unique Group Broker Services H/A  
BSB: 193879 Account: 415087216  
Reference: LAINA Q025230



Mail this portion with your cheque payable to:  
Unique Group Broker Services Pty Ltd  
PO BOX 6474  
Point Cook, VIC, 3030



To pay with your  
Mastercard or Visa  
Visit <http://pay.b2bpay.com.au/UGBS>

**AMOUNT DUE**

**\$2,442.30**

## Schedule of Insurance

<b>Class of Policy:</b>	Land Lord Domestic	<b>Policy No:</b>	414569
<b>The Insured:</b>	MARJC PROPERTY PTY LTD ATF MAJC PROPERTY TRUST	<b>Invoice No:</b>	Q025230
		<b>Our Ref:</b>	LAINA

This policy has been placed through

ST GEORGE UNDERWRITING AGENCY  
ABN 59 009 357 582  
Admin@sgua.com.au

ST GEORGE UNDERWRITING AGENCY is an underwriting agency who has placed the policy with

Assetinsure Pty Ltd  
ABN 65 066 463 803  
Level 21, 45 Clarence St, Sydney NSW 2000

## QUOTATION NOTICE

<b>Quote Number:</b>	Q-298874
<b>Policy Number:</b>	414569
<b>Effective Premium Period:</b>	26 October 2022 to 26 October 2023
<b>Insured Name:</b>	MARJC PROPERTY PTY LTD ATF MAJC PROPERTY TRUST
<b>Risk Address:</b>	65 Byron Road Tahmoor NSW 2573
<b>Policy Type:</b>	Landlord Protection Value Plus

### Sum Insured

Building	\$606,400
Contents	Not Covered
Legal Liability	up to \$20,000,000
Loss of Rent	\$35,516
Deliberate Damage & Theft by Tenant	\$606,400
Tenant Default of Rent	up to 18 weeks

### Excesses

Building	\$500
----------	-------

### Additional Fixed Excesses

Lost of Rent	Nil
Tenant Default of Rent	One week's rent
Legal Liability	Nil
Deliberate Damage by Tenant	One week's rent
Theft by Tenant	\$250
Accidental damage by tenants	\$250 per event (maximum \$500) \$250 excess per event applies for Accidental Damage under Section 1: Buildings & Contents, or your Standard excess, whichever is greater
Flood additional	\$500
Earthquake, tsunami & volcanic eruption additional	\$300

<b>Class of Policy:</b>	Land Lord Domestic	<b>Policy No:</b>	414569
<b>The Insured:</b>	MARJC PROPERTY PTY LTD ATF MAJC PROPERTY TRUST	<b>Invoice No:</b>	Q025230
		<b>Our Ref:</b>	LAINA

**Application Details**

This document sets out the information that we have relied on to decide whether to accept your application for insurance with us and on what terms.

If any of this information has changed, or is incorrect, please contact us on the details set out in this document. See your Duty of Disclosure for further details of your obligations

**Insurance and Criminal History**

Have you ever had any type of insurance proposal declined or any type of policy cancelled or renewal refused or had special terms or conditions imposed by any insurer?	
Have you been convicted of theft or fraud in the past 5 years?	
Have you been declared bankrupt in the past 5 years?	
Are you aware of an existing circumstance that may lead to a claim under this policy?	No
Have you had 3 or more claims over the past 5 years, or any one claim exceeding \$10,000 on any rental property?	No
Are all the covers you have selected currently insured?	Yes
With which insurer?	Other
Other insurer details	TBA

**Property Details**

Dwelling Type	Single Dwelling
Is the property Strata Titled?	No
Type of property	House
Construction of external walls	Timber/ Weatherboard/ Wood
Construction of roof	Colourbond/Metal
Year of construction of building	2007
Is the property heritage listed?	No
How many lease agreements are active at this property?	1
Total weekly rent	\$683
Total annual rent	\$35,516
How many separate self-contained dwellings/units do you own in this property?	1

**Additional Property Information**

Is the property used for any commercial or farming activity?	No
Is the building structurally sound and well maintained?	Yes
Is the property for sale?	No
Is the property scheduled for demolition?	No
Is your property currently undergoing renovations?	No
Is the building mortgaged or do you require an Interested Party to be noted?	Yes
Mortgagee/Interested Party details: First Mortgage - 65 BYRON RD TAHMOOR, NSW 2573	
Does the building consist of insulated panels and/or insulated cladding?	No
Are aluminum composite panels used as cladding on the building?	No
Is the property rented furnished?	No
Is the property on acreage exceeding 2 acres (8,000 m2)?	Yes

## Schedule of Insurance

<b>Class of Policy:</b> Land Lord Domestic	<b>Policy No:</b> 414569
<b>The Insured:</b> MARJC PROPERTY PTY LTD ATF MAJC PROPERTY TRUST	<b>Invoice No:</b> Q025230
	<b>Our Ref:</b> LAINA

### Tenancy Details

Is the property managed by a licensed property manager? No

Is this property part of the National Rent Affordability Scheme (NRAS) or managed by a Government/Community Welfare department? No

Do any of the following apply:

Is the property being sublet?

The lease agreement is in a different name to the occupants residing in the property

A total of 4 or more separate lease agreements for this property have been in place in the last 12 months

None of the above

Do all the leases in place comply with the Residential Tenancies Act ? Yes

Is the property currently occupied by a tenant? Yes

Has the tenant been in rent arrears in the past 3 months? No

Has the tenant lost their job, had their hours reduced or their rental amount reduced due to economic distress? No

Is the tenant engaging in any behaviour that may result in a breach of lease conditions? No



**Class of Policy:** Land Lord Domestic  
**The Insured:** MARJC PROPERTY PTY LTD ATF  
MAJC PROPERTY TRUST

**Policy No:** 414569  
**Invoice No:** Q025230  
**Our Ref:** LAINA

## **IMPORTANT INFORMATION (PLEASE READ CAREFULLY)**

### **GENERAL ADVICE WARNING**

General Advice is where we do not take into consideration any of your financial situation, objectives or needs. We usually provide a minimum of two quotes, you need to consider if the General Advice and any relevant product is appropriate for your circumstances. We suggest that you should obtain a Product Disclosure Statement (PDS) relating to the product and consider the PDS before making any decision about whether to acquire the product.

### **DUTY TO TAKE REASONABLE CARE**

Before entering an insurance contract, you have a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If the duty is not met, this can have serious impacts on your insurance. The cover could be avoided (treated as if it never existed), or its terms changed.

This may also result in a claim being declined or a benefit being reduced.

### **UTMOST GOOD FAITH**

A contract of insurance is a contract based on the utmost good faith and there is implied in such a contract a provision requiring each party to it to act towards the other party with the utmost good faith. If you fail to do so it may prejudice your claim.

### **UNDER INSURANCE**

Your contract of insurance may contain an average provision. It is important that you nominate a sum insured to represent the full value of the property insured. If you fail to insure the full value your claim may be reduced in proportion with your underinsurance.

### **NON-PAYMENT OF PREMIUM**

If the Premiums have not been paid within 14 days of the inception of the policy, we will advise the insurer that the policy is unpaid. The insurer may cancel the policy and/or pursue payment from you.

### **CHANGE IN RISK CIRCUMSTANCES**

You must inform your broker of any material changes in your business; if you fail to do so an insurer may be entitled to deny a potential claim. You should inform your broker about any changes in location, new products/ procedures or any departure from your ordinary business. If you are doubt as to whether you should disclose any changes, please contact your broker for advice.

### **CLAIMS MADE POLICIES**

Certain policies (e.g. many types of professional indemnity policies) are claims made policies. These policies do not cover events that occurred before the contract was entered into. If you give an insurer notice of circumstances that may give rise to a claim during the policy period, the insurer will cover claims made later that arise out of those circumstances.

### **JOINT INSURERS**

Where business is placed with more than one insurer, each insurer's obligations are several and not joint and are limited to the extent of their individual subscriptions.

### **CANCELLATIONS AND AMENDMENTS**

We do not refund our fees or commission received for arranging the policy. Please note that premium finance contracts contain terms that reduce the amount you will receive from any refund. Please see the terms of your contract for more information.

### **HOW DO WE RESOLVE COMPLAINTS?**

In the event that you have a complaint about the manner in which we provide any financial service please contact Unique Group Broker Services Pty Ltd by phone on 1300 966 697 or by writing to PO BOX 6474, Point Cook, VIC 3030. If your complaint remains unresolved, UGBS will review the matter and respond within 15 days. Your complaint will be dealt with fairly and promptly but if you remain dissatisfied with the final decision you may refer the matter to the Australian Financial Complaints Authority (AFCA), which acts as UGBS's external dispute resolution provider. AFCA can be contacted on 1800 931 678.



LIFE INSURANCE

# MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 20 December 2022

## Policy details

Policy Owner	MAJC SMSF Pty Ltd ATF MAJC SMSF		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	93295686	Policy start date	20 December 2019
Review Date(Annual renewal)	20 December	Yearly premium*	\$1,574.79
Yearly policy fee	\$0.00	Stamp Duty state	NSW
Yearly Stamp Duty	\$65.08		

\* Your Yearly premium includes the policy fee and stamp duty

## Connected Policies

Connected policy number	93295687	Connected benefit/s	Critical Illness Plus
Connected policy number	93295687	Connected benefit/s	Critical Illness Plus

## Life Insured details

### Life Insured

Life Insured	Mrs Angelica Laina	Date of Birth	17 October 1983
Age next birthday	40	Occupation Class	ACT

## What you're covered for

### Mrs Angelica Laina Life Insured

Benefit type	Premium structure	Benefit amount	Yearly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$236,597	\$138.80	20 December 2057	Non-smoker	Yes
<b>Extra benefits (benefit details)</b>						
Total and Permanent Disability (extension to Critical Illness Plus)	Stepped	\$236,597	\$69.38	20 December 2048	Non-smoker	Yes
<b>Extra benefits (benefit details)</b> <ul style="list-style-type: none"><li>Any Occupation in Total and Permanent Disability applied</li></ul>						
Income Protection Platinum	Stepped	\$6,092 per monthly	\$1,301.53	20 December 2053	Non-smoker	Yes
<b>Extra benefits (benefit details)</b>						

- Claim Indexation Applicable included
- Waiting Period 90 days
- Benefit Period to Age 70
- Insured at Indemnity Value

The premium details in this Schedule will be valid until the next Review Date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit. Please also refer to your Policy Document for a full description of your Extra benefits, including any eligibility criteria that may apply.

**Tax Invoice**

**Invoice No**           **I020212**  
Date                    19 January 2023  
MAJC SMSF  
Unit 2,  
136 Hastings Pde  
NORTH BONDI  
NSW 2026  
Australia

ABN 80 923 607 447  
02 9757 2293  
service@tstadvisory.com.au  
www.tstadvisory.com.au  
PO BOX 3006  
WETHERILL PARK  
NSW 2164

**Annual Accounts 2022**

Professional services for the year ended 30 June 2022:

**Tasks**

Description	Amount
Annual Accounts	1,200.00

**Costs**

Description	Amount
SMSF Audit	300.00

Sub Total	1,500.00
GST	150.00
Total	1,650.00
Less Amount Paid	1,650.00
<b>Amount Due</b>	<b>0.00</b>

**Payment Advice**

Options include:

- > Transfer to TST Advisory BSB 012468 A/C 225179953.
- > Cheque made payable to "TST Advisory".
- > Eftpos payment is accepted in person only.

**Invoice No**           **I020212**  
**Amount Due**       **0.00**  
**Due Date**           **16 February 2023**  
Amount Paid       \_\_\_\_\_



LIFE INSURANCE

07 November 2022

MAJC SMSF Pty Ltd  
2/136 Hastings Parade  
North Bondi NSW 2257

<b>Policy number</b>	<b>Product type</b>
93295686	MLC Insurance (Wrap or SMSF)
<b>Life Insured</b>	<b>Your reference number</b>
Angelica Laina	881052

## Your insurance for the year ahead

To MAJC SMSF Pty Ltd,

Thank you for continuing to choose MLC Life Insurance to provide your insurance cover. As you know, life does not always go to plan. However, with MLC Life Insurance you can be confident your insurance will be with you through life's ups and downs.

This letter and attached policy schedule explain important details about your cover. Please take a few minutes to review all documents, then store them safely for future reference.

You're covered for:

- Life Cover
- Total and Permanent Disability
- Income Protection Platinum

Under current tax laws, for Income Protection and Business Expenses, whether you're self-employed or an employee, the portion of the premiums paid for your disability insurance that replaces income is tax deductible.

Also, the portion of any benefits received that replace income is assessable and should be declared by you as income received for the financial year.

## Your insurance premium for the year ahead

**Your new Yearly premium will be \$1574.79, effective from 20 December 2022.**

### Key information to know about your premium

Your premium is adjusted each year based on your age to account for the increasing risk that you may suffer an injury or illness.

### Committed to care for life

Vivo – health, wellness and recovery program

With your MLC Life Insurance, access Vivo at no extra cost from today and for the life of your policy.



**VIVO**  
BY MLC LIFE INSURANCE

See how Vivo can support you to live life better.  
Visit [vivowellbeing.com.au](http://vivowellbeing.com.au)

**Insurer**  
MLC Limited  
ABN 90 000 000 402  
AFSL 230694

PO Box 23455  
Docklands VIC 3008

Tel 13 65 25  
[mlcinsurance.com.au](http://mlcinsurance.com.au)

Insurance is issued by MLC Limited. MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.

To ensure your insurance keeps up with increases to the cost of living (Inflation Proofing), we've automatically increased your cover amount by:

- 7.3% for any Life, Total and Permanent Disability, Accidental Death or Critical Illness insurance.
- 7.3% for any Income Protection or Business Expenses insurance.

If you have reached the maximum sum insured for your benefit type, then indexation may not be applicable. Please refer to the enclosed Policy Schedule.

If you don't want Inflation Proofing to apply to your cover amounts for this year, you can turn it off. Turning off Inflation Proofing will change your cover amounts and premium outlined above.

We recommend talking with your financial adviser to discuss options that best suit your financial objectives if you are changing your cover amounts each year.

### **To turn off Inflation Proofing:**

Inflation proofing can be managed online depending on your policy's setup. You will need to act on this within two months of the date of this letter.

#### **Online**

Go to [my.mlcinsurance.com.au](https://my.mlcinsurance.com.au) and login with your customer number 881052.

1. From the dashboard, select **View your anniversary details**.
2. Click **Manage Inflation Proofing** and turn off this option.

#### **Phone**

If you're unable to turn off Inflation Proofing online or would like some help, please call us on **13 65 25**.

Any changes to your policy which become effective before your policy anniversary date may change the premium set out above. In the event this occurs we will inform you of the revised premium amount and issue a new policy schedule for your records.

### **Change of Trustee ownership name – for insurance owned by NULIS and held in the MLC Super Fund**

IOOF Holdings Ltd ABN 49 100 103 722 has changed its name to Insignia Financial Ltd ABN 49 100 103 722 effective 10 December 2021. All references to 'IOOF Holdings Limited' should be read as 'Insignia Financial Ltd' and all references to 'IOOF Group' should be read as 'Insignia Financial Group'. NULIS is part of Insignia Financial Ltd and its related bodies corporate (Insignia Financial Group).

This change does not impact your insurance in super in the Fund. You'll still be a member of the Fund, NULIS will continue to be your trustee and your benefits won't change.

We're changing references from IOOF to Insignia Financial in our communications, but this will take time. In the meantime, some documents you receive from us may still refer to IOOF.

## Reviewing your insurance through the life of your policy

Just as you and your circumstances change, your insurance can also be altered to better suit your lifestyle and financial needs.

Life-changing events such as getting married, starting a family, paying down a mortgage or having dependents leave home are just some examples of reasons to review your insurance to ensure it suits your needs. As your circumstances change, we recommend you speak with your financial adviser to help decide if your insurance remains appropriate for your needs.

If you wish to cancel, reduce or alter your cover, please call us on **13 65 25**, we are available to help you from 8:30am to 6pm (AEST/AEDT), Monday to Friday. Alternatively, you can email us at [enquiries.retail@mlcinsurance.com.au](mailto:enquiries.retail@mlcinsurance.com.au) or you can write to us at:

**MLC Life Insurance**  
**PO Box 23455**  
**Docklands VIC 3008**

For hearing impaired customers, please call **1300 555 727**. For customers requiring interpreting or translation services, please call **13 14 50**.

If you are interested in information about the risks and consequences of reducing or cancelling your insurance, please speak with your financial adviser or go to [mlcinsurance.com.au/cancelyourinsurance](https://mlcinsurance.com.au/cancelyourinsurance).

## Unlocking the everyday value of your insurance

As an MLC Life Insurance customer, you have access to Vivo, a tailored health, wellness and recovery program. Available at no additional cost, Vivo provides a range of services you can use today. Whether you're looking to improve your everyday health or wellness, dealing with a medical condition or require recovery support, Vivo can connect you with services to help you achieve your goals.

To learn more about how Vivo can help you, visit [vivowellbeing.com.au](https://vivowellbeing.com.au)

## If you need help

If you have any questions please:

- contact your adviser DAVID SENGCHANSAVANG on 0298966453
- send an email to [enquiries.retail@mlcinsurance.com.au](mailto:enquiries.retail@mlcinsurance.com.au), or
- call **13 65 25** Monday to Friday

Yours sincerely



**Michael Rogers**  
Chief Retail Insurance Officer  
**MLC Life Insurance**

Last bill	Payments	Balance	This bill	Total amount due
\$116.80	\$116.80	\$0.00	\$97.90	<b>\$97.90</b>

MAJC PROPERTY PTY LTD  
 16 COLBOURNE AVE  
 GLEBE NSW 2037

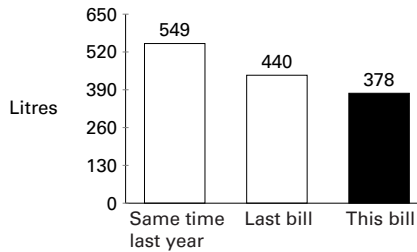
Please pay by  
**See below**  
 Account number  
**4738 179**

**Account for residential property**

**65 Byron Rd Tahmoor**

<b>Fixed charges - GST free</b>	1 Apr 22 - 30 Jun 22	\$
Water service		12.22
<b>Usage charges - GST free</b>	25 Mar 22 - 27 Jun 22	
Water	25/03 - 27/06	36 kL at \$2.3800 a kL <i>See over for details</i>
		85.68
<b>Total amount due</b>		<b>\$97.90</b>

**Your average daily usage**



1000 litres  
 =  
 1 kilolitre

**How much water did you use?**

*Continued over*

**AUTOMATIC PAYMENT NOTIFICATION**

On 18/07/22, the due date for payment, Sydney Water will forward a debit of \$97.90 to your nominated financial institution for direct debit approval.

If you do not wish this transaction to take place or you have changed your nominated bank account, please ring Sydney Water on 8849 4949 during business hours before 18/07/22.

**NOTE:** Please allow a minimum of 2 business days for this payment to be authorised by your financial institution.

Online ID: 15403362

Payment number

**4738 179 0006**



Last bill	Payments	Balance	This bill	Total amount due
\$97.90	\$97.90	\$0.00	\$44.12	<b>\$44.12</b>

MAJC PROPERTY PTY LTD  
 16 COLBOURNE AVE  
 GLEBE NSW 2037

**Please pay by**

**See below**

**Account number**

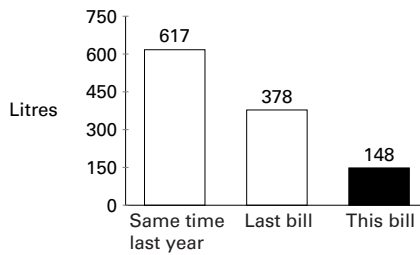
**4738 179**

### Account for residential property

65 Byron Rd Tahmoor

<b>Fixed charges - GST free</b>	1 Jul 22 - 30 Sep 22		\$
Water service			14.12
<b>Usage charges - GST free</b>	28 Jun 22 - 16 Sep 22		
Water	28/06 - 30/06	0 kL at \$2.3800 a kL	0.00
	01/07 - 16/09	12 kL at \$2.5000 a kL <i>See over for details</i>	30.00
<b>Total amount due</b>			<b>\$44.12</b>

### Your average daily usage



1000 litres = 1 kilolitre

How much water did you use?

*Continued over*

## AUTOMATIC PAYMENT NOTIFICATION

On 07/10/22, the due date for payment, Sydney Water will forward a debit of \$44.12 to your nominated financial institution for direct debit approval.

If you do not wish this transaction to take place or you have changed your nominated bank account, please ring Sydney Water on 8849 4949 during business hours before 07/10/22.

**NOTE:** Please allow a minimum of 2 business days for this payment to be authorised by your financial institution.

Online ID: 15403362

Payment number

**4738 179 0006**

Last bill	Payments	Balance	This bill	Total amount due
\$44.12	\$44.12	\$0.00	\$124.12	<b>\$124.12</b>

MAJC PROPERTY PTY LTD  
 16 COLBOURNE AVE  
 GLEBE NSW 2037

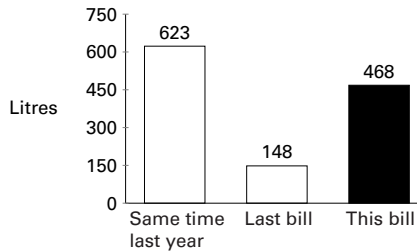
Please pay by  
**See below**  
 Account number  
**4738 179**

**Account for residential property**

**65 Byron Rd Tahmoor**

<b>Fixed charges - GST free</b>	1 Oct 22 - 31 Dec 22	\$
Water service		14.12
<b>Usage charges - GST free</b>	17 Sep 22 - 19 Dec 22	
Water	17/09 - 19/12 44 kL at \$2.5000 a kL <i>See over for details</i>	110.00
<b>Total amount due</b>		<b>\$124.12</b>

**Your average daily usage**



1000 litres  
 =  
 1 kilolitre

**How much water did you use?**

*Continued over*

**AUTOMATIC PAYMENT NOTIFICATION**

On 09/01/23, the due date for payment, Sydney Water will forward a debit of \$124.12 to your nominated financial institution for direct debit approval.

If you do not wish this transaction to take place or you have changed your nominated bank account, please ring Sydney Water on 8849 4949 during business hours before 09/01/23.

**NOTE:** Please allow a minimum of 2 business days for this payment to be authorised by your financial institution.

Online ID: 15403362

Payment number

**4738 179 0006**

Last bill	Payments	Balance	This bill	Total amount due
\$124.12	\$124.12	\$0.00	\$186.31	<b>\$186.31</b>

MAJC PROPERTY PTY LTD  
 C/- CHRIS LAINA  
 U 2/136 HASTINGS PDE  
 NORTH BONDI NSW 2026

Please pay by

**See below**

Account number

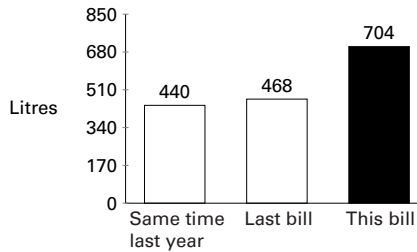
**4738 179**

**Account for residential property**

**65 Byron Rd Tahmoor**

<b>Fixed charges - GST free</b>	1 Jan 23 - 31 Mar 23	\$
Water service		13.81
<b>Usage charges - GST free</b>	20 Dec 22 - 27 Mar 23	
Water	20/12 - 27/03 69 kL at \$2.5000 a kL <i>See over for details</i>	172.50
<b>Total amount due</b>		<b>\$186.31</b>

**Your average daily usage**



1000 litres  
=  
1 kilolitre

**How much water did you use?**

*Continued over*

**AUTOMATIC PAYMENT NOTIFICATION**

On 19/04/23, the due date for payment, Sydney Water will forward a debit of \$186.31 to your nominated financial institution for direct debit approval.

If you do not wish this transaction to take place or you have changed your nominated bank account, please ring Sydney Water on 8849 4949 during business hours before 19/04/23.

**NOTE:** Please allow a minimum of 2 business days for this payment to be authorised by your financial institution.

Online ID: 15403362

Payment number

**4738 179 0006**

Australia Post



**Thank you.**  
**Your information has  
been received.**



### SMSF Gateway Service - Tax Invoice

Australia Post  
ABN 28 864 970 579  
111 Bourke Street  
Melbourne, VIC, 3000

#### Billed to

Chris Laina ( Majc smsf pty ltd )

paid from personal credit card

Receipt number: **694629-187816**

Customer number: **1033841**

Date paid: **Wed 13 July 2022**

Service details	Amount (ex GST)
3 Year(s) Registration for ABN 86 694 089 703	\$ 131.82
<b>Total GST amount</b>	<b>\$ 13.18</b>
<b>Total amount (inc GST)</b>	<b>\$ 145.00</b>

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

Thank you.

You have received this letter to confirm you have successfully registered for the SMSF Gateway Service provided by Australia Post. Your personal information is managed in accordance with Australia Post's privacy policy which is available at [www.auspost.com.au](http://www.auspost.com.au). Australia Post may only disclose the information provided by you if required or authorized by law, or in accordance with our privacy policy. You may obtain access to your personal information by contacting the Privacy Contact Officer, Australia Post, GPO Box 1777, Melbourne, Vic, 3001.

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**Transfer completed**

remibursed for expenses paid from personal credit card



**Transferred \$145.00 to your CAL TAX & FINANCE** 062-468 1078 0256

**Receipt no** N220947222860

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**From** MAJC SMSF  
062-111 1125 0539

**Description** REIMBURSE CHRIS

**On** Fri 09 Feb 2024 at 09:21 AM (Syd/Melb)

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Pay faster. Set a default account to pay from and we'll automatically choose it when you make payments.

[Set default account](#)

## SMSF Gateway Service



## Transaction Summary Report

The Trustee for MAJC SMSF

ABN: 86694089703

For the period 2022-07-01 to 2024-02-09

Date (Type)	From	Amount
2022-07-01 Contribution	QuickSuper (71088314827)	\$ 1,110.48
	Member name <b>MR Jonas CRUZ</b> Member number 3  Payment reference QUICKSPR3241774655 Pay period start date 2022-05-01 Pay period end date 2022-05-31  <b>Contribution amounts</b> Super guarantee amount \$ <b>1,110.48</b>	
2022-07-07 Contribution	QuickSuper (71088314827)	\$ 514.31
	Member name <b>MRS Angelica Foley Stevens LAINA</b> Member number UNKNOWN  Payment reference QUICKSPR3246149954 Pay period start date 2022-06-23 Pay period end date 2022-07-06  <b>Contribution amounts</b> Super guarantee amount \$ <b>514.31</b>	
2022-07-20 Contribution	MILLIGAN GROUP PTY LTD (78109509739)	\$ 5,769.24
	Member name <b>Mr CHRIS LAINA</b> Member number 1  Payment reference PC140722-161987382 Pay period start date 2022-03-28 Pay period end date 2022-06-19  <b>Contribution amounts</b> Super guarantee amount \$ <b>5,769.24</b>	

Date (Type)	From	Amount
2022-07-21 Contribution	QuickSuper (71088314827)	\$ 514.31
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3257109005 Pay period start date 2022-07-07 Pay period end date 2022-07-20  <b>Contribution amounts</b> Super guarantee amount \$ 514.31	
2022-08-04 Contribution	QuickSuper (71088314827)	\$ 514.31
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3268202228 Pay period start date 2022-07-21 Pay period end date 2022-08-03  <b>Contribution amounts</b> Super guarantee amount \$ 514.31	
2022-08-10 Contribution	QuickSuper (71088314827)	\$ 1,166.00
	Member name MR Jonas CRUZ Member number 3  Payment reference QUICKSPR3271926393 Pay period start date 2022-07-01 Pay period end date 2022-07-31  <b>Contribution amounts</b> Super guarantee amount \$ 1,166.00	
2022-08-18 Contribution	QuickSuper (71088314827)	\$ 524.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3278550493 Pay period start date 2022-08-04 Pay period end date 2022-08-17  <b>Contribution amounts</b> Super guarantee amount \$ 524.59	
2022-09-01 Contribution	QuickSuper (71088314827)	\$ 524.60
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3288992700 Pay period start date 2022-08-18 Pay period end date 2022-08-31  <b>Contribution amounts</b> Super guarantee amount \$ 524.60	

Date (Type)	From	Amount
2022-09-06 Contribution	QuickSuper (71088314827)	\$ 1,166.00
	Member name <b>MR Jonas CRUZ</b> Member number 3	
	Payment reference QUICKSPR3292066199 Pay period start date 2022-08-01 Pay period end date 2022-08-31	
	<b>Contribution amounts</b> Super guarantee amount \$ <b>1,166.00</b>	
2022-09-09 Contribution	MILLIGAN GROUP PTY LTD (78109509739)	\$ 5,048.07
	Member name <b>Mr CHRIS LAINA</b> Member number 1	
	Payment reference PC050922-177376669 Pay period start date 2022-06-20 Pay period end date 2022-08-28	
	<b>Contribution amounts</b> Super guarantee amount \$ <b>5,048.07</b>	
2022-09-15 Contribution	QuickSuper (71088314827)	\$ 524.59
	Member name <b>MRS Angelica Foley Stevens LAINA</b> Member number UNKNOWN	
	Payment reference QUICKSPR3299992155 Pay period start date 2022-09-01 Pay period end date 2022-09-14	
	<b>Contribution amounts</b> Super guarantee amount \$ <b>524.59</b>	
2022-09-29 Contribution	QuickSuper (71088314827)	\$ 534.99
	Member name <b>MRS Angelica Foley Stevens LAINA</b> Member number UNKNOWN	
	Payment reference QUICKSPR3310137468 Pay period start date 2022-09-15 Pay period end date 2022-09-28	
	<b>Contribution amounts</b> Super guarantee amount \$ <b>534.99</b>	



Date (Type)	From	Amount
2022-09-30 Contribution	ADP EMPLOYER SERVICES (70003924945)	\$ 3,563.34
	Member name MR Kevin DAN Member number 11033005246  Payment reference ADP202209291282612 Pay period start date 2022-09-01 Pay period end date 2022-09-30  <b>Contribution amounts</b> Super guarantee amount \$ 3,563.34 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	
2022-10-07 Contribution	NEWELL AUSTRALIA PTY LIMITED (78109509739)	\$ 1,166.00
	Member name Mr Jonas Cruz Member number 3  Payment reference PC061022-136068615 Pay period start date 2022-09-01 Pay period end date 2022-09-30  <b>Contribution amounts</b> Super guarantee amount \$ 1,166.00 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	
2022-10-13 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3321477231 Pay period start date 2022-09-29 Pay period end date 2022-10-12  <b>Contribution amounts</b> Super guarantee amount \$ 537.59	
2022-10-27 Contribution	MILLIGAN GROUP PTY LTD (78109509739)	\$ 2,019.23
	Member name Mr CHRIS LAINA Member number 1  Payment reference PC211022-198308455 Pay period start date 2022-08-29 Pay period end date 2022-09-25  <b>Contribution amounts</b> Super guarantee amount \$ 2,019.23	

Date (Type)	From	Amount
2022-10-27 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3332647741 Pay period start date 2022-10-13 Pay period end date 2022-10-26  <b>Contribution amounts</b> Super guarantee amount \$ 537.59	
2022-10-28 Contribution	ADP EMPLOYER SERVICES (70003924945)	\$ 1,781.67
	Member name MR Kevin DAN Member number 11033005246  Payment reference ADP202210271300410 Pay period start date 2022-10-01 Pay period end date 2022-10-31  <b>Contribution amounts</b> Super guarantee amount \$ 1,781.67 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	
2022-11-08 Contribution	NEWELL AUSTRALIA PTY LIMITED (78109509739)	\$ 1,166.00
	Member name Mr Jonas Cruz Member number 3  Payment reference PC041122-107312614 Pay period start date 2022-10-01 Pay period end date 2022-10-31  <b>Contribution amounts</b> Super guarantee amount \$ 1,166.00 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	
2022-11-10 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3343380408 Pay period start date 2022-10-27 Pay period end date 2022-11-09  <b>Contribution amounts</b> Super guarantee amount \$ 537.59	

Date (Type)	From	Amount
2022-11-24 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3353772318 Pay period start date 2022-11-10 Pay period end date 2022-11-23  <b>Contribution amounts</b> Super guarantee amount \$ 537.59	
2022-11-29 Contribution	ADP EMPLOYER SERVICES (70003924945)	\$ 1,781.67
	Member name MR Kevin DAN Member number 11033005246  Payment reference ADP202211281318822 Pay period start date 2022-11-01 Pay period end date 2022-11-30  <b>Contribution amounts</b> Super guarantee amount \$ 1,781.67 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	
2022-11-29 Contribution	ADP EMPLOYER SERVICES (70003924945)	\$ 1,781.67
	Member name MR Kevin DAN Member number 11033005246  Payment reference ADP202211281318822 Pay period start date 2022-11-01 Pay period end date 2022-11-30  <b>Contribution amounts</b> Super guarantee amount \$ 1,781.67 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	

duplicate  
same reference as the one above

Date (Type)	From	Amount
2022-12-05 Contribution	NEWELL AUSTRALIA PTY LIMITED (78109509739)	\$ 1,166.00
<p>Member name Mr Jonas Cruz Member number 3</p> <p>Payment reference PC291122-182922305 Pay period start date 2022-11-01 Pay period end date 2022-11-30</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 1,166.00 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00</p>		
2022-12-08 Contribution	QuickSuper (71088314827)	\$ 537.59
<p>Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN</p> <p>Payment reference QUICKSPR3364140873 Pay period start date 2022-11-24 Pay period end date 2022-12-07</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 537.59</p>		
2022-12-22 Contribution	QuickSuper (71088314827)	\$ 537.59
<p>Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN</p> <p>Payment reference QUICKSPR3374245506 Pay period start date 2022-12-08 Pay period end date 2022-12-21</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 537.59</p>		
2023-01-05 Contribution	QuickSuper (71088314827)	\$ 537.59
<p>Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN</p> <p>Payment reference QUICKSPR3382134190 Pay period start date 2022-12-22 Pay period end date 2023-01-04</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 537.59</p>		

Date (Type)	From	Amount
2023-01-19 Contribution	QuickSuper (71088314827)	\$ 537.59
<p>Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN</p> <p>Payment reference QUICKSPR3391986859 Pay period start date 2023-01-05 Pay period end date 2023-01-18</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 537.59</p>		
2023-01-23 Contribution	NEWELL AUSTRALIA PTY LIMITED (78109509739)	\$ 1,166.00
<p>Member name Mr Jonas Cruz Member number 3</p> <p>Payment reference PC301222-194346111 Pay period start date 2022-12-01 Pay period end date 2022-12-31</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 1,166.00 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00</p>		
2023-02-02 Contribution	QuickSuper (71088314827)	\$ 537.59
<p>Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN</p> <p>Payment reference QUICKSPR3401849509 Pay period start date 2023-01-19 Pay period end date 2023-02-01</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 537.59</p>		
2023-02-08 Contribution	NEWELL AUSTRALIA PTY LIMITED (78109509739)	\$ 1,166.00
<p>Member name Mr Jonas Cruz Member number 3</p> <p>Payment reference PC060223-196488889 Pay period start date 2023-01-01 Pay period end date 2023-01-31</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 1,166.00 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00</p>		

Date (Type)	From	Amount
2023-02-16 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3412138300 Pay period start date 2023-02-02 Pay period end date 2023-02-15  <b>Contribution amounts</b> Super guarantee amount \$ 537.59	
2023-03-01 Contribution	ADP EMPLOYER SERVICES (70003924945)	\$ 1,781.67
	Member name MR Kevin DAN Member number 11033005246  Payment reference ADP202302281372848 Pay period start date 2023-02-01 Pay period end date 2023-02-28  <b>Contribution amounts</b> Super guarantee amount \$ 1,781.67 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	
2023-03-02 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3422777563 Pay period start date 2023-02-16 Pay period end date 2023-03-01  <b>Contribution amounts</b> Super guarantee amount \$ 537.59	
2023-03-08 Contribution	NEWELL AUSTRALIA PTY LIMITED (78109509739)	\$ 1,001.78
	Member name Mr Jonas Cruz Member number 3  Payment reference PC270223-116667770 Pay period start date 2023-02-01 Pay period end date 2023-02-28  <b>Contribution amounts</b> Super guarantee amount \$ 1,001.78 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	

Date (Type)	From	Amount
2023-03-16 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3432906361 Pay period start date 2023-03-02 Pay period end date 2023-03-15  <b>Contribution amounts</b> Super guarantee amount \$ 537.59	
2023-03-22 Contribution	ADP EMPLOYER SERVICES (70003924945)	\$ 2,759.75
	Member name MR Kevin DAN Member number 11033005246  Payment reference ADP202303211386467 Pay period start date 2023-02-09 Pay period end date 2023-03-08  <b>Contribution amounts</b> Super guarantee amount \$ 2,759.75 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	
2023-03-30 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3442883323 Pay period start date 2023-03-16 Pay period end date 2023-03-29  <b>Contribution amounts</b> Super guarantee amount \$ 537.59	
2023-04-06 Contribution	NEWELL AUSTRALIA PTY LIMITED (78109509739)	\$ 1,853.53
	Member name Mr Jonas Cruz Member number 3  Payment reference PC030423-158258636 Pay period start date 2023-03-01 Pay period end date 2023-03-31  <b>Contribution amounts</b> Super guarantee amount \$ 1,853.53 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	

Date (Type)	From	Amount
2023-04-13 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3453119578 Pay period start date 2023-03-30 Pay period end date 2023-04-12  <b>Contribution amounts</b> Super guarantee amount \$ 537.59	
2023-04-27 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN  Payment reference QUICKSPR3463338404 Pay period start date 2023-04-13 Pay period end date 2023-04-26  <b>Contribution amounts</b> Super guarantee amount \$ 537.59	
2023-04-29 Contribution	ADP EMPLOYER SERVICES (70003924945)	\$ 1,781.67
	Member name MR Kevin DAN Member number 11033005246  Payment reference ADP202304281409078 Pay period start date 2023-04-01 Pay period end date 2023-04-30  <b>Contribution amounts</b> Super guarantee amount \$ 1,781.67 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	
2023-05-03 Contribution	MILLIGAN GROUP PTY LTD (78109509739)	\$ 13,124.94
	Member name Mr CHRIS LAINA Member number 1  Payment reference PC270423-191437036 Pay period start date 2022-09-26 Pay period end date 2023-03-26  <b>Contribution amounts</b> Super guarantee amount \$ 13,124.94	



Date (Type)	From	Amount
2023-05-05 Contribution	NEWELL AUSTRALIA PTY LIMITED (78109509739)	\$ 1,036.51
	Member name <b>Mr Jonas Cruz</b> Member number 3	
	Payment reference PC010523-193583906 Pay period start date 2023-04-01 Pay period end date 2023-04-30	
	<b>Contribution amounts</b> Super guarantee amount <b>\$ 1,036.51</b> Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	
2023-05-11 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name <b>MRS Angelica Foley Stevens LAINA</b> Member number UNKNOWN	
	Payment reference QUICKSPR3474349582 Pay period start date 2023-04-27 Pay period end date 2023-05-10	
	<b>Contribution amounts</b> Super guarantee amount <b>\$ 537.59</b>	
2023-05-25 Contribution	QuickSuper (71088314827)	\$ 537.59
	Member name <b>MRS Angelica Foley Stevens LAINA</b> Member number UNKNOWN	
	Payment reference QUICKSPR3484958789 Pay period start date 2023-05-11 Pay period end date 2023-05-24	
	<b>Contribution amounts</b> Super guarantee amount <b>\$ 537.59</b>	
2023-05-27 Contribution	ADP EMPLOYER SERVICES (70003924945)	\$ 1,781.67
	Member name <b>MR Kevin DAN</b> Member number 11033005246	
	Payment reference ADP202305261426539 Pay period start date 2023-05-01 Pay period end date 2023-05-31	
	<b>Contribution amounts</b> Super guarantee amount <b>\$ 1,781.67</b> Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00	

Date (Type)	From	Amount
2023-06-06 Contribution	NEWELL AUSTRALIA PTY LIMITED (78109509739)	\$ 1,036.51
<p>Member name Mr Jonas Cruz Member number 3</p> <p>Payment reference PC300523-151071499 Pay period start date 2023-05-01 Pay period end date 2023-05-31</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 1,036.51 Employer amount \$ 0.00 Personal amount \$ 0.00 Salary sacrifice amount \$ 0.00 Employer voluntary amount \$ 0.00 Spouse amount \$ 0.00 Child amount \$ 0.00 Other third party amount \$ 0.00</p>		
2023-06-08 Contribution	QuickSuper (71088314827)	\$ 430.07
<p>Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN</p> <p>Payment reference QUICKSPR3495619069 Pay period start date 2023-05-25 Pay period end date 2023-06-07</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 430.07</p>		
2023-06-22 Contribution	QuickSuper (71088314827)	\$ 322.55
<p>Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN</p> <p>Payment reference QUICKSPR3506161274 Pay period start date 2023-06-08 Pay period end date 2023-06-21</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 322.55</p>		
2023-07-06 Contribution	QuickSuper (71088314827)	\$ 322.55
<p>Member name MRS Angelica Foley Stevens LAINA Member number UNKNOWN</p> <p>Payment reference QUICKSPR3517083693 Pay period start date 2023-06-22 Pay period end date 2023-07-05</p> <p><b>Contribution amounts</b> Super guarantee amount \$ 322.55</p>		

19/9/2023

**Sales Property Appraisal letter  
65 Byron Road Tahmoor**

Please find within the sales appraisal for the property at 65 Byron Road Tahmoor

When appraising property we take into account recent comparable sales, market conditions and unique points of the property.

Taking into consideration of the land size, house attributes and future zoning opportunities, we have established an appraisal price for the property as the following.

Estimate \$1,200,000 - \$1,250,000

Should you have any questions or require further detail, please reach out to LJ Hooker Picton.

Kind regards



Mal McEachern  
Director/Licensee  
0401 997 700  
mal.mceachern@ljhooker.com.au  
picton@ljhooker.com.au



## Income & Expenditure Summary

Mr Chris LAINA  
16 Colbourne Avenue  
Glebe NSW 2037

Date 1/07/2022 to 30/06/2023

From Statement: **34 (30/06/2022)**  
To Statement: **45 (30/06/2023)**

### MAJC SMSF PTY LTD atf MAJC SMSF (ID: 134)

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
<b>OPENING BALANCE: \$0.00</b>													
Owner Contributions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

### Residential Properties

#### 65 Byron Road, Tahmoor, NSW 2573

#### Property Income

##### Residential Rent

3250.00	650.00	1700.00	3400.00	3400.00	2550.00	5100.00	3400.00	4250.00	3400.00	3400.00	5100.00	39600.00
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##### Water Rates

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	282.50	0.00	282.50
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**\$39,882.50**

(GST Total: \$0.00)

#### Property Expenses

##### Cleaning

0.00	0.00	0.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00
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##### Council Rates

996.74	0.00	0.00	0.00	735.39	0.00	0.00	735.00	0.00	0.00	735.00	0.00	3202.13
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##### Electrical (GST Inclusive)

0.00	0.00	775.95	0.00	0.00	0.00	0.00	2315.28	770.00	0.00	693.00	409.20	4963.43
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##### Fire Protection (GST Inclusive)

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119.00	0.00	0.00	0.00	119.00
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##### Gardening (GST Inclusive)

0.00	0.00	0.00	360.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	360.00
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##### General Advertising (GST Inclusive)

0.00	0.00	120.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.00
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##### General Repairs and Maintenance (GST Inclusive)

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.52	200.52
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##### Letting Fee (GST Inclusive)

Report shows all transactions reported on statements created within reporting period.



## Income & Expenditure Summary

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
	0.00	0.00	620.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	620.00
Locks, Keys, Card Keys (GST Inclusive)												32.00	32.00
Plumbing (GST Inclusive)				135.00	358.60	410.30	0.00	0.00	0.00	0.00	0.00	0.00	903.90
Residential Management Fee (GST Inclusive)	214.50	42.90	112.20	224.40	224.40	168.30	336.60	224.40	280.50	224.40	224.40	336.60	2613.60

**\$13,634.58**

(GST Total: \$832.95)

**PROPERTY BALANCE: \$26,247.92**

(GST Balance: -\$832.95)

## Ownership Summary

### Owner Income

**\$0.00**

(GST Total: \$0.00)

### Owner Expenses

**\$0.00**

(GST Total: \$0.00)

### Owner Payments

#### MAJC SMSF PTY LTD

2038.76	607.10	71.85	2180.60	2081.61	1971.40	4763.40	125.32	3080.50	3175.60	2030.10	4121.68	26247.92
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**\$26,247.92**

**CLOSING BALANCE: \$0.00**

Report shows all transactions reported on statements created within reporting period.

COPY

Total Amount of Credit \$728,000.00

**What is the annual percentage rate(s)?**

Interest rates (including fixed rates) may change prior to the *settlement date*. Interest rates other than fixed rates can vary after the *settlement date*.

Variable rate account No 1: 4.89% per annum

**Repayments**

**When are they due?**  
 You must make repayments monthly on the same day each month as the *settlement date*. You may make repayments more frequently if you wish for instance weekly or fortnightly – please refer to the T&Cs.

**When must you make your first repayment?**  
 Your first repayment is due one month from the *settlement date*.

**How many repayments will you make?**

Assess any mak	Borrowing Costs:	
	\$570.00 Application Fees	
	\$1095.00 Establishment Fees	
How	\$578.08 Valuation Fees	
Base	\$550.00 Loan Settlement Fee	
below	\$2,068.06 Legal Fees	
amo	-----	
	\$4,861.14 Total Bank Fees	
	\$972.23 Amortisation per ATO requirements - 5 yrs straight line FY2020 - 2024	

**Fees and charges**

**What fees will you pay before or on settlement of your loan?**

Unless otherwise stated all fees are non-refundable. These fees may be payable even if the loan does not proceed for any reason.

Application Fee. Payable on or before settlement.	\$570.00
Establishment Fee	\$1,095.00
Valuation Fee	\$578.08
Legal documentation preparation costs and registration fees	Unascertainable. At cost, including GST
Lender's Annual Facility Fee. Payable annually in advance	\$395.00
Loan Settlement Fee	\$550.00
Settlement Cancellation Fee payable if settlement is cancelled for any reason. Payable when we are first notified of the cancellation. Not payable on settlement postponement.	\$300.00

<b>Total of fees and charges payable on or before settlement (excluding unascertainable amounts)</b>	<b>\$3,488.08</b>
<b>What fees are payable throughout my loan?</b>	
The following fees and charges are payable by you when the service is provided, the expense is incurred, or the relevant event occurs unless otherwise specified. We can require you to pay the fee or charge immediately, debit it to your account, or collect it with your regular repayments. Unless otherwise stated all fees and charges are non-refundable.	
Loan Account Variation Fee. Payable each time you request to split, switch, or convert a loan account or sub-account and we agree to, and provide the account variation. This fee may be payable in addition to any Fixed Rate Lock in Fee.	\$250.00 per account variation
Loan Facility Variation Fee. Payable each time you request, and we agree to materially change the loan facility, for example, a principal increase, a security substitution, or similar.  Third party costs are costs incurred by services providers external to us and will vary depending on the nature of the service and request. These costs are passed on directly to you and are unascertainable at the <i>disclosure date</i> .	\$450.00 per facility variation + third party costs including GST
Lender's Annual Facility Fee payable annually in advance on each anniversary of the <i>settlement date</i> .	\$395.00 per annum
Monthly Arrears Administration Fee. Payable on the day after your account has been in arrears for 10 days, and on the same day each subsequent month for as long as your account remains in arrears for 10 days or more. The fee covers costs associated with managing your account through the arrears process.	\$150.00 per month
Dishonour Fee. Payable to cover our administrative costs when there is a dishonoured payment. You must also pay any third party costs we incur.	\$20 per dishonour, plus third party costs including GST
Notice of Default Fee. Payable each time your loan account is in default and we are required to calculate the total amount owing to correct the default, prepare a default letter, and issue the letter to you.	\$300.00 per default if there is one borrower, or \$600 per default if there are two or more borrowers.
Discharge Administration Fee. Payable for each discharge we are required to make in relation to this loan.	\$895.00 per mortgage discharged plus third party costs.
Ad Hoc Statement Fee  Payable per statement cycle that you request us to generate and reproduce for you. A statement cycle is statements for a six monthly period from January to June or from July to December. For example, if you request two years' worth of statements beginning in April, you will be charged this fee five times.	\$15.00 per statement cycle.
Paper Statement Fee. Payable each time we issue you with a paper version of your statements (whether upon your specific request for a statement, or the regular statement issuance where you have not elected to receive a statement	\$2.00



MAJC SMSF 062-111 1125 0539

Choose account ▼

Transactions

Statements

Account settings

Last 30 Days



Available	\$6,785.23
Pending	\$0.00
Balance	\$6,785.23

Pay or transfer

Search transactions



Date ▼

Amount ▼

Type ▼

Showing 40 transactions

Export ↓

Mon 12 Feb 2024

Debit

Credit

Balance

+ Fast Transfer From JONAS CRUZ Jonas	+\$1,650.00	\$6,785.23
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