

# SELF MANAGED SUPER FUNDS

## COMPUTER FILE INDEX & JOURNALS

CLIENT: CWIC PTY LTD CODE: GRE26

---

**ATF DHG SUPERANNUATION FUND** YEAR: 2022

---

Superfund

x

Please tick

STS:	NO	
GST:	NO	
Please circle		

Prepared by: \_\_\_\_\_

Reviewed by: \_\_\_\_\_

INDUSTRY: \_\_\_\_\_

e.g fishing, advertising, road freight haulage - please be specific

Schedule Reference	INDEX	Tick If Applicable
A-1	TRIAL BALANCE	x
A-2	QUERIES / NOTES	
A-3	JOURNAL ENTRIES	
B-1	PROFIT & LOSS	x
B-2	BALANCE SHEET	x
B-3	MEMBERS LOANS	x
C-1	TAXATION	x
D-1	CASH/TERM DEPOSITS	x
E-1	INVESTMENTS/SHARE PORTFOLIO	x
F-1	PROPERTY	
G-1	OTHER ASSETS	x
H-1	LIABILITIES	x
J-1	TRUST DEED EXTRACTS	
K-1	INVESTMENT STRATEGY	
L-1	MINUTES	
L-2	MINUTES	
L-3	MINUTES	
M-1	CONTRIBUTIONS	
N-1	INTEREST RECEIVED	x
O-1	DIVIDENDS RECEIVED	x
P-1	RENT RECEIVED	
Q-1	EXPENSES	x
	excel/office photocopy master	

**DHG SUPERANNUATION FUND**  
**ABN 18 411 646 139**  
**Comparative Trial Balance as at 30 June 2022**

	2022 \$ Dr	2022 \$ Cr	2021 \$ Dr	2021 \$ Cr
<b>Income</b>				
0550		3,927.17	O-1	2,089.25
0567				525.83
0575		9,327.53	N-1	10,428.32
0584				19.95
0601	1,594.49	E-2		11,129.60
0761.01				146.80
0905	17,227.08	E-2	32,235.95	
<b>Expenses</b>				
1510	2,346.00		2,192.00	
1515	287.14		53.86	
1525	259.00	Q-1-Q-2	259.00	
1535	330.00		330.00	
1545	1.39			
1685	56.00		55.00	
1998.01	1,075.05	B-3.3		
<b>Current Assets</b>				
2000	52,050.50	D-10	40,622.75	
2002	12.83	D-47	24,359.69	
2003	42.73	D-53-D-54	1,545.34	
2004	9,937.11	D-58	40,385.54	
2005	6,268.13	D-78	10,327.49	
2007		E-3/A-2.2	1.39	
2100	10,000.00	G-10		

The accompanying notes form part of these financial statements.


**DHG SUPERANNUATION FUND**  
**ABN 18 411 646 139**  
**Comparative Trial Balance as at 30 June 2022**

	2022 \$ Dr	2022 \$ Cr	2021 \$ Dr	2021 \$ Cr
<b>Non Current Assets</b>				
2500	Australian Bonds	159,400.10	E-8	117,829.02
2520	Shares in listed companies	56,814.86	E-37	89,734.13
2521	Options		E-38	740.00
2900	Loan - AE & SM Zahradnik		G-2	34,220.49
<b>Current Liabilities</b>				
3246	Other creditors		198.00	H-1
				17,993.84
3325	Taxation	547.10	C-2	1,080.81
3326	PAYG Payable		444.00	C-4
<b>Equity</b>				
4000.01	Opening balance - Members fund		342,852.81	455,560.59
4080.01	Lump Sum Payment	38,500.00	B-3.3	101,921.72
		356,749.51	356,749.51	497,894.18
			497,894.18	497,894.18
	<b>Net Loss</b>	<b>9,921.45</b>		<b>10,786.06</b>

## Detail Job

Discussion for Job : DHG Superfund

Email : farrell.m@dbaker.com.au

Client	Time	Status	Note	Edit	File
D Baker & Associates Chartered Accountants and Business Advisors	15/05/2023 09:43:35	New Job	Please find documents for the DHG superfund for june 2022 year. Please prepare full working paper File, Financial Statements, Tax return and update members statement for the year. Please advise when we can expect the final working paper file. Due to lodgment due dates comming up soon you urgent attention would be appreciated. Thanks Farrell		



<b>Client</b>	DBaker
<b>End Client</b>	DHG Superannuation Fund
<b>Year</b>	2022
<b>Query date</b>	24-May-23

Item No.	Account	Query	Answer
1	Bank Account	Please provide us with bank statements from 03/06/2022 to 30/06/2022 of ANZ Business CMT A/c 9056-99493 to take up transactions and confirm closing balance.	See Attached
2	Australian Bond Exchange	Please provide us with the statements from 01/01/2022 to 30/06/2022 of Australian Bond Exchange, including: + Investment Summary + Current Bonds + Coupon Payable + Transactions + Cash Interest	Please see attached. The client requested the account to be closed as there are no bonds with them but the cash account was left open with \$1.39
3	ANZ Share Investing	Please provide us with the statements from 01/07/2021 to 30/06/2022 of ANZ Share Investing, including: + Trading Account Statement + Confirmations + Holdings + Options Confirmations + Options Positions	Please see attached
4	Lump sum payment	Please refer to Lump sum payment spreadsheet and confirm whether total of \$38,500 was lump sum payment this year. Otherwise, please advise. <a href="#">Lump sum payment</a>	Correct

## DHG SUPERANNUATION FUND

ABN 18 411 646 139

Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 4080.01 - Lump Sum Payment</b>							
21/09/2021	000000090	P	TO DONALD GREGSON		5,000.00		5,000.00
12/10/2021	000000091	P	TO DONALD GREGSON		5,000.00		10,000.00
15/11/2021	000000092	P	TO DONALD GREGSON		5,000.00		15,000.00
13/12/2021	000000093	P	TO DONALD GREGSON		5,000.00		20,000.00
17/01/2022	000000094	P	TO DONALD GREGSON		1,500.00		21,500.00
21/02/2022	000000095	P	TO DONALD GREGSON		5,000.00		26,500.00
17/03/2022	000000096	P	TO DONALD GREGSON		2,000.00		28,500.00
11/04/2022	000000097	P	TO DONALD GREGSON		5,000.00		33,500.00
23/05/2022	000000084	P	To Donald Gregson		5,000.00		38,500.00
Total					<u>38,500.00</u>		

## DHG SUPERANNUATION FUND

ABN 18 411 646 139

## Detailed Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
<b>Revenue</b>			
Other-LISA remittance			146.80
Change in NMV of Investments	E-2	(17,227.08)	(32,235.95)
Dividends - Franked	O-1	3,927.17	2,089.25
Distribution from trusts			525.83
Interest received	N-1	9,327.53	10,428.32
Brokerage rebate			19.95
Total capital gains	E-2	(1,594.49)	11,129.60
Total revenue		<u>(5,566.87)</u>	<u>(7,896.20)</u>
<b>Expenses</b>			
Accountancy		2,346.00	2,192.00
Administration Costs		287.14	53.86
ATO Supervisory Levy	Q-1-Q-2	259.00	259.00
Audit fees		330.00	330.00
Bank fees & charges		1.39	
Filing fees		56.00	55.00
Total expenses		<u>3,279.53</u>	<u>2,889.86</u>
<b>Benefits Accrued as a Result of Operations Before Income Tax</b>		<b>(8,846.40)</b>	<b>(10,786.06)</b>
Income tax expense	C-1 6	1,075.05	
<b>Benefits Accrued as a Result of Operations</b>	<b>7</b>	<b><u>(9,921.45)</u></b>	<b><u>(10,786.06)</u></b>

## DHG SUPERANNUATION FUND

ABN 18 411 646 139

## Detailed Statement of Financial Position as at 30 June 2022

		2022 \$		2021 \$
<b>Investments</b>				
Australian Bonds	E-8	159,400.10		117,829.02
Shares in listed companies	E-37	56,814.86		89,734.13
Options	E-38			740.00
Total Investments		<u>216,214.96</u>		<u>208,303.15</u>
<b>Other Assets</b>				
Cash at bank - ANZ E-Trade 11004	D-10	52,050.50	↑ \$68,311.3 ↓	40,622.75
Cash at bank - ANZ Business CMT - 99493	D-47	12.83		24,359.69
Cash at Bank - ANZ Cash Hub 65797	D-53-D-54	42.73		1,545.34
Cash at bank - Macquarie CMA 965238876	D-58	9,937.11		40,385.54
Cash at Bank - Bendigo 163830151	D-78	6,268.13		10,327.49
Australian Bond Exchange Cash	E-3/A-2.2			1.39
Sundry Debtors	G-10	10,000.00		
Loan - AE & SM Zahradnik	G-2			34,220.49
Total other assets		<u>78,311.30</u>		<u>151,462.69</u>
Total assets		<u>294,526.26</u>		<u>359,765.84</u>
<b>Liabilities</b>				
Other creditors	H-1	198.00		17,993.84
Taxation	C-2	(547.10)		(1,080.81)
PAYG Payable	C-4	444.00		
Total liabilities		<u>94.90</u>		<u>16,913.03</u>
<b>Net Assets Available to Pay Benefits</b>		<b><u>294,431.36</u></b>		<b><u>342,852.81</u></b>
Represented by:				
<b>Liability for Accrued Members' Benefits</b>				
Allocated to members' accounts	B-3.1	294,431.36		342,852.81
		<u>294,431.36</u>		<u>342,852.81</u>

The accompanying notes form part of these financial statements.

**DHG SUPERANNUATION FUND**

ABN 18 411 646 139

**Member's Information Statement**

For the year ended 30 June 2022

	2022	2021
	\$	\$
<b>Donald Gregson</b>		
Opening balance - Members fund	342,852.81	455,560.59
Allocated earnings	(8,846.40)	(10,932.86)
Other-LISA remittance		146.80
Income tax expense - Earnings	(1,075.05)	
Lump Sum Payment	(38,500.00)	(101,921.72)
Balance as at 30 June 2022	<u>294,431.36</u>	<u>342,852.81</u>
Withdrawal benefits at the beginning of the year	342,852.81	455,560.59
Withdrawal benefits at 30 June 2022	294,431.36	342,852.81

B-3.3

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Contact Details**

If you require further information on your withdrawal benefit please contact Donald Gregson or write to The Trustee, DHG SUPERANNUATION FUND.

**DHG SUPERANNUATION FUND**

ABN 18 411 646 139

**Member's Information Statement**

For the year ended 30 June 2022

	2022	2021
	\$	\$
<b>Amounts Allocatable to Members</b>		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	(9,921.45)	(10,786.06)
Lump Sum Payment	(38,500.00)	(101,921.72)
Amount allocatable to members	<u>(48,421.45)</u>	<u>(112,707.78)</u>
<b>Allocation to members</b>		
Donald Gregson	(48,421.45)	(112,707.78)
Total allocation	(48,421.45)	(112,707.78)
Yet to be allocated	<u>(48,421.45)</u>	<u>(112,707.78)</u>
<b>Members Balances</b>		
Donald Gregson	294,431.36	342,852.81
Allocated to members accounts	294,431.36	342,852.81
Yet to be allocated	<u>294,431.36</u>	<u>342,852.81</u>
Liability for accrued members benefits	<u>294,431.36</u>	<u>342,852.81</u>

## Member Movement Worksheet

Client	Dbaker
End Client	DHG Superannuation Fund
Year	2022

<b>Benefits accrued as a result of operations before income tax</b>	(8,846.40)	<b>Ref</b>
Less: Other Contributions		
Add: Life Insurance premium		
<b>Allocated Earnings</b>	<b>(8,846.40)</b>	
<b>Gross tax</b>	<b>1,075.05</b>	<b>C-1</b>
Less: Income Tax on Contributions	-	
	<b>1,075.05</b>	

	DOB	Age	Opening balance	
<b>Donald Gregson - Acc</b>	14/02/1951	70	342,852.81	100.00%
			<b>342,852.81</b>	

Member Account	Donald Gregson - Accumulation	Total	Ref
Opening balance	342,852.81	342,852.81	
Low income super contribution		-	
Contributions by Employer		-	
Contributions by Member		-	
Lupm Sum Payment	- 38,500.00	- 38,500.00	<b>B-3.4</b>
Allocated Earnings	- 8,846.40	- 8,846.40	
Income Tax on Contribution	-	-	
Income Tax on Earnings	- 1,075.05	- 1,075.05	
	- 48,421.45		
<b>TOTAL</b>	<b>294,431.36</b>	<b>294,431.36</b>	

**DHG SUPERANNUATION FUND****ABN 18 411 646 139****Ledger Entries Report for the year ending 30 June, 2022**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 4080.01 - Lump Sum Payment</b>							
21/09/2021	000000090	P	TO DONALD GREGSON		5,000.00		5,000.00
12/10/2021	000000091	P	TO DONALD GREGSON		5,000.00	D-51	10,000.00
15/11/2021	000000092	P	TO DONALD GREGSON		5,000.00		15,000.00
13/12/2021	000000093	P	TO DONALD GREGSON		5,000.00		20,000.00
17/01/2022	000000094	P	TO DONALD GREGSON		1,500.00		21,500.00
21/02/2022	000000095	P	TO DONALD GREGSON		5,000.00	D-54	26,500.00
17/03/2022	000000096	P	TO DONALD GREGSON		2,000.00		28,500.00
11/04/2022	000000097	P	TO DONALD GREGSON		5,000.00		33,500.00
23/05/2022	000000084	P	To Donald Gregson		5,000.00	D-44	38,500.00
Total					<b>38,500.00</b>	<b>A-2.2#4</b>	



## Tax Reconciliation Worksheet

Client	Dbaker
End Client	DHG Superannuation Fund
Year	2022

		Amount	Ref
Benefits accrued as a result of operations before income tax	-	8,846.40	B-1
<i>Less:</i>			
Tax Losses Deducted	2,808.00		C-22
Rounding	0.17		
	2,808.17		
<i>Add:</i>			
Change in MV	17,227.08		E-2
Accounting capital gains	1,594.49		E-2
	18,821.57		
Taxable Income		7,167.00	
Gross tax(15%)		1,075.05	
<i>Less:</i>			
Dividend Franking Credit		1,178.15	O-1
Distribution Franking Credit			
<i>Less: PAYG Instalment</i>			
PAYG Q4/2022		444.00	C-4
		1,622.15	
Current tax or refund		- 547.10	
Add: Supervisory Levy		259.00	
<b>Amount due for 2021-2022</b>		<b>(288.10)</b>	
Tax losses b/f from prior years	2,808.00	C-22	
Tax losses applied 2022	-	2,808.00	
Tax losses c/f to later years	-		

## Income Tax Worksheet

Client	Dbaker
End Client	DHG Superannuation Fund
Year	2022

			Ref
Opening balance	1,080.81		A-1.2
Tax Refund 2020	421.39		C-3
Tax Refund 2021	400.42		C-3
ATO levy 2021	259.00		
	1,080.81		
ITA Balance	-		C-3
<b>2022 Income Tax</b>	<b>1,075.05</b>		C-1
Dividend Franking Credit	1,178.15		O-1
PAYG Q4/2022	444.00		C-4
	1,622.15		
<b>Total provision for income tax</b>	-	<b>547.10</b>	



**Australian Government**  
**Australian Taxation Office**

**Agent** D BAKER & ASSOCIATES PTY LTD  
**Client** DHG SUPERANNUATION FUND  
**ABN** 18 411 646 139  
**TFN** 829 261 409

## Income tax 551

<b>Date generated</b>	26 April 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

4 results found - from **26 April 2021** to **26 April 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 May 2022	27 May 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$400.42		\$0.00
24 May 2022	24 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$400.42	\$400.42 CR
30 Jun 2021	5 Jul 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$421.39		\$0.00
30 Jun 2021	15 Jun 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$421.39	\$421.39 CR



## Activity statement 001

<b>Date generated</b>	26 April 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

11 results found - from **26 April 2021** to **26 April 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 Mar 2023	5 Mar 2023	General interest charge			\$0.00
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$453.00		\$0.00
15 Feb 2023	14 Feb 2023	Payment received		\$453.00	\$453.00 CR
3 Nov 2022	3 Nov 2022	General interest charge			\$0.00
3 Nov 2022	2 Nov 2022	Payment received		\$453.00	\$0.00
1 Nov 2022	1 Nov 2022	General interest charge			\$453.00 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$453.00		\$453.00 DR
24 Oct 2022	24 Oct 2022	General interest charge			\$0.00
24 Oct 2022	21 Oct 2022	Payment received		\$444.00	\$0.00
3 Oct 2022	3 Oct 2022	General interest charge			\$444.00 DR
2 Oct 2022	25 Aug 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$444.00		\$444.00 DR

**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

*The Australian Business Register*

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

*Electronic funds transfer - direct debit*

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number Year Name of partnership,  
trust, fund or entity 

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner,  
trustee or director

Date

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference  
number Account Name 

I authorise the refund to be deposited directly to the specified account.

Signature

Date

# Self-managed superannuation fund annual return

## 2022

### Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2022 (NAT 71287).

 Return year 

The Self-managed superannuation fund annual return instructions 2022 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

### Section A: Fund information

#### 1 Tax file number (TFN)

The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

#### 2 Name of self-managed superannuation fund (SMSF)

#### 3 Australian business number (ABN) (if applicable)

#### 4 Current postal address






#### 5 Annual return status

Is this an amendment to the SMSF's 2022 return?

 A  N

Is this the first required return for a newly registered SMSF?

 B  N

#### 6 SMSF auditor

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

 Use Agent  
address details? 

Postal address





 Date audit was completed  A 

Was Part A of the audit report qualified ?

 B  N

Was Part B of the audit report qualified ?

 C  N

 If Part B of the audit report was qualified,  
have the reported issues been rectified?

 D 

Sensitive (when completed)

**7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number  Fund account number

Fund account name

I would like my tax refunds made to this account.  Y Print Y for yes or N for no.  If Yes, Go to C.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?

This account is used for tax refunds. You can provide a tax agent account here.

BSB number  Account number

Account name

**C Electronic service address alias**

Provide the electronic service address alias(ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

**8 Status of SMSF**

Australian superannuation fund  A  Y

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts?  C  Y

Fund's tax file number (TFN) 829 261 409

Fund benefit structure  B  A Code

**9 Was the fund wound up during the income year?**

N Print Y for yes or N for no. If yes, provide the date on which the fund was wound up

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?  N Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A.

If No, Go to Section B: Income

If Yes Exempt current pension income amount  A

Which method did you use to calculate your exempt current pension income?

Segregated assets method  B

Unsegregated assets method  C  Was an actuarial certificate obtained?  D  Print Y for yes

Did the fund have any other income that was assessable?  E  Print Y for yes or N for no.  If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

**Section B: Income**

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year? **G**  Y  N Print Y for yes or N for no.

Have you applied an exemption or rollover? **M**  Y  N Print Y for yes or N for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2022.

Net capital gain **A**  Loss

Gross rent and other leasing and hiring income **B**

Gross interest **C**  Loss

N-1

Forestry managed investment scheme income **X**

Gross foreign income **D1**  Loss

Net foreign income **D**  Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F**  Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**  Loss

O-1

\* Dividend franking credit **L**  Loss

\* Gross trust distributions **M**  Code

**Calculation of assessable contributions**

Assessable employer contributions

**R1**

plus Assessable personal contributions

**R2**

plus \*\*No-TFN-quoted contributions

**R3**

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

**Calculation of non-arm's length income**

\* Net non-arm's length private company dividends

**U1**

plus \* Net non-arm's length trust distributions

**U2**

plus \* Net other non-arm's length income

**U3**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

\* Other income **S**  Code

\*Assessable income due to changed tax status of fund **T**

#This is a mandatory label.  
\* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W**  Loss   
(Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V**  Loss   
(W less Y)



**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
SMSF auditor fee	<b>H1</b> <input type="text" value="330"/>	<b>H2</b> <input type="text"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text" value="2,949"/>	<b>J2</b> <input type="text"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text" value="\$2,346+\$287.14+\$259+\$1.39+\$56"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/> Code <input type="text"/>	<b>L2</b> <input type="text"/> Code <input type="text"/>	
Tax losses deducted	<b>M1</b> <input type="text" value="2,808"/>		
<b>TOTAL DEDUCTIONS</b>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b> <input type="text" value="6,087"/> (Total A1 to M1)		<b>Y</b> <input type="text" value="0"/> (Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b>		<b>TOTAL SMSF EXPENSES</b>	
<b>O</b> <input type="text" value="7,167"/> Loss <input type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		<b>Z</b> <input type="text" value="6,087"/> (N plus Y)	

#This is a mandatory label.

**Section D: Income tax calculation statement**

**#Important:**

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank, you will have specified a zero amount.

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2022 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input type="text" value="7,167"/>	
(an amount must be included even if it is zero)		
#Tax on taxable income	<b>T1</b> <input type="text" value="1,075.05"/>	
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	<b>J</b> <input type="text" value="0.00"/>	
(an amount must be included even if it is zero)		
Gross tax	<b>B</b> <input type="text" value="1,075.05"/>	
(T1 plus J)		

Foreign income tax offset <b>C1</b> <input type="text"/>	<b>Non-refundable non-carry forward tax offsets</b> <b>C</b> <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets <b>C2</b> <input type="text"/>	

**SUBTOTAL 1**  
**T2**   
(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset <b>D1</b> <input type="text"/>	<b>Non-refundable carry forward tax offsets</b> <b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year <b>D2</b> <input type="text"/>	
Early stage investor tax offset <b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year <b>D4</b> <input type="text"/>	

**SUBTOTAL 2**  
**T3**   
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset <b>E1</b> <input type="text" value="1,178.15"/>	<b>Refundable tax offsets</b> <b>E</b> <input type="text" value="1,178.15"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

**#TAX PAYABLE T5**   
(T3 less E - cannot be less than zero)

**Section 102AAM interest charge**  
**G**

C-1

Credit for interest on early payments – amount of interest	<b>H1</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2</b> <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3</b> <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8</b> <input type="text"/>
<b>Eligible credits</b>	
	<b>H</b> <input type="text" value="0.00"/>
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)	

C-1

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I</b> <input type="text" value="103.10"/>
(unused amount from label E- an amount must be included even if it is zero)	

<b>PAYG instalments raised</b>	<b>K</b> <input type="text" value="444.00"/>
--------------------------------	--

<b>Supervisory levy</b>	<b>L</b> <input type="text" value="259.00"/>
-------------------------	--

<b>Supervisory levy adjustment for wound up funds</b>	<b>M</b> <input type="text"/>
---	-------------------------------

<b>Supervisory levy adjustment for new funds</b>	<b>N</b> <input type="text"/>
--	-------------------------------

<b>Total amount of tax refundable</b>	<b>S</b> <input type="text" value="288.10"/>
(T5 plus G less H less I less K plus L less M plus N)	

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2022.

Tax losses carried forward to later income years	<b>U</b> <input type="text"/>
--	-------------------------------

Net capital losses carried forward to later income years	<b>V</b> <input type="text" value="1,594"/>
--	---

E-2

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Section F / Section G: Member Information

See the Privacy note in the Declaration.

Title	MR	Member'sTFN	623 970 591	Member	1
Family name	GREGSON			Account status	
First given name	DONALD			Code	0
Other given names	HUGH				
Date of birth	14/02/1951	If deceased, date of death			

Contributions

OPENING ACCOUNT BALANCE 342,852.81

<p>Refer to instructions for completing these labels.</p> <p>Employer contributions <b>A</b></p> <p>ABN of principal employer <b>A1</b></p> <p>Personal contributions <b>B</b></p> <p>CGT small business retirement exemption <b>C</b></p> <p>CGT small business 15-year exemption amount <b>D</b></p> <p>Personal injury election <b>E</b></p> <p>Spouse and child contributions <b>F</b></p> <p>Other third party contributions <b>G</b></p> <p><b>TOTAL CONTRIBUTIONS</b> <b>N</b> 0.00 (Sum of labels A to M)</p>	<p>Proceeds from primary residence disposal <b>H</b></p> <p>Receipt date <b>H1</b></p> <p>Assessable foreign superannuation fund amount <b>I</b></p> <p>Non-assessable foreign superannuation fund amount <b>J</b></p> <p>Transfer from reserve: assessable amount <b>K</b></p> <p>Transfer from reserve: non-assessable amount <b>L</b></p> <p>Contributions from non-complying funds and previously non-complying funds <b>T</b></p> <p>Any other contributions (including Super Co-contributions and low Income Super Amounts) <b>M</b></p>
---	--

B-3.3

Other transactions

<p>Accumulation phase account balance <b>S1</b> 294,431.36</p> <p>Retirement phase account balance - Non CDBIS <b>S2</b> 0.00</p> <p>Retirement phase account balance - CDBIS <b>S3</b> 0.00</p> <p>0 TRIS Count</p>	<p>Allocated earnings or losses <span style="float: right;">Loss</span> <b>O</b> 9,921.45 <span style="float: right;">L</span></p> <p>Inward rollovers and transfers <b>P</b></p> <p>Outward rollovers and transfers <b>Q</b></p> <p>Lump Sum payments <span style="float: right;">Code</span> <b>R1</b> 38,500.00 <span style="float: right;">A</span></p> <p>Income stream payments <span style="float: right;">Code</span> <b>R2</b> <span style="float: right;"></span></p> <p><b>CLOSING ACCOUNT BALANCE</b> <b>S</b> 294,431.36 (S1 plus S2 plus S3)</p>
--	--

Accumulation phase value	<b>X1</b>
Retirement phase value	<b>X2</b>
Outstanding limited recourse borrowing arrangement amount	<b>Y</b>

Sensitive (when completed)

**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts	<b>A</b>	<input type="text"/>
Unlisted trusts	<b>B</b>	<input type="text"/>
Insurance policy	<b>C</b>	<input type="text"/>
Other managed investments	<b>D</b>	<input type="text"/>

15b Australian direct investments

Cash and term deposits	<b>E</b>	<input type="text" value="68,311"/>
Debt securities	<b>F</b>	<input type="text" value="159,400"/>
Loans	<b>G</b>	<input type="text"/>
Listed shares	<b>H</b>	<input type="text" value="56,815"/>
Unlisted shares	<b>I</b>	<input type="text"/>

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1**

Australian non-residential real property  
**J2**

Overseas real property  
**J3**

Australian shares  
**J4**

Overseas shares  
**J5**

Other  
**J6**

Property count  
**J7**

Limited recourse borrowing arrangements **J**

Non-residential real property	<b>K</b>	<input type="text"/>
Residential real property	<b>L</b>	<input type="text"/>
Collectables and personal use assets	<b>M</b>	<input type="text"/>
Other assets	<b>O</b>	<input type="text" value="10,000"/>

B-2

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares	<b>P</b>	<input type="text"/>
Overseas non-residential real property	<b>Q</b>	<input type="text"/>
Overseas residential real property	<b>R</b>	<input type="text"/>
Overseas managed investments	<b>S</b>	<input type="text"/>
Other overseas assets	<b>T</b>	<input type="text"/>

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U**   
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A**  **N**  Print **Y** for yes or **N** for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print **Y** for yes or **N** for no.

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> <input type="text"/>				
Permissible temporary borrowings	<b>V2</b> <input type="text"/>				
Other borrowings	<b>V3</b> <input type="text"/>				
		Borrowings	<b>V</b>	<input type="text" value="0"/>	
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b>	<input type="text" value="294,431"/>		
Reserve accounts		<b>X</b>	<input type="text"/>		
Other liabilities		<b>Y</b>	<input type="text" value="95"/>		
<b>TOTAL LIABILITIES</b>		<b>Z</b>	<input type="text" value="294,526"/>		

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains	<b>H</b>	<input type="text"/>
Total TOFA losses	<b>I</b>	<input type="text"/>

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2021–22 income year, write 2022). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2022. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2022 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2022. **D**

**Section K:Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy).

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date 

Day	Month	Year
13	06	2023

**Preferred trustee or director contact details:**

Title

Family name

First given name

Other given names

Phone number 

Area code	Number
04	23053510

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return 

Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2022 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date 

Day	Month	Year
13	06	2023

**Tax agent's contact details**

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number 

Area code	Number
08	92746637

Tax agent number

Reference number

**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

*The Australian Business Register*

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

*Electronic funds transfer - direct debit*

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number Year Name of partnership, trust, fund or entity 

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number Account Name 

I authorise the refund to be deposited directly to the specified account.

Signature

Date



**Self-managed superannuation  
fund annual return****2021****Who should complete this annual return?**

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2021 (NAT 71287)

Return year 

The Self-managed superannuation fund annual return instructions 2021 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

**Section A: Fund information****1 Tax file number (TFN)**

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

**2 Name of self-managed superannuation fund (SMSF)****3 Australian business number (ABN)****4 Current postal address****5 Annual return status**

Is this an amendment to the SMSF's 2021 return?

 A  N

Is this the first required return for a newly registered SMSF?

 B  N**6 SMSF auditor**

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details? 

Postal address

Date audit was completed  A 

Was Part A of the audit report qualified ?

 B  N

Was Part B of the audit report qualified ?

 C  N

If Part B of the audit report was qualified, have the reported issues been rectified?

 D

**7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits)  Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

I would like my tax refunds made to this account.  Y Print Y for yes or N for no.  If Yes, Go to C.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?  N

This account is used for tax refunds. You can provide a tax agent account here.

BSB number  Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**C Electronic service address alias**

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAALias). See instructions for more information.

**8 Status of SMSF** Australian superannuation fund

A  Y

Fund's tax file number (TFN) 829 261 409

Fund benefit structure  B  A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?  C  Y

**9 Was the fund wound up during the income year?**

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up Day Month Year

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?  N Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount  A

Which method did you use to calculate your exempt current pension income?

Segregated assets method  B

Unsegregated assets method  C  Was an actuarial certificate obtained?  D  Print Y for yes

Did the fund have any other income that was assessable?  E  Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

**Section B: Income**

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year? **G**  Y  N Print Y for yes or N for no.

Have you applied an exemption or rollover? **M**  Y  N Print Y for yes or N for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2021.

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1**  Net foreign income **D**  Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F**  Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

**Calculation of assessable contributions**  
 Assessable employer contributions **R1**   
 plus Assessable personal contributions **R2**   
 plus\*\*No-TFN-quoted contributions **R3**   
 (an amount must be included even if it is zero)  
 less Transfer of liability to life insurance company or PST **R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

**Calculation of non-arm's length income**  
 \* Net non-arm's length private company dividends **U1**   
 plus \* Net non-arm's length trust distributions **U2**   
 plus \* Net other non-arm's length income **U3**

\* Other income **S**  Code

\*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label  
 \* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W**  Loss

(Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V**  Loss

(W less Y)

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	<b>DEDUCTIONS</b>		<b>NON-DEDUCTIBLE EXPENSES</b>
Interest expenses within Australia	<b>A1</b> <input style="width: 100%;" type="text"/>		<b>A2</b> <input style="width: 100%;" type="text"/>
Interest expenses overseas	<b>B1</b> <input style="width: 100%;" type="text"/>		<b>B2</b> <input style="width: 100%;" type="text"/>
Capital works expenditure	<b>D1</b> <input style="width: 100%;" type="text"/>		<b>D2</b> <input style="width: 100%;" type="text"/>
Decline in value of depreciating assets	<b>E1</b> <input style="width: 100%;" type="text"/>		<b>E2</b> <input style="width: 100%;" type="text"/>
Insurance premiums – members	<b>F1</b> <input style="width: 100%;" type="text"/>		<b>F2</b> <input style="width: 100%;" type="text"/>
SMSF auditor fee	<b>H1</b> <input style="width: 100%;" type="text" value="330"/>		<b>H2</b> <input style="width: 100%;" type="text"/>
Investment expenses	<b>I1</b> <input style="width: 100%;" type="text"/>		<b>I2</b> <input style="width: 100%;" type="text"/>
Management and administration expenses	<b>J1</b> <input style="width: 100%;" type="text" value="2,560"/>		<b>J2</b> <input style="width: 100%;" type="text"/>
Forestry managed investment scheme expense	<b>U1</b> <input style="width: 100%;" type="text"/>		<b>U2</b> <input style="width: 100%;" type="text"/>
Other amounts	<b>L1</b> <input style="width: 100%;" type="text" value="4,200"/> Code <input style="width: 20px;" type="text" value="O"/>		<b>L2</b> <input style="width: 100%;" type="text"/> Code <input style="width: 20px;" type="text"/>
Tax losses deducted	<b>M1</b> <input style="width: 100%;" type="text" value="19,065"/>		
<b>TOTAL DEDUCTIONS</b>			<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>
	<b>N</b> <input style="width: 100%;" type="text" value="26,155"/> (Total A1 to M1)		<b>Y</b> <input style="width: 100%;" type="text" value="0"/> (Total A2 to L2)
<b>#TAXABLE INCOME OR LOSS</b>			<b>TOTAL SMSF EXPENSES</b>
	<b>O</b> <input style="width: 100%;" type="text" value="0"/> Loss <input style="width: 20px;" type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		<b>Z</b> <input style="width: 100%;" type="text" value="26,155"/> (N plus Y)

#This is a mandatory label.

**Section D: Income tax calculation statement**

**#Important:**

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2021 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input style="width: 100%;" type="text" value="0"/>	(an amount must be included even if it is zero)
#Tax on taxable income	<b>T1</b> <input style="width: 100%;" type="text" value="0.00"/>	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	<b>J</b> <input style="width: 100%;" type="text" value="0.00"/>	(an amount must be included even if it is zero)
<b>Gross tax</b>	<b>B</b> <input style="width: 100%;" type="text" value="0.00"/>	(T1 plus J)

Foreign income tax offset <b>C1</b> <input type="text"/>	<b>Non-refundable non-carry forward tax offsets</b> <b>C</b> <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets <b>C2</b> <input type="text"/>	

**SUBTOTAL 1**  
**T2**   
(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset <b>D1</b> <input type="text"/>	<b>Non-refundable carry forward tax offsets</b> <b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year <b>D2</b> <input type="text"/>	
Early stage investor tax offset <b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year <b>D4</b> <input type="text"/>	

**SUBTOTAL 2**  
**T3**   
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset <b>E1</b> <input type="text" value="659.42"/>	<b>Refundable tax offsets</b> <b>E</b> <input type="text" value="659.42"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

**#TAX PAYABLE T5**   
(T3 less E - cannot be less than zero)

**Section 102AAM interest charge**  
**G**

Credit for interest on early payments – amount of interest  
**H1**

Credit for tax withheld – foreign resident withholding (excluding capital gains)  
**H2**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)  
**H3**

Credit for TFN amounts withheld from payments from closely held trusts  
**H5**

Credit for interest on no-TFN tax offset  
**H6**

Credit for foreign resident capital gains withholding amounts  
**H8**

**Eligible credits**  
**H**   
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds** **I**   
 (Remainder of refundable tax offsets).  
 (unused amount from label E- an amount must be included even if it is zero)

**PAYG instalments raised**  
**K**

**Supervisory levy**  
**L**

**Supervisory levy adjustment for wound up funds**  
**M**

**Supervisory levy adjustment for new funds**  
**N**

**Total amount of tax refundable** **S**   
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2021.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text" value="0"/>		<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>		<input type="text" value="0"/>

**Section F / Section G: Member Information**

In Section F / G report all current members in the fund at 30 June.  
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title		MR	See the Privacy note in the Declaration.	Member Number	1
Family name		GREGSON	Member'sTFN	623 970 591	
First given name		DONALD	Account status		
Other given names		HUGH	O Code		
Date of birth		14/02/1951	If deceased, date of death		

**Contributions**

OPENING ACCOUNT BALANCE 455,560.59

Refer to instructions for completing these labels

Employer contributions  
**A**

ABN of principal employer  
**A1**

Personal contributions  
**B**

CGT small business retirement exemption  
**C**

CGT small business 15-year exemption amount  
**D**

Personal injury election  
**E**

Spouse and child contributions  
**F**

Other third party contributions  
**G**

Proceeds from primary residence disposal  
**H**

Receipt date  
**H1**

Assessable foreign superannuation fund amount  
**I**

Non-assessable foreign superannuation fund amount  
**J**

Transfer from reserve: assessable amount  
**K**

Transfer from reserve: non-assessable amount  
**L**

Contributions from non-complying funds and previously non-complying funds  
**T**

Any other contributions (including Super Co-contributions and low Income Super Contributions)  
**M** 146.80

**TOTAL CONTRIBUTIONS N** 146.80  
(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance  
**S1** 342,852.81

Retirement phase account balance - Non CDBIS  
**S2** 0.00

Retirement phase account balance - CDBIS  
**S3** 0.00

0 TRISCount

Allocated earnings or losses **O** 10,932.86 Loss L

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1** 101,921.72 Code A

Income stream payment **R2** Code

**CLOSING ACCOUNT BALANCE S** 342,852.81  
S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts	<b>A</b>	<input type="text"/>
Unlisted trusts	<b>B</b>	<input type="text"/>
Insurance policy	<b>C</b>	<input type="text"/>
Other managed investments	<b>D</b>	<input type="text"/>

15b Australian direct investments

Cash and term deposits	<b>E</b>	<input type="text" value="117,242"/>
Debt securities	<b>F</b>	<input type="text" value="117,829"/>
Loans	<b>G</b>	<input type="text" value="34,220"/>
Listed shares	<b>H</b>	<input type="text" value="89,734"/>
Unlisted shares	<b>I</b>	<input type="text"/>

<b>Limited recourse borrowing arrangements</b>	
Australian residential real property	<b>J1</b> <input type="text"/>
Australian non-residential real property	<b>J2</b> <input type="text"/>
Overseas real property	<b>J3</b> <input type="text"/>
Australian shares	<b>J4</b> <input type="text"/>
Overseas shares	<b>J5</b> <input type="text"/>
Other	<b>J6</b> <input type="text"/>
Property count	<b>J7</b> <input type="text"/>

Limited recourse borrowing arrangements	<b>J</b>	<input type="text" value="0"/>
---	----------	--------------------------------

Non-residential real property	<b>K</b>	<input type="text"/>
Residential real property	<b>L</b>	<input type="text"/>
Collectables and personal use assets	<b>M</b>	<input type="text"/>
Other assets	<b>O</b>	<input type="text" value="740"/>

15c Other investments

Crypto-Currency	<b>N</b>	<input type="text"/>
-----------------	----------	----------------------

15d Overseas direct investments

Overseas shares	<b>P</b>	<input type="text"/>
Overseas non-residential real property	<b>Q</b>	<input type="text"/>
Overseas residential real property	<b>R</b>	<input type="text"/>
Overseas managed investments	<b>S</b>	<input type="text"/>
Other overseas assets	<b>T</b>	<input type="text"/>

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b> (Sum of labels A to T)	<b>U</b>	<input type="text" value="359,765"/>
---	----------	--------------------------------------

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year **A**  Print **Y** for yes or **N** for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print **Y** for yes or **N** for no.



**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements <b>V1</b> <input style="width: 150px;" type="text"/>		Permissible temporary borrowings <b>V2</b> <input style="width: 150px;" type="text"/>		Other borrowings <b>V3</b> <input style="width: 150px;" type="text"/>		Borrowings <b>V</b> <input style="width: 100px;" type="text" value="0"/>		
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) <b>W</b> <input style="width: 100px;" type="text" value="342,852"/>								
Reserve accounts <b>X</b> <input style="width: 100px;" type="text"/>								
Other liabilities <b>Y</b> <input style="width: 100px;" type="text" value="16,913"/>								
<b>TOTAL LIABILITIES Z</b> <input style="width: 100px;" type="text" value="359,765"/>								

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains	<b>H</b>	<input style="width: 100%;" type="text"/>
Total TOFA losses	<b>I</b>	<input style="width: 100%;" type="text"/>

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2020–21 income year, write 2021). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2021. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2021 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2021. **D**

**Section K:Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy).

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date

**Preferred trustee or director contact details:**

Title

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2021 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature  Date

**Tax agent's contact details**

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Tax agent number  Reference number

**Sensitive (when completed)**



# ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 21  
16 FEBRUARY 2021 TO 16 AUGUST 2021

CWIC P/L  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

SHARE INVESTING LIMITED  
DHG SUPER FUND

### Branch Number (BSB)

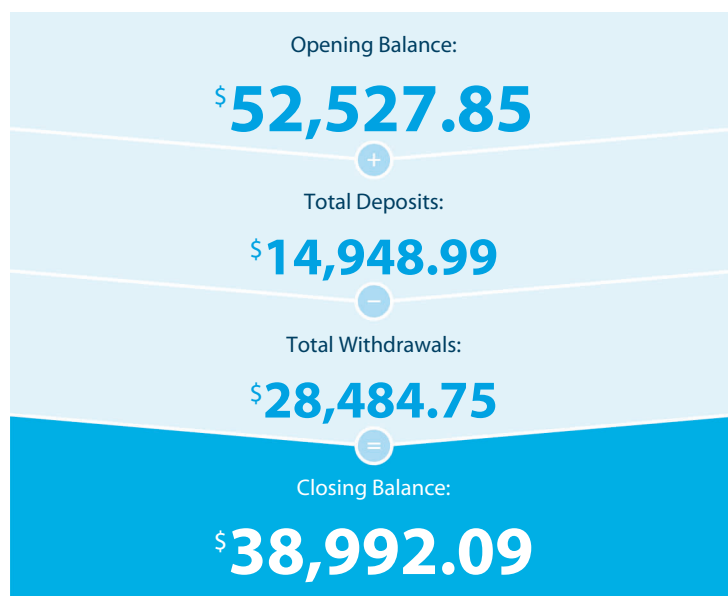
012-012

### Account Number

4402-11004

### Account Descriptor

TRUST ACCOUNT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 133350  
**Lost/Stolen Cards:** 1800 033 844

# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4402-11004

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>16 FEB</b>	<b>OPENING BALANCE</b>			<b>52,527.85</b>
26 FEB	<b>CREDIT INTEREST PAID</b>		0.40	52,528.25
15 MAR	<b>TRANSFER</b> FROM CMC MARKETS STOC 15269277		2.86	52,531.11
17 MAR	<b>DIVIDEND</b> FROM APA DST 001256515890		240.00	52,771.11
19 MAR	<b>DIVIDEND</b> FROM CL1 DIV 001257906323		36.35	52,807.46
25 MAR	<b>DIVIDEND</b> FROM RRL DIVIDEND MAR21/00806788		120.00	52,927.46
25 MAR	<b>DIVIDEND</b> FROM NCM DIV 001256579621		386.10	53,313.56
26 MAR	<b>DIVIDEND</b> FROM TLS ITM DIV 001257374513		80.00	53,393.56
31 MAR	<b>CREDIT INTEREST PAID</b>		0.48	53,394.04
15 APR	<b>TRANSFER</b> FROM CMC MARKETS STOC C14291924		9,980.05	63,374.09
30 APR	<b>CREDIT INTEREST PAID</b>		0.48	63,374.57
31 MAY	<b>CREDIT INTEREST PAID</b>		0.53	63,375.10
24 JUN	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 16571653	719.95		62,655.15
25 JUN	<b>TRANSFER</b> FROM CMC MARKETS STOC 16591011		649.20	63,304.35
25 JUN	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC C15128536	1,030.86		62,273.49
25 JUN	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC C15130851	20,782.84		41,490.65
28 JUN	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 16607804	344.50		41,146.15
29 JUN	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 16628790	160.30		40,985.85
30 JUN	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 16648837	363.60		40,622.25
30 JUN	<b>CREDIT INTEREST PAID</b>		0.50	40,622.75
01 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16666554		193.60	40,816.35
02 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16686078		652.00	41,468.35
05 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 16709821	800.70		40,667.65
06 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16732359		655.40	41,323.05
07 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16754071		361.30	41,684.35
08 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16773100		127.00	41,811.35
	<b>TOTALS AT END OF PAGE</b>	<b>\$24,202.75</b>	<b>\$13,486.25</b>	

# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4402-11004

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
09 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 16791420	259.70		41,551.65
12 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16809349		186.40	41,738.05
13 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 16827332	418.20		41,319.85
14 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16844049		52.60	41,372.45
15 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16860893		395.50	41,767.95
16 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16878313		313.00	42,080.95
19 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 16896420	0.30		42,080.65
20 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16915906		15.70	42,096.35
21 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16934886		68.40	42,164.75
22 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 16954429	391.10		41,773.65
23 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 16972672	216.90		41,556.75
26 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 16989166		76.30	41,633.05
27 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17005318	23.50		41,609.55
28 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17027030	59.20		41,550.35
29 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 17045695		46.80	41,597.15
30 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17062360	114.00		41,483.15
30 JUL	<b>CREDIT INTEREST PAID</b>		0.34	41,483.49
02 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17080240	112.40		41,371.09
03 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17096118	657.50		40,713.59
04 AUG	<b>TRANSFER</b> FROM CMC MARKETS STOC 17118917		307.70	41,021.29
05 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17138529	67.50		40,953.79
06 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17156547	455.90		40,497.89
09 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17174022	204.40		40,293.49
10 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17194467	220.20		40,073.29
11 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17216546	408.30		39,664.99
<b>TOTALS AT END OF PAGE</b>		<b>\$3,609.10</b>	<b>\$1,462.74</b>	

# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4402-11004

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
12 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17236623	433.80		39,231.19
13 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17258528	8.00		39,223.19
16 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 17280401	231.10		38,992.09
<b>TOTALS AT END OF PAGE</b>		<b>\$672.90</b>	<b>\$0.00</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$28,484.75</b>	<b>\$14,948.99</b>	<b>\$38,992.09</b>

## This Statement Includes

Interest earned on deposits	\$2.73
-----------------------------	--------

## Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	5.03
-----------------------------	------

## Fee Summary

Fees Charged for period: 01 JUN 2021 to 30 JUN 2021

Summary of ANZ Transaction Fees	Transactions			Fee Per Transaction (\$)	Amount Waived (\$)	Total Charge (\$)
	Total	Free	Additional			
<b>Transaction Fees</b>						
EFTPOS/PHONE BANKING WDL	6.00	5.00	1.00	0.50	0.50	0.00
<b>Total Transaction Fees Charged</b>					<b>\$0.50</b>	<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 01 JUL 2021 to 30 JUL 2021

Summary of ANZ Transaction Fees	Transactions			Fee Per Transaction (\$)	Amount Waived (\$)	Total Charge (\$)
	Total	Free	Additional			
<b>Transaction Fees</b>						
EFTPOS/PHONE BANKING WDL	9.00	5.00	4.00	0.50	2.00	0.00
<b>Total Transaction Fees Charged</b>					<b>\$2.00</b>	<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 16/08/21 and the monthly fee cycle, as appears above, ended on 30/07/21.

# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4402-11004

**No transaction fees\* for ANZ cardholders across the new atmX by Armaguard network**

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atmX by Armaguard ATM.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 22  
16 AUGUST 2021 TO 16 FEBRUARY 2022

CWIC P/L  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

SHARE INVESTING LIMITED  
DHG SUPER FUND

### Branch Number (BSB)

012-012

### Account Number

4402-11004

### Account Descriptor

TRUST ACCOUNT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 133350  
**Lost/Stolen Cards:** 1800 033 844



# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4402-11004

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
16 AUG	<b>OPENING BALANCE</b>			<b>38,992.09</b>
17 AUG	<b>TRANSFER</b> FROM CMC MARKETS STOC 17305115		3,173.00	42,165.09
31 AUG	<b>CREDIT INTEREST PAID</b>		0.36	42,165.45
23 SEP	<b>DIVIDEND</b> FROM CL1 DIV 001265109991		36.35	42,201.80
23 SEP	<b>DIVIDEND</b> FROM TLS FNL DIV 001264533856		80.00	42,281.80
28 SEP	<b>DIVIDEND</b> FROM RRL DIVIDEND SEP21/00808704		90.00	42,371.80
30 SEP	<b>DIVIDEND</b> FROM BENDIGO S00100339293		530.00	42,901.80
30 SEP	<b>DIVIDEND</b> FROM NCM DIV 001265381519		1,103.91	44,005.71
30 SEP	<b>CREDIT INTEREST PAID</b>		0.34	44,006.05
01 OCT	<b>DIVIDEND</b> FROM PGC FNL DIV 001268040655		50.00	44,056.05
15 OCT	<b>TRANSFER</b> FROM CMC MARKETS STOC 18246057		962.19	45,018.24
18 OCT	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC C16586085	28,731.57		16,286.67
29 OCT	<b>CREDIT INTEREST PAID</b>		0.10	16,286.77
19 NOV	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 18777241	1.10		16,285.67
22 NOV	<b>TRANSFER</b> FROM CMC MARKETS STOC C17060166		29,967.00	46,252.67
<b>2022</b>				
16 FEB	<b>TRANSFER</b> FROM CL1 HUB FRAC 001271516873		5.10	46,257.77
16 FEB	<b>TRANSFER</b> FROM CL1 HUB SOA 001271512670		181.75	46,439.52
<b>TOTALS AT END OF PAGE</b>		<b>\$28,732.67</b>	<b>\$36,180.10</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$28,732.67</b>	<b>\$36,180.10</b>	<b>\$46,439.52</b>

### This Statement Includes

Interest earned on deposits	\$0.80
-----------------------------	--------

# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4402-11004

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 23

16 FEBRUARY 2022 TO 16 AUGUST 2022

CWIC P/L  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

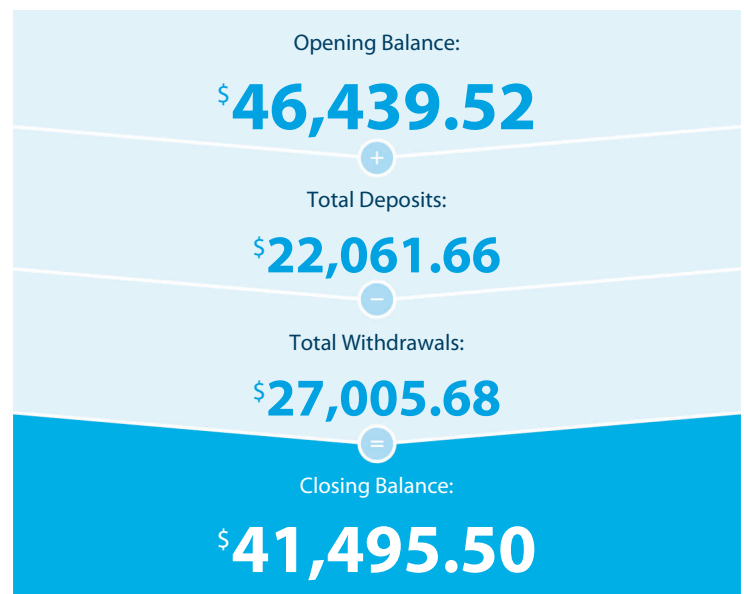
DHG SUPER FUND

### Branch Number (BSB)

012-012

### Account Number

4402-11004



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 133350  
**Lost/Stolen Cards:** 1800 033 844

# ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4402-11004

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>16 FEB</b>	<b>OPENING BALANCE</b>			<b>46,439.52</b>
18 FEB	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 19941282	5,000.00		41,439.52
21 FEB	<b>TRANSFER</b> FROM CMC MARKETS STOC 19959579		232.85	41,672.37
28 MAR	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 20454557	5,000.00		36,672.37
31 MAR	<b>DIVIDEND</b> FROM NCM DIV 001272900810		208.86	36,881.23
31 MAR	<b>DIVIDEND</b> FROM BEN MARCH22 DIV S00100339293		530.00	37,411.23
01 APR	<b>DIVIDEND</b> FROM TLS ITM DIV 001274439701		80.00	37,491.23
19 APR	<b>DIVIDEND</b> FROM HUB ITM DIV 001276407607		9.90	37,501.13
22 APR	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 20811936	1.10		37,500.03
26 APR	<b>DIVIDEND</b> FROM PGC ITM DIV 001276455393		30.00	37,530.03
26 APR	<b>TRANSFER</b> FROM CMC MARKETS STOC C18842534		20,970.05	58,500.08
18 MAY	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 21163647	5,000.00		53,500.08
15 JUN	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 21474009	1,449.58		52,050.50
04 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 21741554	198.00		51,852.50
12 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 21828709	5,000.00		46,852.50
18 JUL	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 21875558	357.00		46,495.50
02 AUG	<b>SHARE TRADE WITHDRAWAL</b> TO CMC MARKETS STOC 22040016	5,000.00		41,495.50
	<b>TOTALS AT END OF PAGE</b>	<b>\$27,005.68</b>	<b>\$22,061.66</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$27,005.68</b>	<b>\$22,061.66</b>	<b>\$41,495.50</b>

### Yearly Summary

Previous Year to 30/06/2022 (\$)

Interest earned on deposits	1.14
-----------------------------	------

**ANZ CASH INVESTMENT ACCT STATEMENT**

Account Number 4402-11004

**IMPORTANT INFORMATION****PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at **anz.com** or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- |   |   |  |
|---|---|--|
| <p><b>Call</b></p> <ul style="list-style-type: none"> <li>• General enquiries <b>13 13 14</b></li> </ul> <p><b>us:</b></p> <ul style="list-style-type: none"> <li>• If you're overseas <b>+61 3 9683 9999</b></li> <li>• ANZ Complaint Resolution Team on <b>1800 805 154</b></li> <li>• If you're deaf, hard of hearing and/or have a speech impairment, call <b>133 677</b> or visit the <b>National Relay Service</b> at: <a href="https://nrschat.nrscall.gov.au/nrs/internetrelay">https://nrschat.nrscall.gov.au/nrs/internetrelay</a></li> </ul> | <p><b>Write</b></p> <p>ANZ Complaint Resolution Team</p> <p><b>to us:</b> Locked Bag 4050,<br/>South Melbourne VIC 3205<br/>or <b>ANZ online complaints form:</b><br/><a href="https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/">https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/</a></p> | <p><b>Visit</b></p> <p>At your nearest ANZ branch.</p> <p><b>us:</b> If you have a Relationship Manager, please feel free to contact them.</p> |
|---|---|--|

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- |  |   |
|--|---|
| <p><b>Call:</b> <b>1800 931 678</b> (free call within Australia),<br/>or <b>+61 1800 931 678</b> (International)</p> <p><b>Online:</b> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a><br/>Web: <a href="http://www.afca.org.au">www.afca.org.au</a></p> | <p><b>Write Australian Financial Complaints Authority Limited</b></p> <p><b>to:</b> GPO Box 3,<br/>Melbourne VIC 3001</p> |
|--|---|



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 130

03 JUNE 2021 TO 02 JULY 2021

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

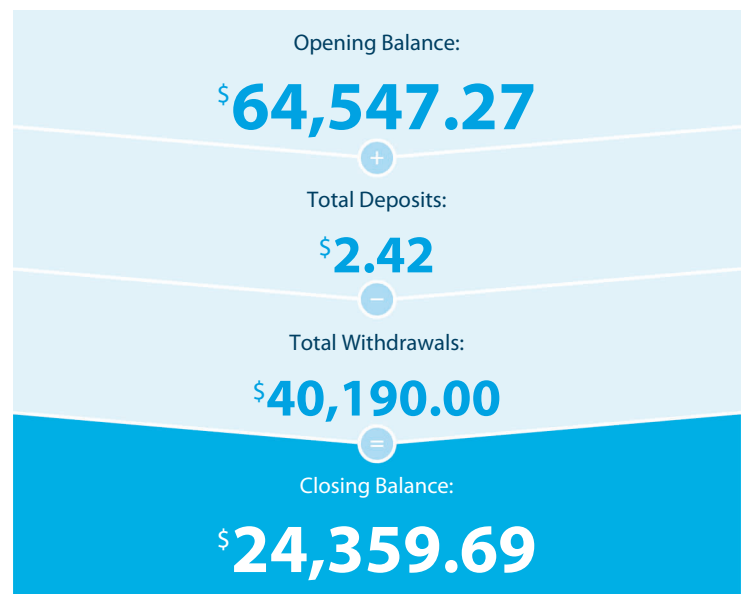
016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>03 JUN</b>	<b>OPENING BALANCE</b>			<b>64,547.27</b>
10 JUN	<b>ANZ INTERNET BANKING PAYMENT 636586</b> TO D BAKER AND ASSOCIATES PTY LTD	190.00		64,357.27
28 JUN	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 966213 TO 016494319065797 EFFECTIVE DATE 26 JUN 2021	40,000.00		24,357.27
30 JUN	<b>CREDIT INTEREST PAID</b>		2.42	24,359.69
	<b>TOTALS AT END OF PAGE</b>	<b>\$40,190.00</b>	<b>\$2.42</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$40,190.00</b>	<b>\$2.42</b>	<b>\$24,359.69</b>

### This Statement Includes

Interest earned on deposits	\$2.42
-----------------------------	--------

### Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	49.36
-----------------------------	-------

### Fee Summary

Fees Charged for period: 01 JUN 2021 to 30 JUN 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 02/07/21 and the monthly fee cycle, as appears above, ended on 30/06/21.

**ANZ BUSINESS ESSENTIALS STATEMENT**

Account Number 9056-99493

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.20

**No transaction fees\* for ANZ cardholders across the new atm by Armaguard network**

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atm by Armaguard ATM.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

**IMPORTANT INFORMATION****PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.





# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 131  
02 JULY 2021 TO 03 AUGUST 2021

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

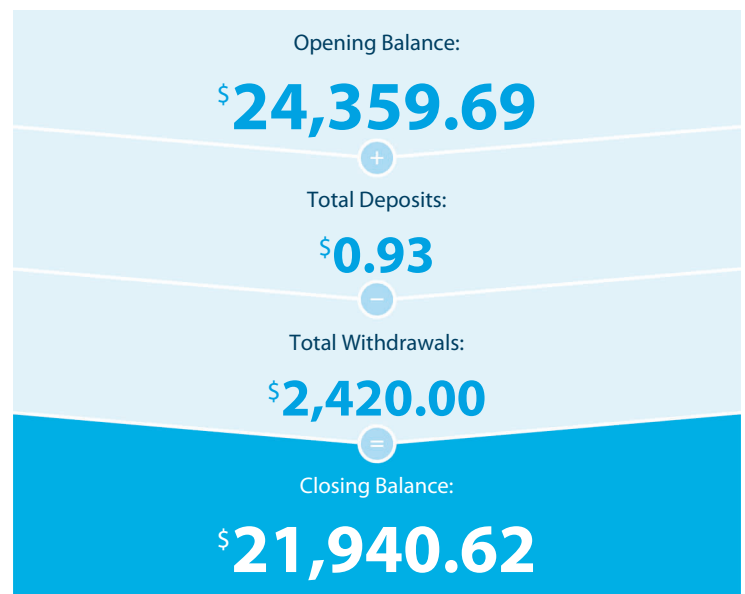
016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>02 JUL</b>	<b>OPENING BALANCE</b>			<b>24,359.69</b>
08 JUL	ANZ INTERNET BANKING PAYMENT 574159 TO SUPER AUDITS	330.00		24,029.69
08 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 560525 TO 016494319065797	2,090.00		21,939.69
30 JUL	CREDIT INTEREST PAID		0.93	21,940.62
	<b>TOTALS AT END OF PAGE</b>	<b>\$2,420.00</b>	<b>\$0.93</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$2,420.00</b>	<b>\$0.93</b>	<b>\$21,940.62</b>

### This Statement Includes

Interest earned on deposits	\$0.93
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 JUL 2021 to 30 JUL 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 03/08/21 and the monthly fee cycle, as appears above, ended on 30/07/21.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.20

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

**No transaction fees\* for ANZ cardholders across the new atmX by Armaguard network**

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atmX by Armaguard ATM.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 132  
03 AUGUST 2021 TO 03 SEPTEMBER 2021

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

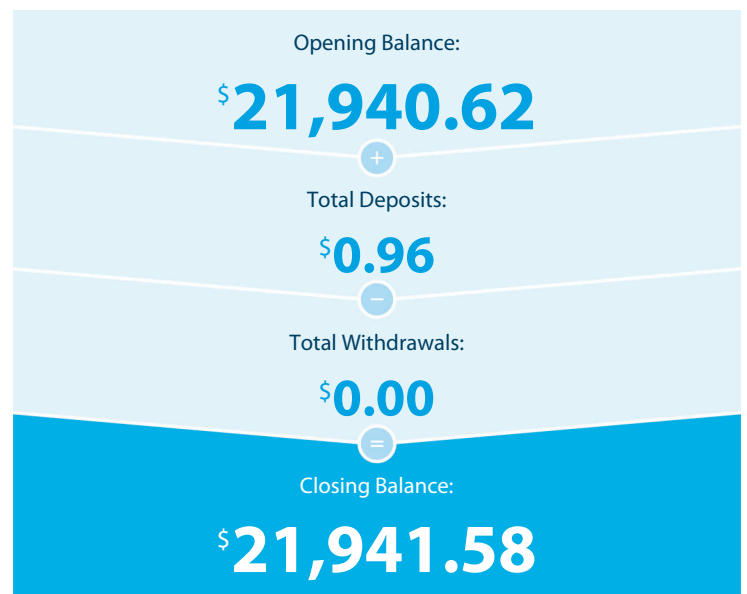
016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

**ANZ BUSINESS ESSENTIALS STATEMENT**

Account Number 9056-99493

**Transaction Details**

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>03 AUG</b>	<b>OPENING BALANCE</b>			<b>21,940.62</b>
31 AUG	CREDIT INTEREST PAID		0.96	21,941.58
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.96</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.96</b>	<b>\$21,941.58</b>

**This Statement Includes**

Interest earned on deposits	\$0.96
-----------------------------	--------

**No transaction fees\* for ANZ cardholders across the new atmX by Armaguard network**

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atmX by Armaguard ATM.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

**IMPORTANT INFORMATION****PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 133  
03 SEPTEMBER 2021 TO 01 OCTOBER 2021

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

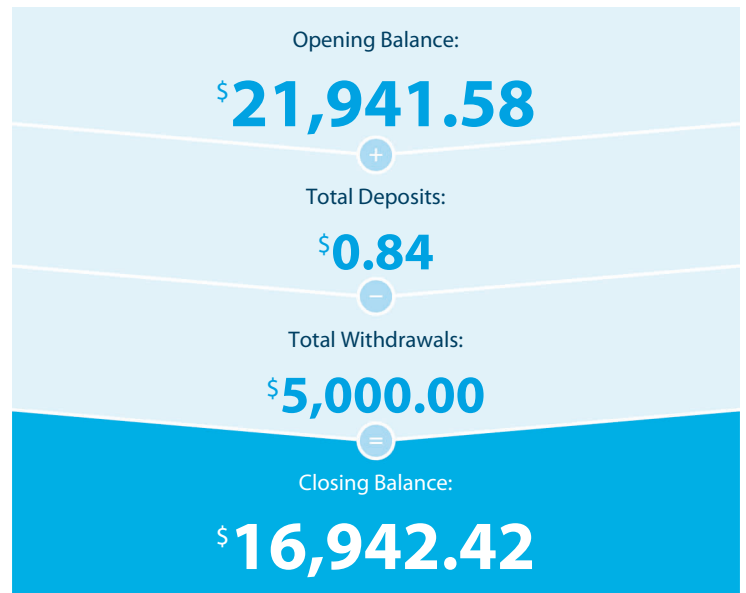
016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>03 SEP</b>	<b>OPENING BALANCE</b>			<b>21,941.58</b>
21 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 500106 TO 016494319065797	5,000.00		16,941.58
30 SEP	<b>CREDIT INTEREST PAID</b>		0.84	16,942.42
	<b>TOTALS AT END OF PAGE</b>	<b>\$5,000.00</b>	<b>\$0.84</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$5,000.00</b>	<b>\$0.84</b>	<b>\$16,942.42</b>

## This Statement Includes

Interest earned on deposits	\$0.84
-----------------------------	--------

## Fee Summary

Fees Charged for period: 01 SEP 2021 to 30 SEP 2021

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 01/10/21 and the monthly fee cycle, as appears above, ended on 30/09/21.

## Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **0.60**

### This is made up of:

Value of Free Transactions 0.60

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

**No transaction fees\* for ANZ cardholders across the new atmX by Armaguard network**

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atmX by Armaguard ATM.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.





# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 134  
01 OCTOBER 2021 TO 03 NOVEMBER 2021

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

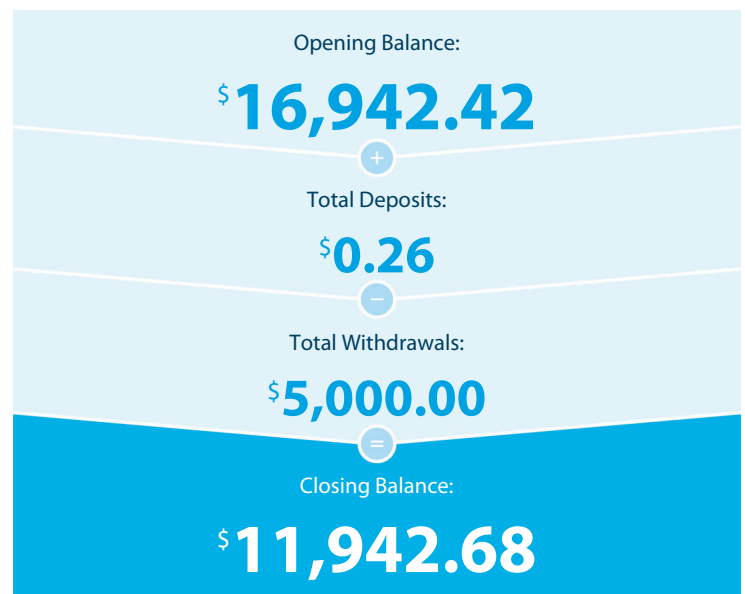
016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>01 OCT</b>	<b>OPENING BALANCE</b>			<b>16,942.42</b>
12 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 557996 TO 016494319065797	5,000.00		11,942.42
29 OCT	<b>CREDIT INTEREST PAID</b>		0.26	11,942.68
	<b>TOTALS AT END OF PAGE</b>	<b>\$5,000.00</b>	<b>\$0.26</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$5,000.00</b>	<b>\$0.26</b>	<b>\$11,942.68</b>

### This Statement Includes

Interest earned on deposits	\$0.26
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 OCT 2021 to 29 OCT 2021

#### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 03/11/21 and the monthly fee cycle, as appears above, ended on 29/10/21.

### Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **0.60**

#### This is made up of:

Value of Free Transactions 0.60

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

**No transaction fees\* for ANZ cardholders across the new atmX by Armaguard network**

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atmX by Armaguard ATM.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 135

03 NOVEMBER 2021 TO 03 DECEMBER 2021

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

Branch Number (BSB)

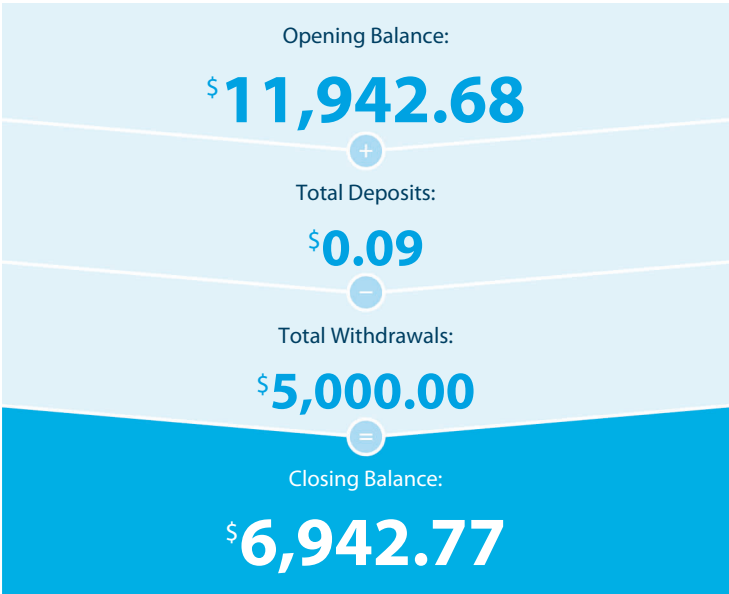
016-494

Account Number

9056-99493

Account Descriptor

BUS CASH MGMT



### NEED TO GET IN TOUCH?

 <b>ANZ Internet Banking</b> anz.com	OR	 <b>Enquiries:</b> 13 13 14 <b>Lost/Stolen Cards:</b> 1800 033 844
---	----	---

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>03 NOV</b>	<b>OPENING BALANCE</b>			<b>11,942.68</b>
15 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 804704 TO 016494319065797	5,000.00		6,942.68
30 NOV	<b>CREDIT INTEREST PAID</b>		0.09	6,942.77
	<b>TOTALS AT END OF PAGE</b>	<b>\$5,000.00</b>	<b>\$0.09</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$5,000.00</b>	<b>\$0.09</b>	<b>\$6,942.77</b>

## This Statement Includes

Interest earned on deposits	\$0.09
-----------------------------	--------

## Fee Summary

Fees Charged for period: 30 OCT 2021 to 30 NOV 2021

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 03/12/21 and the monthly fee cycle, as appears above, ended on 30/11/21.

## Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **0.60**

### This is made up of:

Value of Free Transactions 0.60

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 136  
03 DECEMBER 2021 TO 04 JANUARY 2022

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

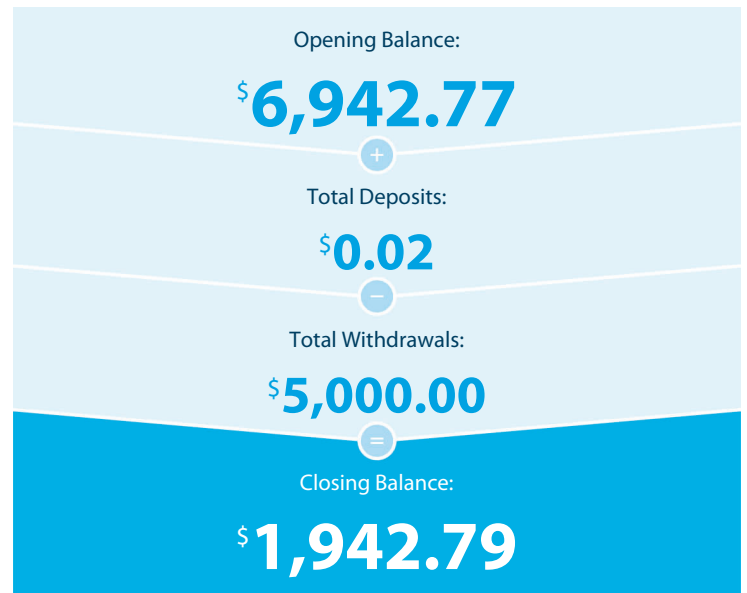
016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
03 DEC	<b>OPENING BALANCE</b>			<b>6,942.77</b>
13 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 494338 TO 016494319065797 EFFECTIVE DATE 12 DEC 2021	5,000.00		1,942.77
31 DEC	<b>CREDIT INTEREST PAID</b>		0.02	1,942.79
<b>TOTALS AT END OF PAGE</b>		<b>\$5,000.00</b>	<b>\$0.02</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$5,000.00</b>	<b>\$0.02</b>	<b>\$1,942.79</b>

### This Statement Includes

Interest earned on deposits	\$0.02
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 DEC 2021 to 31 DEC 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 04/01/22 and the monthly fee cycle, as appears above, ended on 31/12/21.

### Summary of Relationship Benefit for this account Amount (\$)

<b>Your Relationship Benefit</b>	<b>0.60</b>
----------------------------------	-------------

#### This is made up of:

Value of Free Transactions	0.60
----------------------------	------



# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 137

04 JANUARY 2022 TO 03 FEBRUARY 2022

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

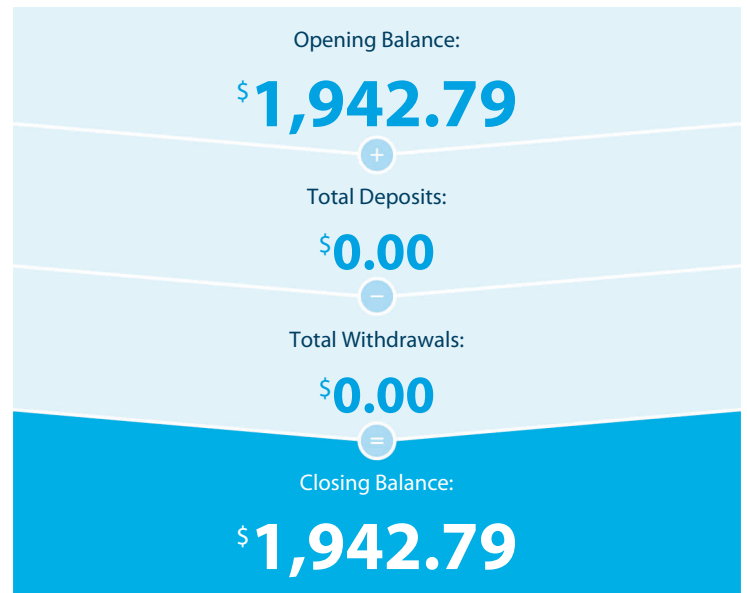
016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>04 JAN</b>	<b>OPENING BALANCE</b>			<b>1,942.79</b>
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$0.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,942.79</b>

### IMPORTANT INFORMATION

#### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 138  
03 FEBRUARY 2022 TO 03 MARCH 2022

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

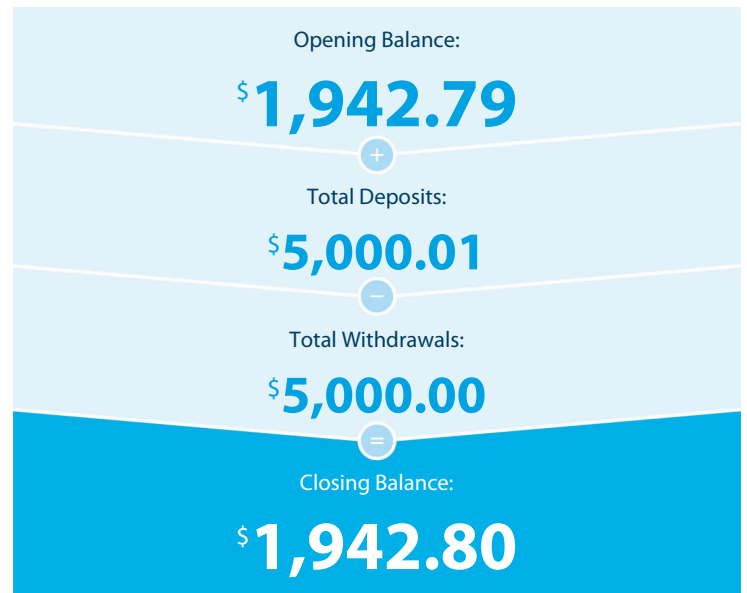
016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>03 FEB</b>	<b>OPENING BALANCE</b>			<b>1,942.79</b>
18 FEB	<b>TRANSFER</b> FROM CMC MARKETS STOC 19941283		5,000.00	6,942.79
21 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 370255 TO 016494319065797	5,000.00		1,942.79
28 FEB	<b>CREDIT INTEREST PAID</b>		0.01	1,942.80
<b>TOTALS AT END OF PAGE</b>		<b>\$5,000.00</b>	<b>\$5,000.01</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$5,000.00</b>	<b>\$5,000.01</b>	<b>\$1,942.80</b>

### This Statement Includes

Interest earned on deposits	\$0.01
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 FEB 2022 to 28 FEB 2022

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 03/03/22 and the monthly fee cycle, as appears above, ended on 28/02/22.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.20

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [anz.com](https://anz.com) or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call**
- General enquiries **13 13 14**
- us:**
- If you're overseas **+61 3 9683 9999**
  - ANZ Complaint Resolution Team on **1800 805 154**
  - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrscall.gov.au/nrs/internetrelay>

**Write** ANZ Complaint Resolution Team  
**to us:** Locked Bag 4050,  
 South Melbourne VIC 3205  
 or **ANZ online complaints form:**  
<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

**Visit** At your nearest ANZ branch.  
**us:** If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Call:** **1800 931 678** (free call within Australia), or **+61 1800 931 678** (International)

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

**Online:** Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Web: [www.afca.org.au](http://www.afca.org.au)



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 139  
03 MARCH 2022 TO 01 APRIL 2022

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

Branch Number (BSB)

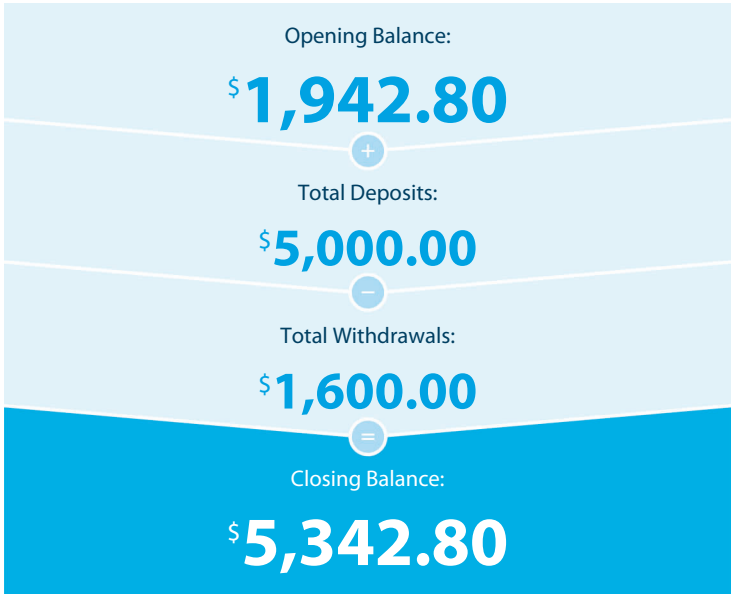
016-494

Account Number

9056-99493

Account Descriptor

BUS CASH MGMT



### NEED TO GET IN TOUCH?

 <b>ANZ Internet Banking</b> anz.com	OR	 <b>Enquiries:</b> 13 13 14 <b>Lost/Stolen Cards:</b> 1800 033 844
---	----	---

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>03 MAR</b>	<b>OPENING BALANCE</b>			<b>1,942.80</b>
17 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 635205 TO 016494319065797	1,600.00		342.80
28 MAR	<b>TRANSFER</b> FROM CMC MARKETS STOC 20454558		5,000.00	5,342.80
<b>TOTALS AT END OF PAGE</b>		<b>\$1,600.00</b>	<b>\$5,000.00</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,600.00</b>	<b>\$5,000.00</b>	<b>\$5,342.80</b>

## Fee Summary

Fees Charged for period: 01 MAR 2022 to 31 MAR 2022

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 01/04/22 and the monthly fee cycle, as appears above, ended on 31/03/22.

## Summary of Relationship Benefit for this account

Amount (\$)

<b>Your Relationship Benefit</b>	<b>1.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.20



# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [anz.com](https://anz.com) or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- |   |   |  |
|---|---|--|
| <p><b>Call</b></p> <ul style="list-style-type: none"> <li>• General enquiries <b>13 13 14</b></li> </ul> <p><b>us:</b></p> <ul style="list-style-type: none"> <li>• If you're overseas <b>+61 3 9683 9999</b></li> <li>• ANZ Complaint Resolution Team on <b>1800 805 154</b></li> <li>• If you're deaf, hard of hearing and/or have a speech impairment, call <b>133 677</b> or visit the <b>National Relay Service</b> at: <a href="https://nrschat.nrscall.gov.au/nrs/internetrelay">https://nrschat.nrscall.gov.au/nrs/internetrelay</a></li> </ul> | <p><b>Write</b></p> <p>ANZ Complaint Resolution Team</p> <p><b>to us:</b> Locked Bag 4050,<br/>South Melbourne VIC 3205<br/>or <b>ANZ online complaints form:</b><br/><a href="https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/">https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/</a></p> | <p><b>Visit</b></p> <p>At your nearest ANZ branch.</p> <p><b>us:</b> If you have a Relationship Manager, please feel free to contact them.</p> |
|---|---|--|

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- |  |   |
|--|---|
| <p><b>Call:</b> <b>1800 931 678</b> (free call within Australia),<br/>or <b>+61 1800 931 678</b> (International)</p> <p><b>Online:</b> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a><br/>Web: <a href="http://www.afca.org.au">www.afca.org.au</a></p> | <p><b>Write Australian Financial Complaints Authority Limited</b></p> <p><b>to:</b> GPO Box 3,<br/>Melbourne VIC 3001</p> |
|--|---|



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 140

01 APRIL 2022 TO 03 MAY 2022

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

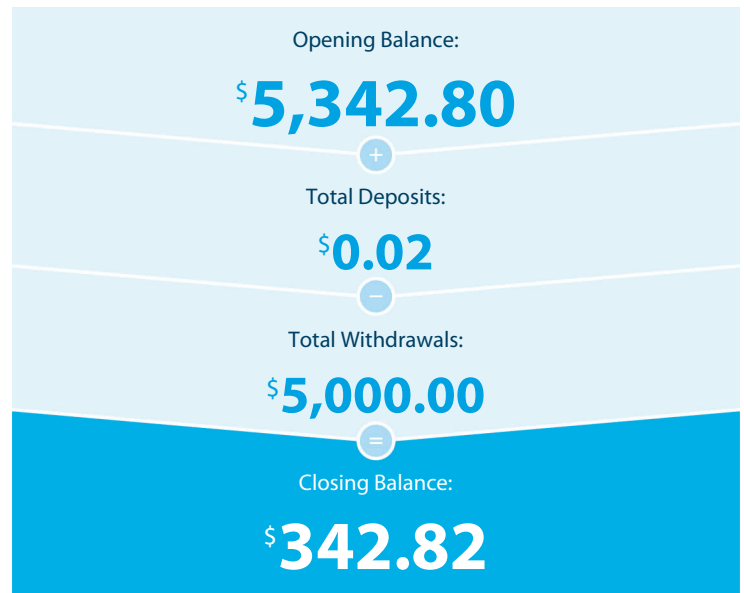
016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>01 APR</b>	<b>OPENING BALANCE</b>			<b>5,342.80</b>
11 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 531422 TO 016494319065797	5,000.00		342.80
29 APR	<b>CREDIT INTEREST PAID</b>		0.02	342.82
<b>TOTALS AT END OF PAGE</b>		<b>\$5,000.00</b>	<b>\$0.02</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$5,000.00</b>	<b>\$0.02</b>	<b>\$342.82</b>

### This Statement Includes

Interest earned on deposits	\$0.02
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 APR 2022 to 29 APR 2022

#### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 03/05/22 and the monthly fee cycle, as appears above, ended on 29/04/22.

### Summary of Relationship Benefit for this account

Amount (\$)

<b>Your Relationship Benefit</b>	<b>0.60</b>
----------------------------------	-------------

#### This is made up of:

Value of Free Transactions	0.60
----------------------------	------

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [anz.com](https://anz.com) or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- |   |   |  |
|---|---|--|
| <p><b>Call</b></p> <ul style="list-style-type: none"> <li>• General enquiries <b>13 13 14</b></li> </ul> <p><b>us:</b></p> <ul style="list-style-type: none"> <li>• If you're overseas <b>+61 3 9683 9999</b></li> <li>• ANZ Complaint Resolution Team on <b>1800 805 154</b></li> <li>• If you're deaf, hard of hearing and/or have a speech impairment, call <b>133 677</b> or visit the <b>National Relay Service</b> at: <a href="https://nrschat.nrscall.gov.au/nrs/internetrelay">https://nrschat.nrscall.gov.au/nrs/internetrelay</a></li> </ul> | <p><b>Write</b></p> <p>ANZ Complaint Resolution Team</p> <p><b>to us:</b> Locked Bag 4050,<br/>South Melbourne VIC 3205<br/>or <b>ANZ online complaints form:</b><br/><a href="https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/">https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/</a></p> | <p><b>Visit</b></p> <p>At your nearest ANZ branch.</p> <p><b>us:</b> If you have a Relationship Manager, please feel free to contact them.</p> |
|---|---|--|

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- |  |   |
|--|---|
| <p><b>Call:</b> <b>1800 931 678</b> (free call within Australia),<br/>or <b>+61 1800 931 678</b> (International)</p> <p><b>Online:</b> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a><br/>Web: <a href="http://www.afca.org.au">www.afca.org.au</a></p> | <p><b>Write Australian Financial Complaints Authority Limited</b></p> <p><b>to:</b> GPO Box 3,<br/>Melbourne VIC 3001</p> |
|--|---|



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 141

03 MAY 2022 TO 03 JUNE 2022

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

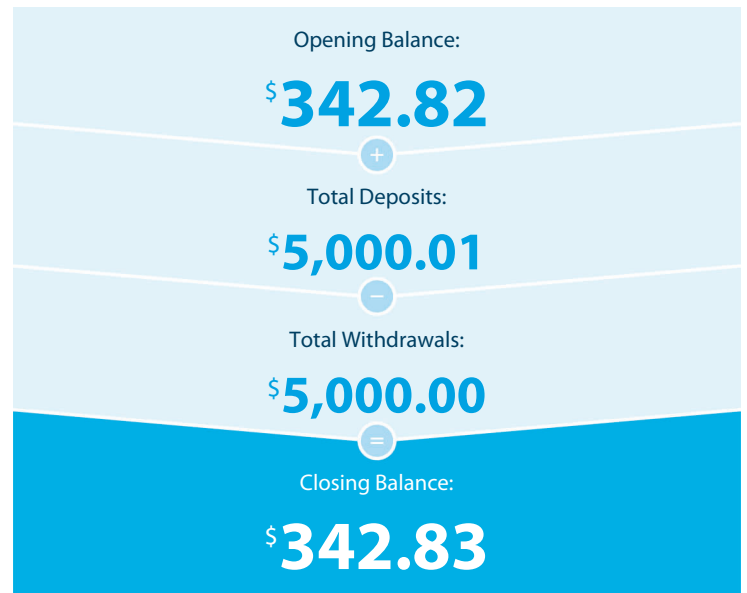
016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT



## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>03 MAY</b>	<b>OPENING BALANCE</b>			<b>342.82</b>
18 MAY	<b>TRANSFER</b> FROM CMC MARKETS STOC 21163648		5,000.00	5,342.82
23 MAY	<b>ANZ INTERNET BANKING PAYMENT 156800</b> TO DONALD GREGSON	5,000.00		342.82
31 MAY	<b>CREDIT INTEREST PAID</b>		0.01	342.83
<b>TOTALS AT END OF PAGE</b>		<b>\$5,000.00</b>	<b>\$5,000.01</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$5,000.00</b>	<b>\$5,000.01</b>	<b>\$342.83</b>

### This Statement Includes

Interest earned on deposits	\$0.01
-----------------------------	--------

### Fee Summary

Fees Charged for period: 30 APR 2022 to 31 MAY 2022

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 03/06/22 and the monthly fee cycle, as appears above, ended on 31/05/22.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.20

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [anz.com](http://anz.com) or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- |   |   |  |
|---|---|--|
| <p><b>Call</b></p> <ul style="list-style-type: none"> <li>• General enquiries <b>13 13 14</b></li> </ul> <p><b>us:</b></p> <ul style="list-style-type: none"> <li>• If you're overseas <b>+61 3 9683 9999</b></li> <li>• ANZ Complaint Resolution Team on <b>1800 805 154</b></li> <li>• If you're deaf, hard of hearing and/or have a speech impairment, call <b>133 677</b> or visit the <b>National Relay Service</b> at: <a href="https://nrschat.nrscall.gov.au/nrs/internetrelay">https://nrschat.nrscall.gov.au/nrs/internetrelay</a></li> </ul> | <p><b>Write</b></p> <p>ANZ Complaint Resolution Team</p> <p><b>to us:</b> Locked Bag 4050,<br/>South Melbourne VIC 3205<br/>or <b>ANZ online complaints form:</b><br/><a href="https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/">https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/</a></p> | <p><b>Visit</b></p> <p>At your nearest ANZ branch.</p> <p><b>us:</b> If you have a Relationship Manager, please feel free to contact them.</p> |
|---|---|--|

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- |  |  |
|--|--|
| <p><b>Call:</b> <b>1800 931 678</b> (free call within Australia),<br/>or <b>+61 1800 931 678</b> (International)</p> <p><b>Online:</b> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a><br/>Web: <a href="http://www.afca.org.au">www.afca.org.au</a></p> | <p><b>Write</b> <b>Australian Financial Complaints Authority Limited</b></p> <p><b>to:</b> GPO Box 3,<br/>Melbourne VIC 3001</p> |
|--|--|



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 142  
03 JUNE 2022 TO 01 JULY 2022

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

### Branch Number (BSB)

016-494

### Account Number

9056-99493

### Account Descriptor

BUS CASH MGMT

Opening Balance:

**\$342.83**

Total Deposits:

**\$1,449.58**

Total Withdrawals:

**\$1,779.58**

Closing Balance:

**\$12.83**

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**



# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>03 JUN</b>	<b>OPENING BALANCE</b>			<b>342.83</b>
14 JUN	ANZ INTERNET BANKING PAYMENT 148885 TO SUPER AUDITS	330.00		12.83
15 JUN	TRANSFER FROM CMC MARKETS STOC 21474010		1,449.58	1,462.41
17 JUN	ANZ INTERNET BANKING PAYMENT 184569 TO D BAKER AND ASSOCIATES PTY LTD	1,449.58		12.83
	<b>TOTALS AT END OF PAGE</b>	<b>\$1,779.58</b>	<b>\$1,449.58</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$1,779.58</b>	<b>\$1,449.58</b>	<b>\$12.83</b>

## Yearly Summary

Previous Year to 30/06/2022 (\$)

Interest earned on deposits	3.14
-----------------------------	------

## Fee Summary

Fees Charged for period: 01 JUN 2022 to 30 JUN 2022

### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 01/07/22 and the monthly fee cycle, as appears above, ended on 30/06/22.

## Summary of Relationship Benefit for this account

Amount (\$)

<b>Your Relationship Benefit</b>	<b>1.80</b>
----------------------------------	-------------

**This is made up of:**

Value of Free Transactions	1.80
----------------------------	------



# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 143  
01 JULY 2022 TO 03 AUGUST 2022

THE DIRECTOR  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

CWIC PTY LTD ATF ACN 115 165 323  
DHG SUPERANNUATION FUND

Branch Number (BSB)

016-494

Account Number

9056-99493

Account Descriptor

BUS CASH MGMT

Opening Balance:

**\$12.83**

Total Deposits:

**\$10,555.00**

Total Withdrawals:

**\$5,496.00**

Closing Balance:

**\$5,071.83**

### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 9056-99493

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>01 JUL</b>	<b>OPENING BALANCE</b>			<b>12.83</b>
04 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 21741555		198.00	210.83
07 JUL	<b>ANZ INTERNET BANKING PAYMENT 793539</b> TO D BAKER AND ASSOCIATES PTY LTD	198.00		12.83
12 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 21828710		5,000.00	5,012.83
15 JUL	<b>ANZ INTERNET BANKING PAYMENT 277881</b> TO DONALD GREGSON	5,000.00		12.83
18 JUL	<b>TRANSFER</b> FROM CMC MARKETS STOC 21875559		357.00	369.83
20 JUL	<b>ANZ INTERNET BANKING PAYMENT 366769</b> TO D BAKER AND ASSOCIATES PTY LTD	298.00		71.83
02 AUG	<b>TRANSFER</b> FROM CMC MARKETS STOC 22040017		5,000.00	5,071.83
<b>TOTALS AT END OF PAGE</b>		<b>\$5,496.00</b>	<b>\$10,555.00</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$5,496.00</b>	<b>\$10,555.00</b>	<b>\$5,071.83</b>

## Fee Summary

Fees Charged for period: 01 JUL 2022 to 29 JUL 2022

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	3.00	3.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 03/08/22 and the monthly fee cycle, as appears above, ended on 29/07/22.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.60</b>
<b>This is made up of:</b>	
Value of Free Transactions	3.60



## SMSF CASH HUB STATEMENT

STATEMENT NUMBER 4

30 JUNE 2021 TO 31 DECEMBER 2021

DHG SUPERANNUATION FUND  
 DHG SUPERANNUATION FUND  
 PO BOX 249  
 HILLARYS WA 6923  
 AUSTRALIA

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

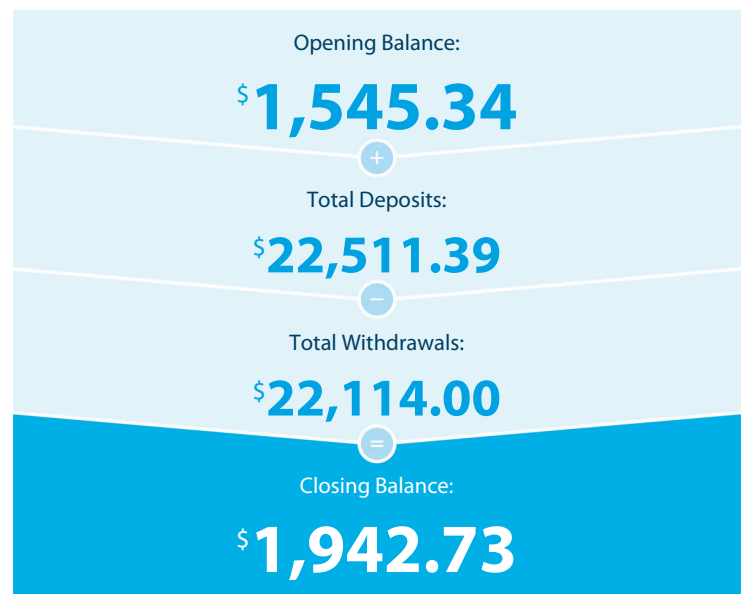
DONALD HUGH GREGSON ATF DHG  
 SUPERANNUATION FUND

#### Branch Number (BSB)

016-494

#### Account Number

3190-65797



### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
 anz.com

OR



**Enquiries:** 13 13 14  
**Lost/Stolen Cards:** 1800 033 844

## SMSF CASH HUB STATEMENT

Account Number 3190-65797

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>30 JUN</b>	<b>OPENING BALANCE</b>			<b>1,545.34</b>
08 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 560525 FROM 905699493		2,090.00	3,635.34
08 JUL	<b>TRANSFER</b> FROM CBA TAX REFUND		421.39	4,056.73
08 JUL	<b>ANZ INTERNET BANKING PAYMENT 567456</b> TO D BAKER AND ASSOCIATES PTY LTD	1,760.00		2,296.73
23 JUL	<b>ANZ INTERNET BANKING PAYMENT 509788</b> TO D BAKER AND ASSOCIATES PTY LTD	298.00		1,998.73
06 SEP	<b>ANZ INTERNET BANKING BPAY</b> ASIC {694278}	56.00		1,942.73
21 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 500106 FROM 905699493		5,000.00	6,942.73
21 SEP	<b>ANZ INTERNET BANKING PAYMENT 505228</b> TO DONALD GREGSON	5,000.00		1,942.73
12 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 557996 FROM 905699493		5,000.00	6,942.73
12 OCT	<b>ANZ INTERNET BANKING PAYMENT 560527</b> TO DONALD GREGSON	5,000.00		1,942.73
15 NOV	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 804704 FROM 905699493		5,000.00	6,942.73
15 NOV	<b>ANZ INTERNET BANKING PAYMENT 806617</b> TO DONALD GREGSON	5,000.00		1,942.73
13 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 494338 FROM 905699493 EFFECTIVE DATE 12 DEC 2021		5,000.00	6,942.73
13 DEC	<b>ANZ INTERNET BANKING PAYMENT 495208</b> TO DONALD GREGSON EFFECTIVE DATE 12 DEC 2021	5,000.00		1,942.73
	<b>TOTALS AT END OF PAGE</b>	<b>\$22,114.00</b>	<b>\$22,511.39</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$22,114.00</b>	<b>\$22,511.39</b>	<b>\$1,942.73</b>

## ANZ Fee Saving Tip

**Easy access with ANZ Internet Banking and goMoney™**

Accessing your money when and where you want is easy with ANZ Internet Banking and ANZ goMoney™ App. You can view account balances, transfer money, pay bills or pay friends.

ANZ goMoney is a registered trade mark of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.

# SMSF CASH HUB STATEMENT

Account Number 3190-65797

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.



# SMSF CASH HUB STATEMENT

STATEMENT NUMBER 5

31 DECEMBER 2021 TO 30 JUNE 2022

DHG SUPERANNUATION FUND  
DHG SUPERANNUATION FUND  
PO BOX 249  
HILLARYS WA 6923  
AUSTRALIA

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

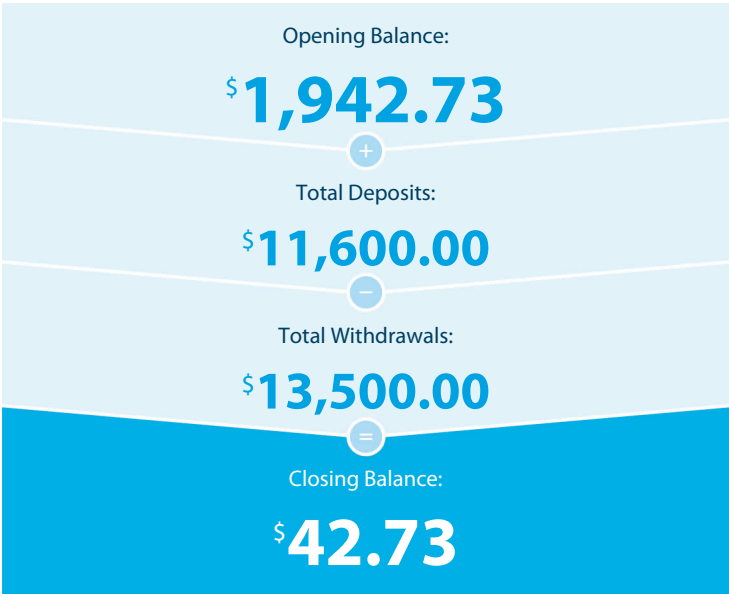
DONALD HUGH GREGSON ATF DHG  
SUPERANNUATION FUND

Branch Number (BSB)

016-494

Account Number

3190-65797



### NEED TO GET IN TOUCH?

 <b>ANZ Internet Banking</b> anz.com	OR	 <b>Enquiries:</b> 13 13 14 <b>Lost/Stolen Cards:</b> 1800 033 844
---	----	---

## SMSF CASH HUB STATEMENT

Account Number 3190-65797

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>31 DEC</b>	<b>OPENING BALANCE</b>			<b>1,942.73</b>
<b>2022</b>	<b>ANZ INTERNET BANKING PAYMENT 251149</b>			
17 JAN	TO DONALD GREGSON	1,500.00		442.73
21 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 370255 FROM 905699493		5,000.00	5,442.73
21 FEB	<b>ANZ INTERNET BANKING PAYMENT 371266</b> TO DONALD GREGSON	5,000.00		442.73
17 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 635205 FROM 905699493		1,600.00	2,042.73
17 MAR	<b>ANZ INTERNET BANKING PAYMENT 637297</b> TO DONALD GREGSON	2,000.00		42.73
11 APR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 531422 FROM 905699493		5,000.00	5,042.73
11 APR	<b>ANZ INTERNET BANKING PAYMENT 532768</b> TO DONALD GREGSON	5,000.00		42.73
	<b>TOTALS AT END OF PAGE</b>	<b>\$13,500.00</b>	<b>\$11,600.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$13,500.00</b>	<b>\$11,600.00</b>	<b>\$42.73</b>

## ANZ Fee Saving Tip

**Use Internet Banking to view your bills electronically with BPAY View™.**

Go to the 'View Bills' option in Internet Banking to register. You can also pay bills directly from your account using BPAY®.

BPAY® is registered to BPAY Pty Ltd ABN 69 079 137 518

™BPAY View is registered to BPAY Pty Ltd ABN 69 079 137 518



# SMSF CASH HUB STATEMENT

Account Number 3190-65797

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [anz.com](https://anz.com) or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- |   |   |  |
|---|---|--|
| <p><b>Call</b></p> <ul style="list-style-type: none"> <li>• General enquiries <b>13 13 14</b></li> </ul> <p><b>us:</b></p> <ul style="list-style-type: none"> <li>• If you're overseas <b>+61 3 9683 9999</b></li> <li>• ANZ Complaint Resolution Team on <b>1800 805 154</b></li> <li>• If you're deaf, hard of hearing and/or have a speech impairment, call <b>133 677</b> or visit the <b>National Relay Service</b> at: <a href="https://nrschat.nrscall.gov.au/nrs/internetrelay">https://nrschat.nrscall.gov.au/nrs/internetrelay</a></li> </ul> | <p><b>Write</b></p> <p>ANZ Complaint Resolution Team</p> <p><b>to us:</b> Locked Bag 4050,<br/>South Melbourne VIC 3205<br/>or <b>ANZ online complaints form:</b><br/><a href="https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/">https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/</a></p> | <p><b>Visit</b></p> <p>At your nearest ANZ branch.</p> <p><b>us:</b> If you have a Relationship Manager, please feel free to contact them.</p> |
|---|---|--|

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- |  |  |
|--|--|
| <p><b>Call:</b> <b>1800 931 678</b> (free call within Australia),<br/>or <b>+61 1800 931 678</b> (International)</p> <p><b>Online:</b> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a><br/>Web: <a href="http://www.afca.org.au">www.afca.org.au</a></p> | <p><b>Write</b> <b>Australian Financial Complaints Authority Limited</b></p> <p><b>to:</b> GPO Box 3,<br/>Melbourne VIC 3001</p> |
|--|--|

**BSB**

182512

**Account No.**

000965238876

**Account Name**

CWIC PTY LTD ATF DHG SUPERANNUATION FUND

Donald Gregson

PO BOX 249

HILLARYS WA 6923



## Cash Management Account Transaction Listing Report

From 1 July 2021 to 30 June 2022

**Overview of this transaction listing report**

---

Opening balance	- Total debits	+ Total credits	= Closing balance
\$40,385.54 <b>CR</b>	\$83,936.88	\$53,488.45	\$9,937.11 <b>CR</b>

---

## Account Name

CWIC PTY LTD ATF DHG SUPERANNUATION FUND

## Cash Management Account Transaction Listing Report

## Your transactions

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

Date	Description	Debits	Credits	Balance
<b>Jul 2021</b>				
	<b>Opening balance</b>			<b>40,385.54 CR</b>
Jul 1	FIIG SECURITIES RWH-IAB-0% 0286449		197.96	40,583.50 CR
Jul 1	FIIG - C2000286449	15,903.84		24,679.66 CR
Jul 8	FIIG SECURITIES OMNI-5.65% 0286449		282.50	24,962.16 CR
Jul 15	FEES - C2000286449	20.00		24,942.16 CR
Jul 16	FIIG SECURITIES NOVACARE-I 0286449		198.17	25,140.33 CR
<b>Aug 2021</b>				
Aug 3	FIIG SECURITIES SUNLAND-6. 0286449		310.00	25,450.33 CR
Aug 10	FIIG SECURITIES ZENITH-8.0 0286449		1,784.00	27,234.33 CR
Aug 10	FIIG - C2000286449	16,351.40		10,882.93 CR
Aug 17	FEES - C2000286449	20.11		10,862.82 CR
Aug 23	FIIG SECURITIES SYDAIR-ILB 0286449		215.42	11,078.24 CR
Aug 31	FIIG SECURITIES JEM NSW Sc 0286449		183.52	11,261.76 CR
<b>Sep 2021</b>				
Sep 16	FEES - C2000286449	21.88		11,239.88 CR
<b>Oct 2021</b>				
Oct 5	FIIG SECURITIES RWH-IAB-0% 0286449		199.47	11,439.35 CR
Oct 8	FIIG SECURITIES OMNI-5.65% 0286449		282.50	11,721.85 CR
Oct 15	FEES - C2000286449	21.84		11,700.01 CR
Oct 18	FIIG SECURITIES NOVACARE-I 0286449		199.69	11,899.70 CR
Oct 21	FIIG - C2000286449	10,328.80		1,570.90 CR
<b>Nov 2021</b>				
Nov 2	FIIG SECURITIES SUNLAND-6. 0286449		310.00	1,880.90 CR
Nov 11	FIIG SECURITIES ZENITH-8.0 0286449		1,760.00	3,640.90 CR
Nov 15	FEES - C2000286449	22.95		3,617.95 CR
Nov 24	FIIG SECURITIES SYDAIR-ILB 0286449		216.89	3,834.84 CR
<b>Dec 2021</b>				
Dec 2	FIIG SECURITIES JEM NSW SC 0286449		184.91	4,019.75 CR
Dec 15	FEES - C2000286449	23.05		3,996.70 CR
Dec 31	FIIG SECURITIES RWH-IAB-0% 0286449		200.98	4,197.68 CR
<b>Jan 2022</b>				
Jan 11	FIIG SECURITIES OMNI-5.65% 0286449		282.50	4,480.18 CR
Jan 17	FEES - C2000286449	23.86		4,456.32 CR
Jan 19	FIIG SECURITIES Novacare-I 0286449		201.20	4,657.52 CR
<b>Feb 2022</b>				
Feb 1	FIIG SECURITIES SUNLAND-6. 0286449		310.00	4,967.52 CR
Feb 11	FIIG SECURITIES ZENITH-8.0 0286449		1,736.00	6,703.52 CR
Feb 15	FEES - C2000286449	23.77		6,679.75 CR

**Account Name**

CWIC PTY LTD ATF DHG SUPERANNUATION FUND

**Cash Management Account Transaction Listing Report**

Date	Description	Debits	Credits	Balance
Feb 17	CWIC PTY LTD Bond purchase 1of2		10,000.00	16,679.75 CR
Feb 18	CWIC PTY LTD Bond purchase 2of2		30,000.00	46,679.75 CR
Feb 21	FIIG - C2000286449	30,737.40		15,942.35 CR
Feb 23	FIIG SECURITIES SYDAIR-ILB 0286449		218.54	16,160.89 CR
<b>Mar 2022</b>				
Mar 2	FIIG SECURITIES JEM NSW SC 0286449		187.38	16,348.27 CR
Mar 10	FIIG SECURITIES AMPOL-BBSW 0286449		90.26	16,438.53 CR
Mar 11	FIIG - C2000286449	10,328.30		6,110.23 CR
Mar 15	FEES - C2000286449	22.44		6,087.79 CR
Mar 31	FIIG SECURITIES RWH-IAB-0% 0286449		203.66	6,291.45 CR
<b>Apr 2022</b>				
Apr 6	FIIG SECURITIES AUSNET-BBS 0286449		78.15	6,369.60 CR
Apr 8	FIIG SECURITIES OMNI-5.65% 0286449		282.50	6,652.10 CR
Apr 19	FIIG SECURITIES ELANOR-7.1 0286449		355.00	7,007.10 CR
Apr 19	FEES - C2000286449	29.45		6,977.65 CR
Apr 21	FIIG SECURITIES NOVACARE-I 0286449		203.89	7,181.54 CR
Apr 28	FIIG SECURITIES LENDLEASE- 0286449		170.00	7,351.54 CR
<b>May 2022</b>				
May 2	FIIG SECURITIES SUNLAND-6. 0286449		310.00	7,661.54 CR
May 10	FIIG SECURITIES ZENITH-8.0 0286449		1,712.00	9,373.54 CR
May 12	FIIG SECURITIES PacNationa 0286449		63.75	9,437.29 CR
May 16	FEES - C2000286449	28.68		9,408.61 CR
May 23	FIIG SECURITIES SYDAIR-ILB 0286449		220.83	9,629.44 CR
<b>Jun 2022</b>				
Jun 1	FIIG SECURITIES JEM NSW Sc 0286449		191.39	9,820.83 CR
Jun 14	FIIG SECURITIES AMPOL-BBSW 0286449		94.41	9,915.24 CR
Jun 15	FEES - C2000286449	29.11		9,886.13 CR
Jun 24	FIIG SECURITIES ELANOR-7.1 0286449		50.00	9,936.13 CR
Jun 30	MACQUARIE CMA INTEREST PAID		0.98	9,937.11 CR
<b>Closing balance</b>				<b>9,937.11 CR</b>

**Check we have your latest details**

New contact details? Contact us to update them.

**End of transaction listing report**

Donald Gregson  
 9 Bleinheim Pl  
 OCEAN REEF WA 6027



## Financial Year's Interest Report

Interest details shown are for selected accounts as at 3 March 2023, 10:49 AM

Accounts	1 July 2022 - to date		1 July 2021 - 30 June 2022	
	Interest charged	Interest earned	Interest charged	Interest earned
<b>CASH MANAGEMENT ACCOUNT</b>	0.00	87.66	0.00	0.98
CWIC PTY LTD ATF DHG SUPERANNUATION FUND 182512   000965238876				
<b>Total</b>	<b>0.00</b>	<b>87.66</b>	<b>0.00</b>	<b>0.98</b>

### Notes

1. Closed accounts are not included in this Report.
2. Account balances may not include pending transactions and pre-authorisations awaiting final approval by the merchant and may also exclude cheque payments awaiting clearance.
3. This document does not satisfy the substantiation requirements for tax purposes. Account holders must ensure that they make their own assessment of the deductibility of expenses and must retain the appropriate documentation in accordance with the tax law.
4. Please refer to the most recent June statement for details of last Financial Year income.

## Social Investment Deposit Account

009611  
  
 CWIC PTY LTD  
 PO BOX 249  
 HILLARYS WA 6923

### Your details at a glance

<b>BSB number</b>	<b>633-000</b>
<b>Account number</b>	<b>163830151</b>
Customer number	36888568/CN01
Account title	CWIC PTY LTD ATF DHG SUPERANNUATION FUND

### Account summary

Statement period	2 Jun 2021 - 1 Jul 2021
Statement number	20
Opening balance on 2 Jun 2021	\$9,734.65
Deposits & credits	\$594.08
Withdrawals & debits	\$1.24
<b>Closing Balance on 1 Jul 2021</b>	<b>\$10,327.49</b>

### Any questions?

Contact Tony Hunter at Shop 2-3, 165 Grand Blvd,  
 Joondalup 6027 on **08 9300 0917**, or call **1300 BENDIGO**  
 (1300 236 344).

## Social Investment Deposit Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$9,734.65</b>
4 Jun 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0056567774		148.21	9,882.86
11 Jun 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0058025505		148.21	10,031.07
18 Jun 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0059525770		148.21	10,179.28
25 Jun 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0061064004		148.21	10,327.49
1 Jul 21	DONATION	1.24		10,326.25
1 Jul 21	INTEREST		1.24	10,327.49
<b>Transaction totals / Closing balance</b>		<b>\$1.24</b>	<b>\$594.08</b>	<b>\$10,327.49</b>

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Update to daily card limits

Effective 31 July 2021, clause 4.9 in the Bendigo Personal Accounts and Facilities Terms and Conditions will be updated.

#### Current clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal. Our current default for maximum daily withdrawal limit for transactions conducted using a PIN in conjunction with a card is \$1000 (for CHQ/SAV purchases). This amount may be varied for customers upon application and approval. We may vary the default amount of this limit or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

#### Updated clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal.

**Cash out limit** - Our current maximum daily cash out default limit for transactions conducted at an ATM or EFTPOS terminal and using a PIN is \$1000. This amount may be varied for customers upon application and approval.

**Purchase limit**- Our current maximum daily purchase limit for transactions conducted at an EFTPOS terminal and using a PIN is the available balance of your account.

We may vary the default amount of these limits or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

**NB: Business customers please refer to updated Clause 4.10 in the Bendigo Business Accounts and Facilities Terms & Conditions**

Social Investment Deposit Account

009611  
  
 CWIC PTY LTD  
 PO BOX 249  
 HILLARYS WA 6923

Your details at a glance

<b>BSB number</b>	<b>633-000</b>
<b>Account number</b>	<b>163830151</b>
Customer number	36888568/CN01
Account title	CWIC PTY LTD ATF DHG SUPERANNUATION FUND

Account summary

Statement period	2 Jul 2021 - 1 Aug 2021
Statement number	21
Opening balance on 2 Jul 2021	\$10,327.49
Deposits & credits	\$742.02
Withdrawals & debits	\$0.97
<b>Closing Balance on 1 Aug 2021</b>	<b>\$11,068.54</b>

Any questions?

Contact Tony Hunter at Shop 2-3, 165 Grand Blvd, Joondalup 6027 on **08 9300 0917**, or call **1300 BENDIGO** (1300 236 344).

Social Investment Deposit Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$10,327.49</b>
2 Jul 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0062779174		148.21	10,475.70
9 Jul 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0064299127		148.21	10,623.91
16 Jul 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0065892741		148.21	10,772.12
23 Jul 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0067434570		148.21	10,920.33
30 Jul 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0068944111		148.21	11,068.54
1 Aug 21	DONATION	0.97		11,067.57
1 Aug 21	INTEREST		0.97	11,068.54
<b>Transaction totals / Closing balance</b>		<b>\$0.97</b>	<b>\$742.02</b>	<b>\$11,068.54</b>



We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Update to daily card limits

Effective 31 July 2021, clause 4.9 in the Bendigo Personal Accounts and Facilities Terms and Conditions will be updated.

#### Current clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal. Our current default for maximum daily withdrawal limit for transactions conducted using a PIN in conjunction with a card is \$1000 (for CHQ/SAV purchases). This amount may be varied for customers upon application and approval. We may vary the default amount of this limit or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

#### Updated clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal.

**Cash out limit** - Our current maximum daily cash out default limit for transactions conducted at an ATM or EFTPOS terminal and using a PIN is \$1000. This amount may be varied for customers upon application and approval.

**Purchase limit**- Our current maximum daily purchase limit for transactions conducted at an EFTPOS terminal and using a PIN is the available balance of your account.

We may vary the default amount of these limits or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

**NB: Business customers please refer to updated Clause 4.10 in the Bendigo Business Accounts and Facilities Terms & Conditions**

Social Investment Deposit Account

009611  
  
 CWIC PTY LTD  
 PO BOX 249  
 HILLARYS WA 6923

Your details at a glance

<b>BSB number</b>	<b>633-000</b>
<b>Account number</b>	<b>163830151</b>
Customer number	36888568/CN01
Account title	CWIC PTY LTD ATF DHG SUPERANNUATION FUND

Account summary

Statement period	2 Aug 2021 - 1 Sep 2021
Statement number	22
Opening balance on 2 Aug 2021	\$11,068.54
Deposits & credits	\$593.80
Withdrawals & debits	\$0.96
<b>Closing Balance on 1 Sep 2021</b>	<b>\$11,661.38</b>

Any questions?

Contact Tony Hunter at Shop 2-3, 165 Grand Blvd, Joondalup 6027 on **08 9300 0917**, or call **1300 BENDIGO** (1300 236 344).

Social Investment Deposit Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$11,068.54</b>
6 Aug 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0070610247		148.21	11,216.75
13 Aug 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0072095619		148.21	11,364.96
20 Aug 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0073669224		148.21	11,513.17
27 Aug 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0075154506		148.21	11,661.38
1 Sep 21	DONATION	0.96		11,660.42
1 Sep 21	INTEREST		0.96	11,661.38
<b>Transaction totals / Closing balance</b>		<b>\$0.96</b>	<b>\$593.80</b>	<b>\$11,661.38</b>

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Update to daily card limits

Effective 31 July 2021, clause 4.9 in the Bendigo Personal Accounts and Facilities Terms and Conditions will be updated.

#### Current clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal. Our current default for maximum daily withdrawal limit for transactions conducted using a PIN in conjunction with a card is \$1000 (for CHQ/SAV purchases). This amount may be varied for customers upon application and approval. We may vary the default amount of this limit or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

#### Updated clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal.

**Cash out limit** - Our current maximum daily cash out default limit for transactions conducted at an ATM or EFTPOS terminal and using a PIN is \$1000. This amount may be varied for customers upon application and approval.

**Purchase limit** - Our current maximum daily purchase limit for transactions conducted at an EFTPOS terminal and using a PIN is the available balance of your account.

We may vary the default amount of these limits or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

**NB: Business customers please refer to updated Clause 4.10 in the Bendigo Business Accounts and Facilities Terms & Conditions**

Social Investment Deposit Account

009611  
  
 CWIC PTY LTD  
 PO BOX 249  
 HILLARYS WA 6923

Your details at a glance

BSB number	633-000
Account number	163830151
Customer number	36888568/CN01
Account title	CWIC PTY LTD ATF DHG SUPERANNUATION FUND

Account summary

Statement period	2 Sep 2021 - 1 Oct 2021
Statement number	23
Opening balance on 2 Sep 2021	\$11,661.38
Deposits & credits	\$742.04
Withdrawals & debits	\$0.99
<b>Closing Balance on 1 Oct 2021</b>	<b>\$12,402.43</b>

Any questions?

Contact Tony Hunter at Shop 2-3, 165 Grand Blvd,  
 Joondalup 6027 on **08 9300 0917**, or call **1300 BENDIGO**  
 (1300 236 344).

Social Investment Deposit Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$11,661.38</b>
3 Sep 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0076842479		148.21	11,809.59
10 Sep 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0078290897		148.21	11,957.80
17 Sep 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0079870975		148.21	12,106.01
24 Sep 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0081442061		148.21	12,254.22
1 Oct 21	DONATION	0.99		12,253.23
1 Oct 21	INTEREST		0.99	12,254.22
1 Oct 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0083096797		148.21	12,402.43
<b>Transaction totals / Closing balance</b>		<b>\$0.99</b>	<b>\$742.04</b>	<b>\$12,402.43</b>

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Update to daily card limits

Effective 31 July 2021, clause 4.9 in the Bendigo Personal Accounts and Facilities Terms and Conditions will be updated.

#### Current clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal. Our current default for maximum daily withdrawal limit for transactions conducted using a PIN in conjunction with a card is \$1000 (for CHQ/SAV purchases). This amount may be varied for customers upon application and approval. We may vary the default amount of this limit or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

#### Updated clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal.

**Cash out limit** - Our current maximum daily cash out default limit for transactions conducted at an ATM or EFTPOS terminal and using a PIN is \$1000. This amount may be varied for customers upon application and approval.

**Purchase limit**- Our current maximum daily purchase limit for transactions conducted at an EFTPOS terminal and using a PIN is the available balance of your account.

We may vary the default amount of these limits or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

**NB: Business customers please refer to updated Clause 4.10 in the Bendigo Business Accounts and Facilities Terms & Conditions**

Social Investment Deposit Account

009611  
  
 CWIC PTY LTD  
 PO BOX 249  
 HILLARYS WA 6923

Your details at a glance

<b>BSB number</b>	<b>633-000</b>
<b>Account number</b>	<b>163830151</b>
Customer number	36888568/CN01
Account title	CWIC PTY LTD ATF DHG SUPERANNUATION FUND

Account summary

Statement period	2 Oct 2021 - 1 Nov 2021
Statement number	24
Opening balance on 2 Oct 2021	\$12,402.43
Deposits & credits	\$593.92
Withdrawals & debits	\$1.08
<b>Closing Balance on 1 Nov 2021</b>	<b>\$12,995.27</b>

Any questions?

Contact Tony Hunter at Shop 2-3, 165 Grand Blvd, Joondalup 6027 on **08 9300 0917**, or call **1300 BENDIGO** (1300 236 344).

Social Investment Deposit Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$12,402.43</b>
8 Oct 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0084658112		148.21	12,550.64
15 Oct 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0086199789		148.21	12,698.85
22 Oct 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0087768296		148.21	12,847.06
29 Oct 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0089312925		148.21	12,995.27
1 Nov 21	DONATION	1.08		12,994.19
1 Nov 21	INTEREST		1.08	12,995.27
<b>Transaction totals / Closing balance</b>		<b>\$1.08</b>	<b>\$593.92</b>	<b>\$12,995.27</b>

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

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

Social Investment Deposit Account

009611  
  
 CWIC PTY LTD  
 PO BOX 249  
 HILLARYS WA 6923

Your details at a glance

<b>BSB number</b>	<b>633-000</b>
<b>Account number</b>	<b>163830151</b>
Customer number	36888568/CN01
Account title	CWIC PTY LTD ATF DHG SUPERANNUATION FUND

Account summary

Statement period	2 Nov 2021 - 1 Dec 2021
Statement number	25
Opening balance on 2 Nov 2021	\$12,995.27
Deposits & credits	\$593.93
Withdrawals & debits	\$1.09
<b>Closing Balance on 1 Dec 2021</b>	<b>\$13,588.11</b>

Any questions?

Contact Tony Hunter at Shop 2-3, 165 Grand Blvd,  
 Joondalup 6027 on **08 9300 0917**, or call **1300 BENDIGO**  
 (1300 236 344).

Social Investment Deposit Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$12,995.27</b>
5 Nov 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0090955562		148.21	13,143.48
12 Nov 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0092499645		148.21	13,291.69
19 Nov 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0094111526		148.21	13,439.90
26 Nov 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0095675080		148.21	13,588.11
1 Dec 21	DONATION	1.09		13,587.02
1 Dec 21	INTEREST		1.09	13,588.11
<b>Transaction totals / Closing balance</b>		<b>\$1.09</b>	<b>\$593.93</b>	<b>\$13,588.11</b>



We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

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

### We're saying goodbye to Protect+Pay

From 1st February 2022, the Protect+Pay app will be removed and no longer available. To access and update existing card controls and features, you will need to login or register for e-banking by visiting a Bendigo Bank branch or calling 1300 236 344.

### Additional Cardholder:

Additional cardholders will require the account owner to provide permission for restricted e-banking access to be set up.

Social Investment Deposit Account

009611  
  
 CWIC PTY LTD  
 PO BOX 249  
 HILLARYS WA 6923

Your details at a glance

BSB number	633-000
Account number	163830151
Customer number	36888568/CN01
Account title	CWIC PTY LTD ATF DHG SUPERANNUATION FUND

Account summary

Statement period	2 Dec 2021 - 1 Jan 2022
Statement number	26
Opening balance on 2 Dec 2021	\$13,588.11
Deposits & credits	\$742.23
Withdrawals & debits	\$1.18
<b>Closing Balance on 1 Jan 2022</b>	<b>\$14,329.16</b>

Any questions?

Contact Tony Hunter at Shop 2-3, 165 Grand Blvd,  
 Joondalup 6027 on **08 9300 0917**, or call **1300 BENDIGO**  
 (1300 236 344).

Social Investment Deposit Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$13,588.11</b>
3 Dec 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0097457671		148.21	13,736.32
10 Dec 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0099028483		148.21	13,884.53
17 Dec 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0100701049		148.21	14,032.74
24 Dec 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0102456360		148.21	14,180.95
31 Dec 21	DIRECT CREDIT Don SAMANTHA ZAHRADN 0103671886		148.21	14,329.16
1 Jan 22	DONATION	1.18		14,327.98
1 Jan 22	INTEREST		1.18	14,329.16
<b>Transaction totals / Closing balance</b>		<b>\$1.18</b>	<b>\$742.23</b>	<b>\$14,329.16</b>

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

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

### We're saying goodbye to Protect+Pay

From 1st February 2022, the Protect+Pay app will be removed and no longer available. To access and update existing card controls and features, you will need to login or register for e-banking by visiting a Bendigo Bank branch or calling 1300 236 344.

### Additional Cardholder:

Additional cardholders will require the account owner to provide permission for restricted e-banking access to be set up.

Social Investment Deposit Account

009611  
  
 CWIC PTY LTD  
 PO BOX 249  
 HILLARYS WA 6923

Your details at a glance

<b>BSB number</b>	<b>633-000</b>
<b>Account number</b>	<b>163830151</b>
Customer number	36888568/CN01
Account title	CWIC PTY LTD ATF DHG SUPERANNUATION FUND

Account summary

Statement period	2 Jan 2022 - 1 Feb 2022
Statement number	27
Opening balance on 2 Jan 2022	\$14,329.16
Deposits & credits	\$31,940.30
Withdrawals & debits	\$1.33
<b>Closing Balance on 1 Feb 2022</b>	<b>\$46,268.13</b>

Any questions?

Contact Tony Hunter at Shop 2-3, 165 Grand Blvd,  
 Joondalup 6027 on **08 9300 0917**, or call **1300 BENDIGO**  
 (1300 236 344).

Social Investment Deposit Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$14,329.16</b>
7 Jan 22	DIRECT CREDIT Don SAMANTHA ZAHRADN 0105103700		148.21	14,477.37
14 Jan 22	DIRECT CREDIT AS Zahradnik SAMANTHA ZAHRADN 0106526261		148.21	14,625.58
21 Jan 22	DIRECT CREDIT AS Zahradnik SAMANTHA ZAHRADN 0108108141		148.21	14,773.79
28 Jan 22	DIRECT CREDIT AS Zahradnik SAMANTHA ZAHRADN 0109537540		148.21	14,922.00
31 Jan 22	OSKO PAYMENT S M ZAHRADNIK Final Payment		30,000.00	44,922.00
31 Jan 22	OSKO PAYMENT SAMANTHA ZAHRADNIK Final Payment		1,346.13	46,268.13
1 Feb 22	DONATION	1.33		46,266.80
1 Feb 22	INTEREST		1.33	46,268.13
<b>Transaction totals / Closing balance</b>		<b>\$1.33</b>	<b>\$31,940.30</b>	<b>\$46,268.13</b>

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see

<https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](https://bendigobank.com.au/mycard) for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](https://bendigobank.com.au/mycard) for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](https://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

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

Social Investment Deposit Account

009611  
  
 CWIC PTY LTD  
 PO BOX 249  
 HILLARYS WA 6923

Your details at a glance

<b>BSB number</b>	<b>633-000</b>
<b>Account number</b>	<b>163830151</b>
Customer number	36888568/CN01
Account title	CWIC PTY LTD ATF DHG SUPERANNUATION FUND

Account summary

Statement period	2 Feb 2022 - 1 Mar 2022
Statement number	28
Opening balance on 2 Feb 2022	\$46,268.13
Deposits & credits	\$2.32
Withdrawals & debits	\$40,002.32
<b>Closing Balance on 1 Mar 2022</b>	<b>\$6,268.13</b>

Any questions?

Contact Tony Hunter at Shop 2-3, 165 Grand Blvd,  
 Joondalup 6027 on **08 9300 0917**, or call **1300 BENDIGO**  
 (1300 236 344).

Social Investment Deposit Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$46,268.13</b>
17 Feb 22	PAY ANYONE 0176794200CWIC Pty L MBL965238876Bond purchase 1of2	10,000.00		36,268.13
18 Feb 22	PAY ANYONE 0176803220CWIC Pty L MBL965238876Bond purchase 2of2	30,000.00		6,268.13
1 Mar 22	DONATION	2.32		6,265.81
1 Mar 22	INTEREST		2.32	6,268.13
1 Mar 22	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	ACCOUNT REBATE		0.80	
	<b>Total Rebates</b>		<b>0.80</b>	
	<b>Net Transaction Fees for February 22</b>	<b>0.00</b>		6,268.13
<b>Transaction totals / Closing balance</b>		<b>\$40,002.32</b>	<b>\$2.32</b>	<b>\$6,268.13</b>

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

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

Social Investment Deposit Account

009611  
  
 CWIC PTY LTD  
 PO BOX 249  
 HILLARYS WA 6923

Your details at a glance

BSB number	633-000
Account number	163830151
Customer number	36888568/CN01
Account title	CWIC PTY LTD ATF DHG SUPERANNUATION FUND

Account summary

Statement period	2 Mar 2022 - 1 Aug 2022
Statement number	29
Opening balance on 2 Mar 2022	\$6,268.13
Deposits & credits	\$5.35
Withdrawals & debits	\$5.35
<b>Closing Balance on 1 Aug 2022</b>	<b>\$6,268.13</b>

Any questions?

Contact Lenny Rego at Shop 2-3, 165 Grand Blvd, Joondalup 6027 on **08 9300 0917**, or call **1300 BENDIGO** (1300 236 344).

Social Investment Deposit Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$6,268.13</b>
1 Apr 22	DONATION	0.53		6,267.60
1 Apr 22	INTEREST		0.53	6,268.13
1 May 22	DONATION	0.51		6,267.62
1 May 22	INTEREST		0.51	6,268.13
1 Jun 22	DONATION	0.72		6,267.41
1 Jun 22	INTEREST		0.72	6,268.13
1 Jul 22	DONATION	1.34		6,266.79
1 Jul 22	INTEREST		1.34	6,268.13
1 Aug 22	DONATION	2.25		6,265.88
1 Aug 22	INTEREST		2.25	6,268.13
<b>Transaction totals / Closing balance</b>		<b>\$5.35</b>	<b>\$5.35</b>	<b>\$6,268.13</b>



We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

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

Investment Summary

Client Dbaker  
 End Client DHG Superannuation Fund  
 Year 2022

Investment	Code	Date	Opening balance		Retain of Capital/Tax deferred	Ref	Purchase			Sales				Capital Gains/Losses			Closing balance			Market Value 30/06/21	Market Value 30/06/22	Ref		
			Unit	Cost			Unit	Cost	Ref	Date	Unit	Cost	Proceeds	Ref	Discounted	Other	Loss	Unit	Cost				Price	
<b>FIG INVESTMENTS</b>																								
JEM NSW Schools II Pty Ltd		17/05/2021	10,000.00	10,392.07	333.36										-	-	-	10,000.00	10,058.71		10,237.30	8,846.70	E-8	
Novacare Solutions Pty Ltd		17/05/2021	10,000.00	9,315.50	380.67										-	-	-	10,000.00	8,934.83		9,299.40	8,276.70	E-8	
Omni Bridgeway Limited		28/06/2021	20,000.00	20,995.46											-	-	-	20,000.00	20,995.46		20,727.06	20,575.86	E-8	
RWH Finance Pty Ltd		19/05/2021	10,000.00	9,454.20	371.32										-	-	-	10,000.00	9,082.88		9,305.50	8,275.00	E-8	
Sunland Capital Pty Ltd		11/03/2021	20,000.00	21,328.48											-	-	-	20,000.00	21,328.48		21,087.94	20,507.34	E-8	
Sydney Airport Finance		17/05/2021	10,000.00	15,762.80											-	-	-	10,000.00	15,762.80					
		10/08/2021					10,000.00	16,351.40	E-9									10,000.00	16,351.40					
			10,000.00	15,762.80	-	-	10,000.00	16,351.40										20,000.00	32,114.20		15,665.40	28,853.80	E-8	
Zenith Pacific Pty Ltd		23/04/2021	20,000.00	16,039.13	2,400.00										-	-	-	20,000.00	13,639.13					
		29/06/2021	20,000.00	15,903.84	2,400.00										-	-	-	20,000.00	13,503.84					
			40,000.00	31,942.97	4,800.00	-	-	-	-	-	-	-	-	-	-	-	-	40,000.00	27,142.97		31,506.42	25,086.30	E-8	
Elanor Investors Limited		21/10/2021					10,000.00	10,328.80	E-9	30/06/2022	10,000.00	10,328.80	10,000.00	E-9	-	-	(328.80)	-	-					
Ausnet Services Holdings Pty Ltd		21/02/2022					10,000.00	10,268.50	E-9						-	-	-	10,000.00	10,268.50			9,984.60	E-8	
Lendlease Finance Ltd		21/02/2022					10,000.00	10,011.70	E-9						-	-	-	10,000.00	10,011.70			8,995.00	E-8	
Ampol Ltd		21/02/2022					10,000.00	10,457.20	E-9						-	-	-	10,000.00	10,457.20			9,992.00	E-8	
Pacific National Finance Pty Ltd		11/03/2022					10,000.00	10,328.30	E-9						-	-	-	10,000.00	10,328.30			10,006.80	E-8	
<b>Total</b>				119,191.48	5,885.35	E-11		67,745.90				10,328.80	10,000.00		-	-	-	328.80		170,723.23		117,829.02	159,400.10	E-8
<b>PRAEMIUM</b>																								
HIN X0056986405 PC 6923																								
<b>Shares in listed companies</b>																								
Bendigo & Adelaide Bank	BEN	23/06/2021	2,000.00	20,782.84						22/04/2022	2,000.00	20,782.84	20,970.05	E-40	-	187.21	-	-	-	20,980.00	-			
Class Ltd	CL1		1,454.00	5,007.17						16/02/2022	1,454.00	5,007.17	186.85	E-32	-	-	(4,820.32)	-	-	2,406.37	-			
Energy Resources of Aust Ltd	ERA		2,150.00	3,197.00											-	-	-	2,150.00	3,197.00	0.19	559.00	408.50	E-37	
Good Drinks Australia Ltd	GDA		15,000.00	1,129.95						25/11/2021	13,500.00			E-30	-	-	-	1,500.00	1,129.95	0.70	1,275.00	1,050.00	E-37	
Paladin Energy Ltd	PDN		10.00	761.50											-	-	-	10.00	761.50	0.58	5.15	5.80		
		23/06/2021	2,174.00	1,030.86											-	-	-	2,174.00	1,030.86	0.58	1,119.61	1,260.92		
			2,184.00	1,792.36											-	-	-	2,184.00	1,792.36		1,124.76	1,266.72	E-37	
Paragon Care Ltd	PGC		5,000.00	4,069.95											-	-	-	5,000.00	4,069.95	0.28	1,325.00	1,400.00	E-37	
Silver Lake Resources Ltd	SLR		400.00	1,540.00											-	-	-	400.00	1,540.00	1.21	664.00	484.00	E-37	
Telstra Corp Ltd	TLS		1,000.00	4,674.95											-	-	-	1,000.00	4,674.95	3.85	3,760.00	3,850.00	E-37	
Newcrest Mining Limited	NCM	19/08/2020	2,000.00	68,118.84											-	-	-	2,000.00	68,118.84	20.89	50,560.00	41,780.00	E-37	
Regis Resources Limited	RRL	23/07/2020	3,000.00	17,692.95											-	-	-	3,000.00	17,692.95	1.30	7,080.00	3,900.00	E-37	
Fortescue Metals Group Ltd	FMG	14/10/2021					2,000.00	28,731.57	E-40	19/11/2021	2,000.00	28,731.57	29,967.00	E-40	-	1,235.43	-	-	-	-				
HUB24 Ltd	HUB	16/02/2022					132.00		E-31/E-32						-	-	-	132.00	-	20.27		2,675.64	E-37	
<b>Subtotal</b>				128,006.01	-	-		28,731.57				54,521.58	51,123.90		-	1,422.64	-	4,820.32		102,216.00		89,734.13	56,814.86	E-37

\$181.75(E-28)+\$5.1(E-29)

Investment	Code	Date	Opening balance		Retain of Capital/Tax deferred	Ref	Purchase			Sales				Capital Gains/Losses			Closing balance			Market Value 30/06/21	Market Value 30/06/22	Ref		
			Unit	Cost			Unit	Cost	Ref	Date	Unit	Cost	Proceeds	Ref	Discounted	Other	Loss	Unit	Cost				Price	
<b>Options</b>																								
BENIJ9	BENIJ9	23/06/2021		602.85											-	2,131.99	E-41	-	-				740.00	E-38
				602.85				-							-	2,131.99	-	-	-				740.00	-
<b>Total</b>				128,608.86	-	-	-	28,731.57	-	-	-	55,124.43	51,123.90	-	-	3,554.63	-	4,820.32	-	102,216.00	-		90,474.13	56,814.86
<b>TOTAL</b>				247,800.34	5,885.35	#####	-	96,477.47	-	-	-	65,453.23	61,123.90	-	-	3,554.63	(5,149.12)	(1,594.49)	-	272,939.23	-		208,303.15	216,214.96

Opening balance	208,303.15
Buy	96,477.47
Sell	65,453.23
Tax Deferred	(5,885.35)
Movement	233,442.04
Closing balance	216,214.96
Change in MV	(17,227.08)

## CWIC Pty Ltd ATF DHG Superannuation Fund

### Investment Summary

December 26 2020 to January 1 2022. Generated at January 1, 2022, 5:05 am.

Client ID: CL0329.

Total bond face value :	\$ 0.00
Total bond capital value :	\$ 0.00
Total accrued interest :	\$ 0.00
<b>Total bond market value :</b>	<b>\$ 0.00</b>
Cash held in Trust :	\$ 0.00
Cash held on Deposit :	\$ 1.39

#### Valuations Disclaimer

The information and material presented in the attached report (the "Report") are provided to you for informational purposes only and are not to be used or considered as an offer or a solicitation to sell or an offer or solicitation to buy or subscribe for securities or other financial instruments or any advice or recommendation with respect to such securities or other financial instruments. Neither Australian Bond Exchange Pty Ltd ("ABX") nor any of its affiliates makes any representation or warranty or guarantee as to the completeness, accuracy, timeliness or suitability of any information contained within any part of the Report nor that it is free from error. ABX does not accept any liability (whether in contract, tort or otherwise howsoever and whether or not they have been negligent) for any loss or damage (including, without limitation, loss of profit), which may arise directly or indirectly from use of or reliance on such information. Whilst the information provided has been obtained from sources believed to be reliable, neither ABX nor any of its affiliates attests to its accuracy or completeness. ABX reserves the right to change any source without restriction or notice. The values quoted for any particular investment are indicative only and are subject to change.

Past performance should not be taken as an indication or guarantee of future performance and no representation or warranty, express or implied, is made regarding future performance. Opinions and/or estimates reflect a judgment at the original date of publication by us and are subject to change without notice. The price of, value of and income from any of the securities or financial instruments mentioned in the Report can fall as well as rise. Foreign currency-denominated securities and financial instruments are subject to fluctuations in exchange rates that may have a positive or adverse effect on the value, price or income of such securities or financial instruments. Investors in securities, the values of which are influenced by currency volatility, effectively assume this risk.

Securities are ordinarily valued at mid-market prices or yields as at end of the specified valuation day. Equity prices are as at close of business on the valuation day or most recently available price. Where prices for the same security vary at different price sources, ABX maintains the right to choose which pricing source to rely on. Where, in the opinion of ABX, an investment is not readily realisable then it shall be valued at such fair valuation as may be determined on each occasion by ABX. It may be difficult to deal in any such investment or to obtain reliable information about its value from an independent source and therefore the valuation determined by ABX may not be the precise value at which the investment may be sold. Security pricing may vary from actual liquidation value, and custodial statements. Prices shown should only be used as a general guide to portfolio value. Cash shown in the Report may not necessarily be available for investment due to unsettled transactions against your account.

The cost basis for individual lots of securities is maintained according to either a first-in, first-out or an average cost methodology, including commission. Unit cost is calculated as total cost for all lots of each security divided by total quantity.

Assumed CPI is the RBA target rate of 2.5%

Notional realised gains may arise in the Report for securities not denominated in the reporting currency, via notional foreign exchange gains that do not relate to actual cash movements. The notional foreign exchange gains arise through the foreign exchange rate applied to the trades on the purchase and sale dates, and will affect the translated gain at the rates held in the relevant system. This notional realised gain, against the reporting currency, forms part of total realised gain recognised in the Report.

Positions are reflected as of trade date and may differ from account statements, which reflect positions as of settlement date. ABX does not accept any responsibility or liability for information provided by third parties. Official confirmation of portfolio holdings with these parties and issues arising from information they have provided must be addressed directly with them.

ABX is authorised by the Australian Securities and Investments Commission for the conduct of investment business in Australia (AFSL 484453). If you have any questions regarding the Report, please contact your Australian Bond Exchange Advisor.

---

## Current Bonds

Global Identifier	Security	Maturity Date	Face Value	Coupon Rate	Capital Value	Accrued Interest	Market Value
No bonds in portfolio							

---

**Coupon Payable**

<b>Coupon Date</b>	<b>Global Identifier</b>	<b>Security</b>	<b>Face Value</b>	<b>Coupon Total</b>
21-04-2021	AU3CB0257830	Centuria 6.5 21/04/23	\$50,000	\$1,625.00

## Transactions

Date	Global Identifier	Security	Trade Type	Face Amount	Unit Price	Accrued Interest	Purchase Fees	Purchase Price	Yield to Maturity
10-09-2019	AU3CB0244358	NextDC 6.25 09/06/21	Buy	100,000	104.00	1,691.00	581.31	106,272.31	4.653%
21-10-2019	AU3CB0248847	QMS Media 7.0 21/11/22	Buy	50,000	105.50	1,474.00	298.23	54,522.23	5.047%
27-11-2019	AU3CB0257830	Centuria 6.5 21/04/23	Buy	50,000	104.90	346.50	290.38	53,086.88	4.912%
18-02-2020	AU3CB0248847	QMS Media 7.0 21/11/22	Maturity	-50,000	106.25	0.00	0.00	-53,126.00	0.000%
09-12-2020	AU3CB0244358	NextDC 6.25 09/06/21	Maturity	-100,000	101.50	0.00	0.00	-101,500.00	0.000%
21-04-2021	AU3CB0257830	Centuria 6.5 21/04/23	Maturity	-50,000	101.50	0.00	0.00	-50,750.00	0.000%

---

**Cash Interest** Earned on cash held in high interest account. Calculated daily. Paid monthly

Date	Description	Interest Amount
2021-05-01	Cash Interest - April 2021	\$1.39





The fixed  
income experts

FIIG Annual Investment Statement  
1st July 2021 to 30th June 2022

Investor:	CWIC Pty Ltd <DHG Superannuation Fund A/c>
Account No:	2000286449
Statement Date:	As at 30th June 2022
Bond Portfolio Value†:	AUD \$159,400.10

Fixed Income Holdings Valuation

Issuer	Coupon Type	ISIN	Currency	Current Coupon Rate	Next Call Date	Maturity Date	Next Coupon Date	Holding (Face Value)	Current Face Value	Valuation Clean Price	Capital Value	Accrued Interest	Gross Value
Ampol Ltd	Floating Rate Note	AU3FN0057683	AUD	5.08%	09-Mar-26	09-Dec-80	09-Sep-22	10,000	10,000.00	99.63	9,962.80	29.20	9,992.00
Ausnet Services Holdings Pty Ltd	Floating Rate Note	AU3FN0056594	AUD	3.38%	06-Oct-25	06-Oct-80	06-Jul-22	10,000	10,000.00	99.90	9,990.20	-5.60	9,984.60
JEM NSW Schools II Pty Ltd	IAB	AU300JEMF025	AUD	-	28-Nov-35	28-Nov-35	28-Aug-22	10,000	10,000.00	88.47	8,846.70	-	8,846.70
Lendlease Finance Ltd	Fixed Rate Bond	AU3CB0275550	AUD	3.40%	29-Jul-27	27-Oct-27	27-Oct-22	10,000	10,000.00	89.36	8,935.50	59.50	8,995.00
Novacare Solutions Pty Ltd	IAB	AU300NCRE023	AUD	-	15-Apr-33	15-Apr-33	15-Jul-22	10,000	10,000.00	82.77	8,276.70	-	8,276.70
Omni Bridgeway Limited	Fixed Rate Bond	AU3CB0269397	AUD	5.65%	08-Jul-22	08-Jan-26	08-Jul-22	20,000	20,000.00	101.59	20,318.20	257.66	20,575.86
Pacific National Finance Pty Ltd	Floating Rate Note	AU3FN0035770	AUD	3.58%	12-May-27	12-May-27	12-Aug-22	10,000	10,000.00	99.59	9,958.70	48.10	10,006.80
RWH Finance Pty Ltd	IAB	AU300RWHF020	AUD	-	30-Jun-33	30-Jun-33	30-Sep-22	10,000	10,000.00	82.75	8,275.00	-	8,275.00
Sunland Capital Pty Ltd	Fixed Rate Bond	AU3CB0268001	AUD	6.20%	31-Oct-22	31-Oct-24	31-Jul-22	20,000	20,000.00	101.51	20,301.80	205.54	20,507.34
Sydney Airport Finance	CIB	AU3AB0000085	AUD	3.12%	20-Nov-30	20-Nov-30	20-Aug-22	20,000	28,808.00	143.77	28,753.60	100.20	28,853.80
Zenith Pacific Pty Ltd	Fixed Rate Bond	AU3CB0255271	AUD	8.00%	10-Aug-22	10-Aug-25	10-Aug-22	40,000	24,400.00	101.70	24,815.78	270.52	25,086.30
<b>Totals</b>			<b>AUD</b>								<b>158,434.98</b>	<b>965.12</b>	<b>159,400.10</b>



The fixed  
income experts

FIIG Annual Investment Statement  
1st July 2021 to 30th June 2022

Payment Date	Issuer	Coupon Type	ISIN	Currency	Maturity Date	Holding (Face Value)	Principal Payment	Income Payment	Total Payment	Franking Credit Amount
02-Nov-21	Sunland Capital Pty Ltd	Fixed Rate Bond	AU3CB0268001	AUD	31-Oct-24	20,000.00	-	310.00	310.00	-
11-Nov-21	Zenith Pacific Pty Ltd	Fixed Rate Bond	AU3CB0255271	AUD	10-Aug-25	40,000.00	1,200.00	560.00	1,760.00	-
24-Nov-21	Sydney Airport Finance	CIB	AU3AB0000085	AUD	20-Nov-30	20,000.00	-	216.89	216.89	-
01-Dec-21	JEM NSW Schools II Pty Ltd	IAB	AU300JEMF025	AUD	28-Nov-35	10,000.00	83.01	101.90	184.91	-
31-Dec-21	RWH Finance Pty Ltd	IAB	AU300RWHF020	AUD	30-Jun-33	10,000.00	93.21	107.77	200.98	-
11-Jan-22	Omni Bridgeway Limited	Fixed Rate Bond	AU3CB0269397	AUD	08-Jan-26	20,000.00	-	282.50	282.50	-
19-Jan-22	Novacare Solutions Pty Ltd	IAB	AU300NCRE023	AUD	15-Apr-33	10,000.00	95.55	105.65	201.20	-
01-Feb-22	Sunland Capital Pty Ltd	Fixed Rate Bond	AU3CB0268001	AUD	31-Oct-24	20,000.00	-	310.00	310.00	-
11-Feb-22	Zenith Pacific Pty Ltd	Fixed Rate Bond	AU3CB0255271	AUD	10-Aug-25	40,000.00	1,200.00	536.00	1,736.00	-
23-Feb-22	Sydney Airport Finance	CIB	AU3AB0000085	AUD	20-Nov-30	20,000.00	-	218.54	218.54	-
02-Mar-22	JEM NSW Schools II Pty Ltd	IAB	AU300JEMF025	AUD	28-Nov-35	10,000.00	83.66	103.72	187.38	-
10-Mar-22	Ampol Ltd	Floating Rate Note	AU3FN0057683	AUD	09-Dec-80	10,000.00	-	90.26	90.26	-
31-Mar-22	RWH Finance Pty Ltd	IAB	AU300RWHF020	AUD	30-Jun-33	10,000.00	93.97	109.69	203.66	-
06-Apr-22	Ausnet Services Holdings Pty Ltd	Floating Rate Note	AU3FN0056594	AUD	06-Oct-80	10,000.00	-	78.15	78.15	-
08-Apr-22	Omni Bridgeway Limited	Fixed Rate Bond	AU3CB0269397	AUD	08-Jan-26	20,000.00	-	282.50	282.50	-
19-Apr-22	Elanor Investors Limited	Fixed Rate Bond	AU3CB0248102	AUD	17-Oct-22	10,000.00	-	355.00	355.00	-
21-Apr-22	Novacare Solutions Pty Ltd	IAB	AU300NCRE023	AUD	15-Apr-33	10,000.00	96.33	107.56	203.89	-
28-Apr-22	Lendlease Finance Ltd	Fixed Rate Bond	AU3CB0275550	AUD	27-Oct-27	10,000.00	-	170.00	170.00	-



The fixed  
income experts

**FIIG Annual Investment Statement**  
**1st July 2021 to 30th June 2022**

Payment Date	Issuer	Coupon Type	ISIN	Currency	Maturity Date	Holding (Face Value)	Principal Payment	Income Payment	Total Payment	Franking Credit Amount
02-May-22	Sunland Capital Pty Ltd	Fixed Rate Bond	AU3CB0268001	AUD	31-Oct-24	20,000.00	-	310.00	310.00	-
10-May-22	Zenith Pacific Pty Ltd	Fixed Rate Bond	AU3CB0255271	AUD	10-Aug-25	40,000.00	1,200.00	512.00	1,712.00	-
12-May-22	Pacific National Finance Pty Ltd	Floating Rate Note	AU3FN0035770	AUD	12-May-27	10,000.00	-	63.75	63.75	-
23-May-22	Sydney Airport Finance	CIB	AU3AB0000085	AUD	20-Nov-30	20,000.00	-	220.83	220.83	-
01-Jun-22	JEM NSW Schools II Pty Ltd	IAB	AU300JEMF025	AUD	28-Nov-35	10,000.00	84.32	107.07	191.39	-
14-Jun-22	Ampol Ltd	Floating Rate Note	AU3FN0057683	AUD	09-Dec-80	10,000.00	-	94.41	94.41	-
24-Jun-22	Elanor Investors Limited	Fixed Rate Bond	AU3CB0248102	AUD	17-Oct-22	-	-	50.00	50.00	-
<b>Totals</b>				<b>AUD</b>			<b>5,885.35</b>	<b>7,602.12</b>	<b>13,487.47</b>	<b>-</b>



The fixed income experts

## FIIG Annual Investment Statement 1st July 2021 to 30th June 2022

DHG Superannuation Fund  
PO Box 249  
Hillarys Western Australia 6923

Investor:	CWIC Pty Ltd <DHG Superannuation Fund A/c>
Account No:	2000286449
Invoice Date:	30th June 2022
Invoice Number:	20220630-106-11303-A

### Tax Invoice

#### Expenses for period 1st June 2022 to 30th June 2022

Fee Type	Fee (Ex GST)	GST	Fee (Inc GST)
Custody & Admin Fee	AUD 25.35	AUD 2.54	AUD 27.89
<b>Total</b>	<b>AUD 25.35</b>	<b>AUD 2.54</b>	<b>AUD 27.89</b>

The total fee amount of \$27.89 will be automatically debited from your nominated account on the 15th day of the month (or next business day).

\* Please see the Fee Calculation Schedule below for further details



The fixed  
income experts

**FIIG Annual Investment Statement**  
**1st July 2021 to 30th June 2022**

**Annual Custody and Administration Fee Invoice Summary**

Invoice Number	Invoice Date	Invoice Period	Currency	Charges	GST	Invoice Total
20210731-106-11303-A	31-Jul-21	01-Jul-21 to 31-Jul-21	AUD	18.28	1.83	20.11
20210831-106-11303-A	31-Aug-21	01-Aug-21 to 31-Aug-21	AUD	19.89	1.99	21.88
20210930-106-11303-A	30-Sep-21	01-Sep-21 to 30-Sep-21	AUD	19.85	1.99	21.84
20211031-106-11303-A	31-Oct-21	01-Oct-21 to 31-Oct-21	AUD	20.86	2.09	22.95
20211130-106-11303-A	30-Nov-21	01-Nov-21 to 30-Nov-21	AUD	20.95	2.10	23.05
20211231-106-11303-A	31-Dec-21	01-Dec-21 to 31-Dec-21	AUD	21.69	2.17	23.86
20220131-106-11303-A	31-Jan-22	01-Jan-22 to 31-Jan-22	AUD	21.61	2.16	23.77
20220228-106-11303-A	28-Feb-22	01-Feb-22 to 28-Feb-22	AUD	20.40	2.04	22.44
20220331-106-11303-A	31-Mar-22	01-Mar-22 to 31-Mar-22	AUD	26.77	2.68	29.45
20220430-106-11303-A	30-Apr-22	01-Apr-22 to 30-Apr-22	AUD	26.07	2.61	28.68
20220531-106-11303-A	31-May-22	01-May-22 to 31-May-22	AUD	26.46	2.65	29.11
20220630-106-11303-A	30-Jun-22	01-Jun-22 to 30-Jun-22	AUD	25.35	2.54	27.89
<b>Total Amount Invoiced</b>			<b>AUD</b>	<b>268.18</b>	<b>26.85</b>	<b>295.03</b>

\* The above information regarding the Custody and Administration Fee does not specifically identify or include credit notes applied to your account at FIIG's discretion.

**FIIG Annual Investment Statement  
1st July 2021 to 30th June 2022**

## Fee Calculation Schedule

Custody and Administration Fees are calculated on the following basis

Fee Type	Fee (Inc GST)
<b>Custody &amp; Administration Fee</b>	
0.00 to 500,000.00	0.20% p.a.*
500,000.00.01 to 2,000,000.00	0.14% p.a.*
2,000,000.01 to 5,000,000.00	0.09% p.a.*
5,000,000.01 to and over	0.06% p.a.*
Minimum monthly fee	\$20.00

All fees are quoted inclusive of GST where applicable

This schedule is intended to be a basic summary of the fee and cost structure applicable to your fixed income investments. For a comprehensive description of fees please refer to Clause 12 of FIIG's Client Custody Agreement.



The fixed  
income experts

## FIIG Annual Investment Statement 1st July 2021 to 30th June 2022

### Disclaimer

FIIG Securities Limited ('FIIG') provides general financial product advice only. As a result, this document, and any information or advice, has been provided by FIIG without considering one or more of your objectives, financial situation and needs. Because of this, you should, before acting on any advice from FIIG, consider the appropriateness of the advice having regard to your objectives, financial situation and needs. If this document, or any advice, relates to the acquisition, or possible acquisition, of a particular financial product, you should obtain a product disclosure statement relating to the product and consider the statement before making any decision about whether to acquire the product. Neither FIIG, nor any of its directors, authorised representatives, employees, or agents, make any representation or warranty as to the reliability, accuracy, or completeness, of this document or any advice. Nor do they accept any liability or responsibility arising in any way (including negligence) for errors in, or omissions from, this document or advice. FIIG, its employees and related parties earn fees and revenue from dealing in the securities as principal or otherwise and may have an interest in any securities mentioned in this document. Any reference to credit ratings of companies, entities or financial products must only be relied upon by a 'wholesale client' as that term is defined in section 761G of the Corporations Act 2001 (Cth). FIIG strongly recommends that you seek independent accounting, financial, taxation and legal advice, tailored to your specific objectives, financial situation and needs, prior to making any investment decision. FIIG does not provide tax advice and is not a registered tax agent or tax or financial advisor, nor are any of FIIG's employees or authorised representatives. FIIG does not make a market in the securities or products that may be referred to in this document. A copy of FIIG's current Financial Services Guide is available at [www.fiig.com.au/fsg](http://www.fiig.com.au/fsg).

An investment in notes, bonds or securities should not be compared to a bank deposit. Notes, bonds and securities have a greater risk of loss of some or all of an investor's capital when compared to bank deposits. Past performance of any product described in any communication from FIIG is not a reliable indication of future performance. Forecasts contained in this document are predictive in character and based on assumptions, such as a 2.5% p.a. assumed rate of inflation (unless otherwise specified), foreign exchange rates, or forward interest rate curves generally available at the time, and no reliance should be placed on the accuracy of any forecast information. The actual results may differ substantially from the forecasts and are subject to change without further notice. FIIG may quote to you an estimated yield when you purchase a bond. This yield may be calculated by FIIG on either A) a yield to maturity date basis; or B) a yield to early redemption date basis. Some bond issuances include multiple early redemption dates and prices, therefore the realised yield earned by you on the bond may differ from the yield estimated or quoted by FIIG at the time of your purchase. The information in this document is strictly confidential. If you are not the intended recipient of the information contained in this document, you may not disclose or use the information in any way. No liability is accepted for any unauthorised use of the information contained in this document. FIIG is the owner of the copyright material in this document unless otherwise specified.

### Partial Interest Considerations\*

If you have purchased a partial interest in a bond or note via FIIGs Small Parcel Trading service:

- Your beneficial interest will be a partial interest in the bond or note;
- Your interest will not be transferrable to any successor custodian; and
- During a Consent Event or other voting, FIIG will calculate the total number of votes and use our best endeavours to lodge votes on behalf of all clients having regard to the result of the calculations.

### Some Important Terms and Conditions of dealing with FIIG\*

- You acknowledge that you have received and read FIIG's Financial Services Guide.
- You have authorised FIIG to act on your written, electronic or oral instructions to purchase, make, rollover, sell, redeem or reinvest fixed income financial products.
- You acknowledge and agree that FIIG is not responsible for any payments to be made by issuers of financial products or Authorised Deposit-taking Institutions to yourself.
- You acknowledge and agree that FIIG may act as a principal or counterparty in any purchase or sale of financial products by you and that when acting as counterparty in transactions with you, FIIG may sell financial products which it owns on its own account and FIIG may purchase financial products to hold on its own account.
- You shall pay for purchases (including taxes, costs, duties, and charges, in respect thereof) and make good delivery in respect of sales, to enable FIIG to settle by the due settlement date. Where you fail to pay for purchases, or make good delivery in respect of sales, by the due settlement date, FIIG is entitled to sell any purchases and pass onto you all costs incurred as a result of your failure to settle.

## FIIG Annual Investment Statement 1st July 2021 to 30th June 2022

6. FIIG may with your agreement appropriate credits and all payments received from, or on behalf of, you in reduction of any money owing by you to FIIG.
7. You request and authorise FIIG, as applicable, to:
  - a. withdraw money from the FIIG Client Trust Accounts and deposits held for you in order to make payments for transactions or investments by you, or your nominees, in accordance with contract notes and trade confirmations issued by FIIG;
  - b. deposit financial products in custody in designated sub-accounts with FIIG custodial service providers;
  - c. deposit financial products in custody with Authorised Deposit-taking Institutions; and
  - d. if you have entered into a Client Custody Agreement with FIIG, deposit financial products in custody with FIIG.
8. FIIG may, at any time, reissue a contract note or trade confirmation in order to correct any errors or omissions.

\*To read all of the Terms and Conditions, please refer to the Contract referred to in your Client Application Form.





The fixed  
income experts

## FIIG Annual Investment Statement 1st July 2021 to 30th June 2022

### Notes

1. This statement records the client's corporate and government bonds (also known as securities) held in custody by FIIG, as at the above report date in accordance with the terms and conditions of FIIG's Financial Services Guide. The securities held in custody are also held in accordance with the terms and conditions of FIIG's Custody Deed. Please review this statement and contact FIIG Client Services on 1800 01 01 81 should there be any queries.
2. The beneficial ownership of the client's securities remains with the client, and are the client's assets, at all times.
3. This statement and the valuations of the securities are provided by FIIG based upon available prices sourced from leading market makers and data services as well as any available market information and feedback when market volume and turnover is low or not transparent as at the reporting date. Valuations are indicative only and there is no guarantee as to their accuracy. The valuations are an estimate of the value of the securities based on the information available to FIIG as at the reporting date and do not necessarily represent the market price or a price at which FIIG or any other party will buy or sell the securities and may change without notice. If no valuation is provided for any security, this is because there is insufficient information available to FIIG to provide a valuation for the security.
4. Current Face Value is applicable to "Mortgage Backed Security" and "Inflation Linked Bond" security types only.
5. The valuations will be impacted by transaction size, the issuer's financial circumstances, market and economic conditions and the supply and demand dynamics prevailing at the time the client's securities are bought and sold, amongst other things.
6. The historical price, performance or valuation of the securities is no guarantee of their future performance.
7. The valuations are not an offer by FIIG to buy or sell the securities. Should the client wish to sell their securities prior to maturity, FIIG will use its best endeavours to assist the client to sell those securities. However, FIIG does not make a market in the securities.
8. This statement may not be distributed to third parties, save for the client's accounting, financial, taxation and legal advisors, without the consent of FIIG.

**FIIG Annual Investment Statement**  
**1st July 2020 to 30th June 2021**

Annual Custody and Administration Fee Invoice Summary

Invoice Number	Invoice Date	Invoice Period	Currency	Charges	GST	Invoice Total
20210228-106-11303-A	28-Feb-21	04-Feb-21 to 28-Feb-21	AUD	-	-	-
20210331-106-11303-A	31-Mar-21	01-Mar-21 to 31-Mar-21	AUD	12.60	1.26	13.86
20210430-106-11303-A	30-Apr-21	01-Apr-21 to 30-Apr-21	AUD	18.18	1.82	20.00
20210531-106-11303-A	31-May-21	01-May-21 to 31-May-21	AUD	18.18	1.82	20.00
20210630-106-11303-A	30-Jun-21	01-Jun-21 to 30-Jun-21	AUD	18.18	1.82	20.00
<b>Total Amount Invoiced</b>			<b>AUD</b>	<b>67.14</b>	<b>6.72</b>	<b>73.86</b>

\* The above information regarding the Custody and Administration Fee does not specifically identify or include credit notes applied to your account at FIIG's discretion.



Portfolio ID: 3230753

## Tax summary

01 Jul 2021 to 30 Jun 2022

E-19  
præmium

## Assessable income

<b>Australian income</b>		
Interest	Interest	1.14
	Interest exempt from NRWT	-
	<b>Total interest</b>	<b>1.14</b>
Dividends	Unfranked	-
	Unfranked CFI	-
	<b>Total unfranked</b>	<b>-</b>
	Franked	2,749.02
	Franking credits	1,178.15
<b>Total dividends</b>	<b>3,927.17</b>	
Trust income	Franked distributions	-
	Franking credits	-
	<b>Gross franked distributions</b>	<b>-</b>
	Other trust income <sup>(a)</sup>	-
<b>Total trust income</b>	<b>-</b>	
<b>Total Australian income</b>	<b>3,928.31</b>	
<b>Foreign income</b>		
Other	Other foreign source income	-
<b>Total foreign income</b>	<b>-</b>	
<b>Net capital gain <sup>(b)</sup></b>	<b>959.10</b>	
<b>Total assessable income</b>	<b>4,887.41</b>	

(a) Share of net income from trusts (excluding gross franked distributions, foreign income, capital gains, and non-assessable amounts). For more details, refer to the 'Trust income' section of the **Income transactions** report.

(b) For more details, refer to the 'Summary of CGT gains/losses' section of the **Realised CGT** report.

## Deductions

There were no deductions recorded in this period.

## Tax offsets, credits and NCMi

<b>Franking credits</b>		
Dividends	Franking credits	1,178.15
	Less franking credits denied	-
		<b>1,178.15</b>
<b>Total franking credits</b>		<b>1,178.15</b>

## Disposals of CGT assets

Asset	Tax date	Purchase date	Sale date	Sale quantity	Actual cost \$	Adjusted cost <sup>(a)</sup> \$	Indexed cost \$	Sale proceeds \$	Gross gain \$	Capital gain using the different calculation methods			CGT gain <sup>(c)</sup> \$	CGT loss \$	CGT exempt gain/loss \$
										Discounted gain <sup>(b)</sup> \$	Indexed gain \$	Other gain \$			
<b>BENDIGO AND ADELAIDE BANK LIMITED FPO</b>															
<b>BEN</b>	23/06/2021	23/06/2021	22/04/2022	2,000	20,782.84	20,782.84	NA	21,238.95	456.11	NA	NA	456.11	456.11	NA	NA
<b>BEN totals</b>				2,000	20,782.84	20,782.84	NA	21,238.95	456.11	NA	NA	456.11	456.11	NA	NA
<b>CLASS LIMITED FPO</b>															
<b>CL1</b>	26/09/2017	26/09/2017	16/02/2022	1,454	277.45	277.45	NA	181.75	-	NA	NA	NA	-95.70	NA	NA
	26/09/2017	26/09/2017	16/02/2022	-	4,729.72	4,729.72	NA	3,094.08	-	NA	NA	NA	-1,635.64	NA	NA
<b>CL1 totals</b>				1,454	5,007.17	5,007.17	NA	3,275.83	-	NA	NA	NA	-1,731.34	NA	NA
<b>FORTESCUE METALS GROUP LTD FPO</b>															
<b>FMG</b>	14/10/2021	14/10/2021	19/11/2021	2,000	28,731.57	28,731.57	NA	30,965.90	2,234.33	NA	NA	2,234.33	2,234.33	NA	NA
<b>FMG totals</b>				2,000	28,731.57	28,731.57	NA	30,965.90	2,234.33	NA	NA	2,234.33	2,234.33	NA	NA
<b>Disposals of CGT asset totals</b>					<b>54,521.58</b>	<b>54,521.58</b>	<b>NA</b>	<b>55,480.68</b>	<b>2,690.44</b>	<b>NA</b>	<b>NA</b>	<b>2,690.44</b>	<b>2,690.44</b>	<b>-1,731.34</b>	<b>NA</b>

### (a) Variances between Adjusted cost and Actual cost

Where the 'Sale proceeds' in respect of the CGT parcel are equal to or less than its reduced cost base, its reduced cost base is disclosed as the adjusted cost; otherwise, its cost base is disclosed as the adjusted cost. For more details, refer to the 'Adjusted cost' subsection in this report.

### (b) Gains calculated using discounted method

The capital gain calculated using the discount method, after having applied the 33.33% CGT discount rate appropriate to the tax entity type of this portfolio.

### (c) CGT gain calculation method

The CGT gain is calculated based on what is optimal for the disposal method selected. In some cases the indexed gain is used to optimise the use of losses. The CGT gain calculated from a less than optimal method is shown in italics for information purposes only and is excluded from the totals for the portfolio. NA is shown if a calculation method is not applicable.

## Trust CGT distributions

There were no trust CGT distributions within the period.



Portfolio ID: 3230753

Realised CGT

01 Jul 2021 to 30 Jun 2022



E-21  
praeMium

## Summary of CGT gains/losses

		Total \$	Discounted \$	Indexed \$	Other \$
<b>Losses available to offset</b>	Carried forward from prior years	-			
	Current year losses	-1,731.34			
	<b>Total</b>	<b>-1,731.34</b>			
<b>CGT gains</b>	Disposals of CGT assets	2,690.44	-	-	2,690.44
	Trust CGT distributions	-	-	-	-
	<b>CGT gain before losses applied</b>	<b>2,690.44</b>	-	-	<b>2,690.44</b>
	Losses applied	-1,731.34	-	-	-1,731.34
	<b>CGT gain after losses applied</b>	<b>959.10</b>	-	-	<b>959.10</b>
	Discount applied <sup>(a)</sup>	-	-	NA	NA
<b>Net capital gain</b>		<b>959.10</b>	-	-	<b>959.10</b>

(a) The 'CGT gain after losses applied' amount multiplied by a 33.33% CGT discount rate appropriate to the tax entity type of the portfolio.



Portfolio ID: 3230753

Taxation income

01 Jul 2021 to 30 Jun 2022



E-22  
praeMium

Income transactions <sup>(a)</sup>

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
<b>Dividends</b>																
BENDIGO AND ADELAIDE BANK LIMITED FPO																
BEN	30/09/2021	-	-	530.00	227.14	-	-	-	-	530.00 <sup>(b)</sup>	-	-	-	530.00	-	-
	31/03/2022	-	-	530.00	227.14	-	-	-	-	530.00 <sup>(b)</sup>	-	-	-	530.00	-	-
<b>BEN totals</b>		-	-	1,060.00	454.28	-	-	-	-	1,060.00	-	-	-	1,060.00	-	-
CLASS LIMITED FPO																
CL1	23/09/2021	-	-	36.35	15.58	-	-	-	-	36.35 <sup>(b)</sup>	-	-	-	36.35	-	-
<b>CL1 totals</b>		-	-	36.35	15.58	-	-	-	-	36.35	-	-	-	36.35	-	-
HUB24 LIMITED FPO																
HUB	18/04/2022	-	-	9.90	4.24	-	-	-	-	9.90 <sup>(b)</sup>	-	-	-	9.90	-	-
<b>HUB totals</b>		-	-	9.90	4.24	-	-	-	-	9.90	-	-	-	9.90	-	-
NEWCREST MINING LIMITED FPO																
NCM	30/09/2021	-	-	1,103.91	473.10	-	-	-	-	1,103.91 <sup>(b)</sup>	-	-	-	1,103.91	-	-
	31/03/2022	-	-	208.86	89.51	-	-	-	-	208.86 <sup>(b)</sup>	-	-	-	208.86	-	-
<b>NCM totals</b>		-	-	1,312.77	562.61	-	-	-	-	1,312.77	-	-	-	1,312.77	-	-
PARAGON CARE LIMITED FPO																
PGC	01/10/2021	-	-	50.00	21.43	-	-	-	-	50.00 <sup>(b)</sup>	-	-	-	50.00	-	-
	26/04/2022	-	-	30.00	12.86	-	-	-	-	30.00 <sup>(b)</sup>	-	-	-	30.00	-	-
<b>PGC totals</b>		-	-	80.00	34.29	-	-	-	-	80.00	-	-	-	80.00	-	-
REGIS RESOURCES LIMITED FPO																
RRL	28/09/2021	-	-	90.00	38.57	-	-	-	-	90.00 <sup>(b)</sup>	-	-	-	90.00	-	-
<b>RRL totals</b>		-	-	90.00	38.57	-	-	-	-	90.00	-	-	-	90.00	-	-
TELSTRA CORPORATION LIMITED. FPO																
TLS	23/09/2021	-	-	80.00	34.29	-	-	-	-	80.00 <sup>(b)</sup>	-	-	-	80.00	-	-
	01/04/2022	-	-	80.00	34.29	-	-	-	-	80.00 <sup>(b)</sup>	-	-	-	80.00	-	-
<b>TLS totals</b>		-	-	160.00	68.58	-	-	-	-	160.00	-	-	-	160.00	-	-
<b>Totals</b>		-	-	<b>2,749.02</b>	<b>1,178.15</b>	-	-	-	-	<b>2,749.02</b>	-	-	-	<b>2,749.02</b>	-	-
<b>Interest</b>																
ANZ Cash Investment Account +ANZCMT	30/07/2021	0.34	-	-	-	-	-	-	-	0.34	-	-	-	0.34	-	-

## Income transactions<sup>(a)</sup> continued

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
<b>Interest</b>																
	31/08/2021	0.36	-	-	-	-	-	-	-	0.36	-	-	-	0.36	-	-
	30/09/2021	0.34	-	-	-	-	-	-	-	0.34	-	-	-	0.34	-	-
	29/10/2021	0.10	-	-	-	-	-	-	-	0.10	-	-	-	0.10	-	-
<b>+ANZCMT totals</b>		<b>1.14</b>	-	-	-	-	-	-	-	<b>1.14</b>	-	-	-	<b>1.14</b>	-	-
<b>Totals</b>		<b>1.14</b>	-	-	-	-	-	-	-	<b>1.14</b>	-	-	-	<b>1.14</b>	-	-
<b>Income transaction totals</b>		<b>1.14</b>	-	<b>2,749.02</b>	<b>1,178.15</b>	-	-	-	-	<b>2,750.16</b>	-	-	-	<b>2,750.16</b>	-	-

(a) The income transactions disclosed in this report are recognised on a tax-derivation basis. For more details about each column, refer to the corresponding sub-section under the Income - additional information section.

(b) These income amounts are yet to be confirmed.

## Non-CGT gains/losses

There were no non-CGT gains/losses within the period.



Portfolio ID: 3230753

Taxation income

01 Jul 2021 to 30 Jun 2022



E-24  
præmium

Income summary <sup>(a)</sup>

	Interest \$	Unfranked \$	Franked \$	Franking credits \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
<b>Income transactions</b>															
Dividends	-	-	2,749.02	1,178.15	-	-	-	-	2,749.02	-	-	-	2,749.02	-	-
Interest	1.14	-	-	-	-	-	-	-	1.14	-	-	-	1.14	-	-
<b>Totals</b>	<b>1.14</b>	<b>-</b>	<b>2,749.02</b>	<b>1,178.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,750.16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,750.16</b>	<b>-</b>	<b>-</b>
<b>Totals for all income</b>	<b>1.14</b>	<b>-</b>	<b>2,749.02</b>	<b>1,178.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,750.16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,750.16</b>	<b>-</b>	<b>-</b>

(a) The income disclosed in this report is recognised on a tax-derivation basis. For more details, refer to the corresponding section of the Income transactions report.



## Important notices

---

### General notices

#### General Notice in regard to ANZ Share Investing Tax Tools (Standard)

ANZ Share Investing is a service provided by CMC Markets Stockbroking Limited ABN 69 081 002 851 AFSL 246381 ("CMC Markets"), a Participant of the Australian Securities Exchange, Sydney Stock Exchange and Chi-X Australia, at the request of Australia and New Zealand Banking Group Limited ABN 11 005 357 222 (ANZ). CMC Markets uses a third party service provider, Praemium ("Service Provider") in providing Tax Tools to you. In order to obtain Tax Tools (Standard) Reports, you have agreed to be bound by the Tax Tools Terms and Conditions. These General Notices and Taxation Notices should be read in conjunction with the ANZ Share Investing Trading Terms and Conditions. If your account settles through an ANZ Share Investment Loan you should read the applicable Terms and Conditions.

The reports generated by Tax Tools (Standard) contain the results of specific financial calculations relating to your portfolio of shares held by either CMC Markets as the sponsoring broker, or ANZ Margin Services as the sponsoring broker if you are using an ANZ Share Investment Loan ("ASIL"), as the case may be ("Portfolio"). They may be used by you and/or your professional tax adviser, together with your own training, expertise, experience and judgment (and that of your professional tax adviser), and other information you consider relevant in the course of you forming opinions or making decisions; and in the course of your professional tax adviser making recommendations in relation to taxation, Financial Products and/or related matters.

The reports generated by Tax Tools (Standard) and have been prepared by Praemium. The reports are not advice, professional or otherwise, in relation to taxation, Financial Products or any other matter. They do not take into account your particular objectives, financial situation or needs. It is up to you to determine whether or not Tax Tools (Standard) is appropriate for your use. It is not to be used as a substitution for obtaining professional tax advice - we recommend you obtain professional tax advice before you use Tax Tools (Standard) to complete your tax return.

Neither ANZ nor CMC Markets give any representation or warranty as to the accuracy, reliability or completeness of information contained in the reports. Except to the extent any liability cannot be excluded under law, none of ANZ, CMC Markets, nor any of their directors, employees, contractors or agents accept any liability for any error or omission in the reports or for any loss or damage suffered or incurred, directly or indirectly, by the user or any other person as a result of or in connection with the report.

"Financial Products" means those products as described in Chapter 7 of the Corporations Act 2001 which are traded on the Australian Stock Exchange and includes securities, options, warrants and exchange traded funds. It does not include contracts for difference or managed funds.

### Taxation

#### Actual Cost Details Not Supplied

Please note that where the Actual Cost details for a capital gains tax asset have not been supplied, the report may not correctly reflect the portfolio's financial position. Reports such as the Realised Report, the Unrealised Report and the Portfolio Valuation will need to be reassessed taking into account the missing cost information.

#### CGT for Exchange Traded Options (ETOs)

When the writer grants an option, the premium received represents a capital gain pursuant to CGT Event D2 (except if the writer is the company granting the options over its own shares or debentures or by the trustee of a unit trust over its own units or debentures). Also, there is no discount on capital gain pursuant to CGT Event D2 (applicable to any entity). Where there is a capital gain on the granting of an option pursuant to CGT Event D2, the premium received is displayed as a negative value under the actual cost and adjusted cost columns in the Realised Report. Should the option subsequently be exercised, the capital gain that the grantor would otherwise have made from writing the option under CGT Event D2 mentioned above is disregarded. The premium however, will be recognised when calculating the subsequent disposal of the underlying shares CGT Event A1 either as:

- a reduction in the cost base of the underlying asset in the case of a put option; or
- part of the capital proceeds in the case of a call option upon disposal of the shares by the grantor.

Accordingly, an amended assessment from the Australian Taxation Office may need to be requested for the prior year to reduce the CGT event D2 capital gain that arose in the prior year.

In relation to the options, the unrealised CGT report covers possible CGT consequences that may eventuate if the options are traded on an active market or the options are closed out.

#### Company Options and Rights on Pre CGT Assets

Holders of rights or options issued in respect of pre-CGT securities, who take up their entitlement to purchase the underlying security, should ensure that in addition to the consideration paid for this security, the cost base of the underlying security also includes the market value of the right or option at the exercise date. The automated system for rights and options will only include the consideration paid to acquire the security in its cost base.

#### Corporate Shareholders and Share Buybacks

Corporate shareholders i.e. companies who make a CGT loss as a result of a share buyback may have that loss denied or reduced as a result of section 159GZZZQ of the Income Tax Assessment Act 1936. The automated system for input of share buybacks does not take into account this provision. Shareholders to whom this provision applies should obtain their own taxation advice.

#### Income Declared but not Paid Report

An Income Declared but not Paid Report is available to show income that has been declared but not yet paid, as at a given date. For ASX-listed Financial Products, this is the distribution date. The ex-dividend amount is reflected in the Portfolio Valuation Report but not in the Income Details. Ex-dividend entitlement aspects will be reported in your portfolio. Only actual dividends received are in the Income Details Screen.

## Important notices continued

---

### Taxation

#### Indexed cost base with tax deferred distributions

When calculating the indexed cost base of units, the cost base needs to be indexed up until the date that a tax deferred distribution is received. The indexed cost base then needs to be reduced by the tax deferred distribution received and the adjusted indexed cost base is taken to be the 'new' cost base. Currently, upon disposal, the report applies indexation to the full acquisition cost and then adjusts the cost base for any tax deferred distributions. Please refer to the Tax Free and Tax Deferred Summary page for details of tax deferred distributions. Please note that only assets purchased at least 12 months prior to 21 September 1999 with tax deferred distributions will be affected.

#### Instalment Warrants and Instalment Receipts

With regard to instalment warrants and instalment receipts, the tax reports display the dividend and/or trust distribution of the underlying security only. The reports do not disclose any attaching options details or expenses and/or interest payments made by you in respect of these instruments.

As not all instalment instruments have the same structure or features, you should refer to the product disclosure statement, tax statements and documents directly received from the issuer of such instruments to assist in you calculating any other tax consequences or talk to your tax adviser.

#### Section 115-45. CGT Discounting

Users should be aware of the existence of section 115-45 which potentially denies the CGT discount concession upon the sale of shares in a company or interest in a trust where the taxpayer would not have been allowed CGT discounting on the majority of the CGT assets by cost and value in the company or trust had a CGT event happened to those assets.

#### Stapled Securities

Where the stapled security is made up of a CGT asset and a traditional income security, the report may not allocate the cost base and capital proceeds to each security of the stapled arrangement. In such cases, full allocation of the cost base and the capital proceeds is made to the traditional income security. Generally, each security of the stapled arrangement is treated separately for tax purposes and holders of these securities will need to seek their own taxation advice.

#### Superannuation Funds - Assets held at 30/06/1988

Assets held by superannuation funds at 30 June 1988 including those acquired before 19 September 1985 are subject to special transitional measures that mean the assets are deemed to have been acquired on 30 June 1988. For these assets, the capital gain or loss that is realised upon disposal may be impacted by the market value of the asset at 30 June 1988. The automated system for calculating capital gains tax will only take into account the cost of the asset, not the market value as at 30 June 1988. To override the cost base with the market value, the cost base for the parcels can be edited in the Transaction screen. Holders to whom these transitional measures apply should obtain their own taxation advice.

#### Tax Free and Deferred Adjustments to Cost Base

When calculating capital losses, tax free and tax deferred amounts will always be treated as a reduction in the reduced cost base. As not all tax free amounts should be treated as a reduction in the reduced cost base, holders should consult with their professional tax advisers to ensure the correct amounts are included in the reduced cost base.

When calculating capital gains, the system correctly does not reduce the cost base by the tax free amounts pursuant to section 104-70, despite showing both the tax deferred and tax free adjustments to the cost base in the summary which forms part of the Realised report.

#### Taxation of Financial Arrangements (TOFA)

The system does not currently take the TOFA rules (including the new TOFA 3&4 regime) into consideration in the preparation of the report. Users need to ascertain the taxation implications on their investments where the TOFA rules mandatorily apply or where a voluntary election has been made to apply the TOFA rules. Users need to seek independent taxation advice in relation to the application of the TOFA rules.

Click this link <https://trading.anzshareinvesting.com.au/Manage/TaxTools#/FAQ> for more help



# Transaction History

◀ View: CL1, X\*\*\*\*\*6405 (CWIC PTY LTD <DHG SUPERANNUATION FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy)

Displaying Transaction History from 12 Jun 2021 to 12 Jun 2023

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
<a href="#">X*****6405</a>	<a href="#">CL1</a>	16/02/2022	Scheme of Arrangement	-1,454	0

Viewing 1 - 1 of 1

All material copyright © 2023 Link Market Services Limited

Ask us now ^

# Payment Advice



## CLASS LIMITED

ABN: 70 116 802 058

CWIC PTY LTD <DHG SUPERANNUATION FUND A/C>  
PO BOX 249  
HILLARYS WA  
6923

### All Registry communications to:

C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: 1300 554 474  
ASX Code: **CL1**  
Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

## CAPITAL REPAYMENT STATEMENT

Reference No.: X\*\*\*\*\*6405  
Payment Date: 16 February 2022  
Record Date: 09 February 2022

Security Description	Rate per Security	Participating Holding	Capital Amount
CL1 - FULLY PAID ORDINARY SHARES	\$0.125	1,454	\$181.75
		Less Withholding Tax	\$0.00
		<b>Net Amount</b>	AUD 181.75
		Represented By:	
		Direct Credit amount	AUD 181.75

## BANKING INSTRUCTIONS

The amount of AUD 181.75 was deposited to the bank account detailed below:

ANZ BANK

CWIC PTY LTD<DHG SUPERANNUATIO  
**BSB:** 012-012 **ACC:** \*\*\*\*\*1004

DIRECT CREDIT REFERENCE NO.: 1271512670

# Payment Advice



## CLASS LIMITED

ABN: 70 116 802 058

CWIC PTY LTD <DHG SUPERANNUATION FUND A/C>  
PO BOX 249  
HILLARYS WA  
6923

### All Registry communications to:

C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: 1300 554 474  
ASX Code: **CL1WFRAC**  
Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

## CAPITAL REPAYMENT STATEMENT

Reference No.: X\*\*\*\*\*6405  
Payment Date: 16 February 2022  
Record Date: 15 February 2022

Security Description	Rate per Security	Participating Holding	Capital Amount
CL1WFRAC - CL1 HUB FRACPAY	\$0.01	510	\$5.10
		Less Withholding Tax	\$0.00
		<b>Net Amount</b>	AUD 5.10
		Represented By:	
		Direct Credit amount	AUD 5.10

## BANKING INSTRUCTIONS

The amount of AUD 5.10 was deposited to the bank account detailed below:

ANZ BANK

CWIC PTY LTD<DHG SUPERANNUATIO  
**BSB:** 012-012 **ACC:** \*\*\*\*\*1004

DIRECT CREDIT REFERENCE NO.: 1271516873



**Automic**  
GPO Box 5193, Sydney, NSW, 2001  
P 1300 288 664 (Within Australia)  
P +61 (0)2 9698 5414 (Outside Australia)  
F +61 (0)2 8583 3040  
E [hello@automic.com.au](mailto:hello@automic.com.au) ABN 27152260814



## GDA Transaction History

GDA Transaction history from: 01-July-2021 to: 30-June-2022

Date	Description	Amount	Closing Balance
25-November-2021	Capital reconstruction - consolidation	-13,500	1,500

## Transaction History

◀ View: HUB, X\*\*\*\*\*6405 (CWIC PTY LTD <DHG SUPERANNUATION FUND A/C>)

Date range from (dd/mm/yyyy)   to (dd/mm/yyyy)  

Displaying Transaction History from 12 Jun 2021 to 12 Jun 2023

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
<a href="#">X*****6405</a>	<a href="#">HUB</a>	07/06/2023	Holding Net Movement (CHESS 510)	-132	0
<a href="#">X*****6405</a>	<a href="#">HUB</a>	16/02/2022	Scheme of Arrangement	132	132

Viewing 1 - 2 of 2

All material copyright © 2023 Link Market Services Limited

Ask us now 

16 February 2022

### Implementation of Scheme of Arrangement

Class Limited (ASX:CL1) (**Class**) is pleased to announce that the scheme of arrangement under which HUB24 Limited (ASX:HUB) (**HUB24**) will acquire all of the shares in Class (**Scheme**), has been implemented today. Accordingly, HUB24 now owns all of the shares on issue in Class.

#### Scheme Consideration

Each Class shareholder who held Class shares as at 7:00pm (Sydney time) on Wednesday, 9 February 2022 will receive the Scheme consideration, which comprises of:

- 1 HUB24 ordinary share for every 11 Class ordinary shares (other than Ineligible Foreign Shareholders); and
- a cash amount of \$0.125 for every Class ordinary share.

#### Changes to Class' board of directors

With effect from the implementation of the Scheme, Matthew Quinn, Andrew Russell, Nicolette Rubinzstein, and Robert Bazzani have resigned as directors of Class.

Andrew Alcock, Jason Entwistle, Kitrina Shanahan and Darren Stevens have been appointed as new directors of Class.

#### Delisting of Class from ASX

Trading in Class shares on the ASX was suspended from the close of trading on Monday, 7 February 2022. Class will apply to the ASX to have quotation of its shares terminated and for Class to be removed from the official list of the ASX, with effect from close of trading on Thursday, 17 February 2022.

This announcement has been authorised by the Class Board.

#### ENDS

#### Enquiries

For further information please contact:

Jasmin Chew

Company Secretary

Email [investor@class.com.au](mailto:investor@class.com.au)





CWIC PTY LTD&lt;DHG SUPERANNUATION FUND A/C&gt;

PO BOX 249

HILLARYS WA 6923

AUSTRALIA

**Trading Account Statement**

Period: 01/07/2021 - 30/06/2022

Trading Account Number: 3230753

Date	Reference	Description	Debit	Credit	Balance
01/07/2021		Open Balance			0.00
01/07/2021	4222622	JNL1070979 Derivative Journal		193.60	193.60Cr
01/07/2021	11009711	Dep ANZCIA 012-012 440211004	193.60		0.00
02/07/2021	4224107	JNL1071922 Derivative Journal		652.00	652.00Cr
02/07/2021	11019644	Dep ANZCIA 012-012 440211004	652.00		0.00
05/07/2021	4225582	JNL1077928 Derivative Journal	800.70		800.70
05/07/2021	14420529	Wdl ANZCIA 012-012 440211004		800.70	0.00
06/07/2021	4226839	JNL1080374 Derivative Journal		655.40	655.40Cr
06/07/2021	11038789	Dep ANZCIA 012-012 440211004	655.40		0.00
07/07/2021	4228274	JNL1083006 Derivative Journal		361.30	361.30Cr
07/07/2021	11048701	Dep ANZCIA 012-012 440211004	361.30		0.00
08/07/2021	4230339	JNL1084021 Derivative Journal		127.00	127.00Cr
08/07/2021	11056405	Dep ANZCIA 012-012 440211004	127.00		0.00
09/07/2021	4232852	JNL1084963 Derivative Journal	259.70		259.70
09/07/2021	14479345	Wdl ANZCIA 012-012 440211004		259.70	0.00
12/07/2021	4235143	JNL1086360 Derivative Journal		186.40	186.40Cr
12/07/2021	11073123	Dep ANZCIA 012-012 440211004	186.40		0.00
13/07/2021	4237171	JNL1088312 Derivative Journal	418.20		418.20
13/07/2021	14505328	Wdl ANZCIA 012-012 440211004		418.20	0.00
14/07/2021	4239386	JNL1089314 Derivative Journal		52.60	52.60Cr
14/07/2021	11088062	Dep ANZCIA 012-012 440211004	52.60		0.00
15/07/2021	4241298	JNL1090410 Derivative Journal		395.50	395.50Cr
15/07/2021	11096403	Dep ANZCIA 012-012 440211004	395.50		0.00
16/07/2021	4245254	JNL1091351 Derivative Journal		313.00	313.00Cr
16/07/2021	11103272	Dep ANZCIA 012-012 440211004	313.00		0.00
19/07/2021	4247749	JNL1092508 Derivative Journal	0.30		0.30
19/07/2021	14554446	Wdl ANZCIA 012-012 440211004		0.30	0.00
20/07/2021	4249839	JNL1094641 Derivative Journal		15.70	15.70Cr
20/07/2021	11120472	Dep ANZCIA 012-012 440211004	15.70		0.00
21/07/2021	4252053	JNL1095707 Derivative Journal		68.40	68.40Cr
21/07/2021	11127584	Dep ANZCIA 012-012 440211004	68.40		0.00
22/07/2021	4254955	JNL1096728 Derivative Journal	391.10		391.10
22/07/2021	14597773	Wdl ANZCIA 012-012 440211004		391.10	0.00
23/07/2021	4256909	JNL1097703 Derivative Journal	216.90		216.90
23/07/2021	14609942	Wdl ANZCIA 012-012 440211004		216.90	0.00
26/07/2021	4260901	JNL1098687 Derivative Journal		76.30	76.30Cr
26/07/2021	11153077	Dep ANZCIA 012-012 440211004	76.30		0.00
27/07/2021	4262589	JNL1099929 Derivative Journal	23.50		23.50
27/07/2021	14633616	Wdl ANZCIA 012-012 440211004		23.50	0.00
28/07/2021	4265239	JNL1100958 Derivative Journal	59.20		59.20
28/07/2021	14649220	Wdl ANZCIA 012-012 440211004		59.20	0.00
29/07/2021	4266812	JNL1102176 Derivative Journal		46.80	46.80Cr
29/07/2021	11178368	Dep ANZCIA 012-012 440211004	46.80		0.00

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (AFN 69 081 692 851, APSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

Generated : 31/05/2023 11:58 AM

Page 1 of 3



CWIC PTY LTD&lt;DHG SUPERANNUATION FUND A/C&gt;

PO BOX 249

HILLARYS WA 6923

AUSTRALIA

## Trading Account Statement

Period: 01/07/2021 - 30/06/2022

Trading Account Number: 3230753

Date	Reference	Description	Debit	Credit	Balance
30/07/2021	4268274	JNL1103179 Derivative Journal	114.00		114.00
30/07/2021	14674841	Wdl ANZCIA 012-012 440211004		114.00	0.00
02/08/2021	4272306	JNL1105457 Derivative Journal	112.40		112.40
02/08/2021	14687446	Wdl ANZCIA 012-012 440211004		112.40	0.00
03/08/2021	4274409	JNL1105796 Derivative Journal	657.50		657.50
03/08/2021	14699614	Wdl ANZCIA 012-012 440211004		657.50	0.00
04/08/2021	4275917	JNL1107726 Derivative Journal		307.70	307.70Cr
04/08/2021	11210868	Dep ANZCIA 012-012 440211004	307.70		0.00
05/08/2021	4277305	JNL1108727 Derivative Journal	67.50		67.50
05/08/2021	14729662	Wdl ANZCIA 012-012 440211004		67.50	0.00
06/08/2021	4278809	JNL1109759 Derivative Journal	455.90		455.90
06/08/2021	14742918	Wdl ANZCIA 012-012 440211004		455.90	0.00
09/08/2021	4280514	JNL1110976 Derivative Journal	204.40		204.40
09/08/2021	14755813	Wdl ANZCIA 012-012 440211004		204.40	0.00
10/08/2021	4282663	JNL1112672 Derivative Journal	220.20		220.20
10/08/2021	14770299	Wdl ANZCIA 012-012 440211004		220.20	0.00
11/08/2021	4284339	JNL1113918 Derivative Journal	408.30		408.30
11/08/2021	14786378	Wdl ANZCIA 012-012 440211004		408.30	0.00
12/08/2021	4287508	JNL1115103 Derivative Journal	433.80		433.80
12/08/2021	14800800	Wdl ANZCIA 012-012 440211004		433.80	0.00
13/08/2021	4290482	JNL1115208 Derivative Journal	8.00		8.00
13/08/2021	14816913	Wdl ANZCIA 012-012 440211004		8.00	0.00
16/08/2021	4293865	JNL1115456 Derivative Journal	231.10		231.10
16/08/2021	14832345	Wdl ANZCIA 012-012 440211004		231.10	0.00
17/08/2021	4296937	JNL1119476 Derivative Journal		3,173.00	3,173.00Cr
17/08/2021	11295830	Dep ANZCIA 012-012 440211004	3,173.00		0.00
14/10/2021	16586085	Bght 2000 FMG @ 14.3500	28,731.57		28,731.57
15/10/2021	4406339	JNL1191627 Derivative Journal		962.19	27,769.38
15/10/2021	11701873	Dep ANZCIA 012-012 440211004	962.19		28,731.57
18/10/2021	15549778	Wdl ANZCIA 012-012 440211004 16586085		28,731.57	0.00
19/11/2021	17060166	Sold 2000 FMG @ 15.0000		29,967.00	29,967.00Cr
19/11/2021	4469527	JNL1226338 Derivative Journal	1.10		29,965.90Cr
19/11/2021	15931882	Wdl ANZCIA 012-012 440211004		1.10	29,967.00Cr
22/11/2021	11945994	Dep ANZCIA 012-012 440211004 17060166	29,967.00		0.00
18/02/2022	16746964	Wdl ANZCIA 012-012 440211004 TRANSFER TO NOM AC		5,000.00	5,000.00Cr
18/02/2022	12484429	DE: 016-494 905699493	5,000.00		0.00
21/02/2022	4634243	JNL1336992 Derivative Journal		232.85	232.85Cr
21/02/2022	12493220	Dep ANZCIA 012-012 440211004	232.85		0.00
28/03/2022	17100724	Wdl ANZCIA 012-012 440211004 TRANSFER TO NOM AC		5,000.00	5,000.00Cr
28/03/2022	12733993	DE: 016-494 905699493	5,000.00		0.00
22/04/2022	18842534	Sold 2000 BEN @ 10.5000		20,970.05	20,970.05Cr
22/04/2022	4757606	JNL1417580 Derivative Journal	1.10		20,968.95Cr

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 061 003 851, AFSL No. 246321), a Participant of the Australian Stock Exchange (ASX Group).

Generated: 31/05/2023 11:58 AM

Page 2 of 3



CWIC PTY LTD<DHG SUPERANNUATION FUND A/C>

PO BOX 249

HILLARYS WA 6923

AUSTRALIA

## Trading Account Statement

Period: 01/07/2021 - 30/06/2022

Trading Account Number: 3230753

Date	Reference	Description	Debit	Credit	Balance
22/04/2022	17347656	Wdl ANZCIA 012-012 440211004		1.10	20,970.05Cr
26/04/2022	12913286	Dep ANZCIA 012-012 440211004 18842534	20,970.05		0.00
18/05/2022	17605935	Wdl ANZCIA 012-012 440211004 TRANSFER TO NOM AC		5,000.00	5,000.00Cr
18/05/2022	13062264	DE: 016-494 905699493	5,000.00		0.00
15/06/2022	17821853	Wdl ANZCIA 012-012 440211004 TRANSFER TO NOM AC		1,449.58	1,449.58Cr
15/06/2022	13209800	DE: 016-494 905699493	1,449.58		0.00
<b>Total</b>			<b>109,022.840</b>	<b>109,022.840</b>	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CIIC Markets Stockbroking is the trading name of CIIC Markets Stockbroking Limited (ABN 65 081 007 851, AFSL No. 240381), a Participant of the Australian Stock Exchange (ASX Group).

Generated: 31/05/2023 11:56 AM

Page 3 of 3



CWIC PTY LTD<DHG SUPERANNUATION FUND A/C>

PO BOX 249

HILLARYS WA 6923

AUSTRALIA

### Summary

### Portfolio Report

At close of business: 30/06/2022

Trading Account Number: 3230753

Description	Market Value (AUD)	Income Yield (%)
Australian Shares	56,814.86	1.72
International Shares	0.00	N/A
Options	0.00	N/A
Total Market Value of Shares/Options	56,814.86	N/A
Bank Balance	52,050.50	N/A
<b>Total</b>	<b>108,865.36</b>	<b>N/A</b>

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 092 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

Generated - 31/05/2023 12:09 PM

Page 1 of 3



CWIC PTY LTD&lt;DHG SUPERANNUATION FUND A/C&gt;

PO BOX 249

HILLARYS WA 6923

AUSTRALIA

**Portfolio Report**

At close of business: 30/06/2022

Trading Account Number: 3230753

**Domestic Equities Report**

Security code	Sector	Company name	Quantity	Last Price	Average Cost AUD	Cost Value AUD	Market Value AUD	Gain/loss AUD	Gain/loss (%)	(%) of Holdings	Price to earnings*	Earnings per share*	Current dividends (c)*	Franking (%)*	Dividend yield (%)*	FX Rate
ERA	Energy	ENERGY RESOURCES OF AUSTRALIA LIMITED	2,150	0.190	0.00	0.00	408.500	408.50		0.72%		-0.043	0.00	0.00%	0.00	
GDA	Consumer Staple	GOOD DRINKS AUSTRALIA LTD	1,500	0.700	0.74	1,110.00	1,050.000	-60.00	-5.41%	1.85%	67.308	0.010	0.00	0.00%	0.00	
HUB	Financial	HUB24 LIMITED	132	20.270	0.00	0.00	2,675.640	2,675.64		4.71%	74.032	0.274	26.50	100.00%	1.31	
NCM	Materials	NEWCREST MINING LIMITED	2,000	20.890	34.06	68,118.84	41,780.000	-26,338.84	-38.67%	73.54%	14.083	1.483	81.31	100.00%	3.89	
PDN	Energy	PALADIN ENERGY LTD	2,184	0.580	0.47	1,030.86	1,266.720	235.86	22.88%	2.23%		-0.015	0.00	0.00%	0.00	
PGC	Health Care	PARAGON CARE LIMITED	5,000	0.280	0.81	4,050.00	1,400.000	-2,650.00	-65.43%	2.46%	38.356	0.007	1.20	100.00%	4.29	
RRL	Materials	REGIS RESOURCES LIMITED	3,000	1.300	5.90	17,692.95	3,900.000	-13,792.95	-77.96%	6.86%		-0.057	2.00	100.00%	1.54	
SLR	Materials	SILVER LAKE RESOURCES LIMITED	400	1.210	0.00	0.00	484.000	484.00		0.85%	61.111	0.020	0.00	0.00%	0.00	
TLS	Communication Services	TELSTRA GROUP LIMITED	1,000	3.850	4.66	4,655.00	3,850.000	-805.00	-17.29%	6.78%	24.063	0.160	17.00	100.00%	4.42	
<b>Total</b>							<b>56,814.86</b>								<b>1.72</b>	

\* Fundamental data is current data as at 31/05/2023

**International Equities Report**

Security code	Sector	Company name	Quantity	Last Price	Average Cost AUD	Cost Value AUD	Market Value AUD	Gain/loss AUD	Gain/loss (%)	(%) of Holdings	Price to earnings*	Earnings per share*	Current dividends (c)*	Franking (%)*	Dividend yield*	FX Rate
---------------	--------	--------------	----------	------------	------------------	----------------	------------------	---------------	---------------	-----------------	--------------------	---------------------	------------------------	---------------	-----------------	---------

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 052 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

Generated : 31/05/2023 12:09 PM

Page 2 of 8



CWIC PTY LTD<DHG SUPERANNUATION FUND A/C>

PO BOX 249

HILLARYS WA 6923

AUSTRALIA

## Portfolio Report

At close of business: 30/06/2022

Trading Account Number: 3230753

Security code	Sector	Company name	Quantity	Last Price	Average Cost AUD	Cost Value AUD	Market Value AUD	Gain/loss AUD	Gain/loss (%)	(%) of Holdings	Price to earnings*	Earnings per share*	Current dividends (c)*	Franking (%)*	Dividend yield*	FX Rate
---------------	--------	--------------	----------	------------	------------------	----------------	------------------	---------------	---------------	-----------------	--------------------	---------------------	------------------------	---------------	-----------------	---------

No International Equities

\* Fundamental data is current data as at 31/05/2023

## Options Report

Option Code	Underlying Product	Company name/index	Contract size	Expiry date	Month	Strike \$	Right	Buy	Sell	Trade price	Trade date	Traded value	Market price	Market value	Unrealised P&L
-------------	--------------------	--------------------	---------------	-------------	-------	-----------	-------	-----	------	-------------	------------	--------------	--------------	--------------	----------------

No Options

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CIIC Markets Stockbroking is the trading name of CIIC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

Generated : 31/05/2023 12:09 PM

Page 3 of 3

## Option Trading Confirmations

(as at 2023-05-31 12:19:23 PM GMT+10:00)

Code	Strike	Expiry	Right	Buy	Sell	Activity	Trade Price	Trade Date	Fee Value	Fee GST	Commission Value	Commission GST	Trade Value Posted	Total Value
3230753 - Cwic Pty Ltd<Dhg Superannuation Fund A/C>														
BENWC9	10.5000	2022-04-21	Call		20	Open	0.1350	2022-02-18	-2.00	-0.20	-31.77	-3.18	270.00	232.85
FMG5K7	15.0000	2021-11-18	Call		20	Open	0.5000	2021-10-14	-2.60	-0.26	-31.77	-3.18	1,000.00	962.19
<b>Total:</b>									<b>-4.60</b>	<b>-0.46</b>	<b>-63.54</b>	<b>-6.36</b>	<b>1,270.00</b>	<b>1,195.04</b>
<b>Grand Total:</b>									<b>-4.60</b>	<b>-0.46</b>	<b>-63.54</b>	<b>-6.36</b>	<b>1,270.00</b>	<b>1,195.04</b>

## Confirmations

(as at 2023-05-31 12:01:00 PM GMT+10:00)

Account Number	Code	Confirmation Number	Order Type	As at Date	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
3230753	BEN	18842534	Sell	2022-04-21	2022-04-22	2022-04-26	10.500	2000	27.23	2.72	<b>0.00</b> Stamp Duty: 0.00 Application Fee: 0.00 Fee: 0.00 Discount: 0.00 Other Charge: 0.00	20,970.05
3230753	FMG	17060166	Sell	2021-11-18	2021-11-19	2021-11-22	15.000	2000	30.00	3.00	<b>0.00</b> Stamp Duty: 0.00 Application Fee: 0.00 Fee: 0.00 Discount: 0.00 Other Charge: 0.00	29,967.00
3230753	FMG	16586085	Buy		2021-10-14	2021-10-18	14.350	2000	28.70	2.87	<b>0.00</b> Stamp Duty: 0.00 Application Fee: 0.00 Fee: 0.00 Discount: 0.00 Other Charge: 0.00	28,731.57



## DHG SUPERANNUATION FUND

ABN 18 411 646 139

## Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Description Code	Debit	Credit	Balance	Ref
<b>Option Trading</b>						
01/07/2021	000000002	From CMC Markets		193.60	193.60	
02/07/2021	000000003	From CMC Markets		652.00	845.60	
02/07/2021	000000004	To CMC Markets	800.70		44.90	
06/07/2021	000000005	From CMC Markets		655.40	700.30	
07/07/2021	000000006	From CMC Markets		361.30	1,061.60	
08/07/2021	000000007	From CMC Markets		127.00	1,188.60	
09/07/2021	000000008	To CMC Markets	259.70		928.90	
12/07/2021	000000009	From CMC Markets		186.40	1,115.30	
13/07/2021	000000010	To CMC Markets	418.20		697.10	
14/07/2021	000000011	From CMC Markets		52.60	749.70	E-33
15/07/2021	000000012	From CMC Markets		395.50	1,145.20	
16/07/2021	000000013	From CMC Markets		313.00	1,458.20	
19/07/2021	000000014	To CMC Markets	0.30		1,457.90	
20/07/2021	000000015	From CMC Markets		15.70	1,473.60	
21/07/2021	000000016	From CMC Markets		68.40	1,542.00	
22/07/2021	000000017	To CMC Markets	391.10		1,150.90	
23/07/2021	000000018	To CMC Markets	216.90		934.00	
26/07/2021	000000019	From CMC Markets		76.30	1,010.30	
27/07/2021	000000020	To CMC Markets	23.50		986.80	
28/07/2021	000000021	To CMC Markets	59.20		927.60	
29/07/2021	000000022	To CMC Markets		46.80	974.40	
30/07/2021	000000023	To CMC Markets	114.00		860.40	
02/08/2021	000000025	To CMC Markets	112.40		748.00	
03/08/2021	000000026	To CMC Markets	657.50		90.50	
04/08/2021	000000027	From CMC Markets		307.70	398.20	
05/08/2021	000000028	To CMC Markets	67.50		330.70	
06/08/2021	000000029	To CMC Markets	455.90		125.20	
09/08/2021	000000030	To CMC Markets	204.40		329.60	
10/08/2021	000000031	To CMC Markets	220.20		549.80	
11/08/2021	000000032	To CMC Markets	408.30		958.10	E-34
12/08/2021	000000033	To CMC Markets	433.80		1,391.90	
13/08/2021	000000034	To CMC Markets	8.00		1,399.90	
16/08/2021	000000035	To CMC Markets	231.10		1,631.00	
17/08/2021	000000036	From CMC Markets		3,173.00	1,542.00	
15/10/2021	000000045	From CMC Markets		962.19	2,504.19	
19/11/2021	000000048	To CMC Markets	1.10		2,503.09	
21/02/2022	000000053	From CMC Markets		232.85	2,735.94	
22/04/2022	000000059	To CMC Markets	1.10		2,734.84	
30/06/2022	000000223	Cost of Options	602.85	E-43	2,131.99	
Total			<b>5,687.75</b>	<b>7,819.74</b>		

## Investment Summary

Client Dbaker  
 End Client DHG Superannuation Fund  
 Year 2021

Investment	Code	Date	Opening balance		Retain of Capital/Tax deferred	Ref	Purchase			Sales				Capital Gains/Losses			Closing balance			Market Value 30/06/20	Market Value 30/06/21	Ref				
			Unit	Cost			Unit	Cost	Ref	Date	Unit	Cost	Proceeds	Ref	Discounted	Other	Loss	Unit	Cost				Price			
<b>AUSTRALIAN BONDS</b>																										
Australian Bond Exchange		16/09/2019	1.00	104,000.00						09/12/2020	1.00	104,000.00	101,500.00	E-6	-	-	(2,500.00)	-	-		104,000.00	-	E-3			
Australian Bond Exchange		29/11/2019	1.00	52,450.00						21/04/2021	1.00	52,450.00	50,750.00	E-6	-	-	(1,700.00)	-	-		52,450.00	-	E-3			
				<b>156,450.00</b>								<b>156,450.00</b>	<b>152,250.00</b>				<b>(4,200.00)</b>				<b>156,450.00</b>					
<b>FIG INVESTMENTS</b>																										
JEM NSW Schools II Pty Ltd		17/05/2021			81.73	E-9	10,000.00	10,473.80	E-9												10,000.00	10,392.07		10,237.30	E-8	
Novacare Solutions Pty Ltd		17/05/2021					10,000.00	9,315.50	E-9												10,000.00	9,315.50		9,299.40	E-8	
Omni Bridgeway Limited		28/06/2021					20,000.00	20,995.46	E-9												20,000.00	20,995.46		20,727.06	E-8	
RWH Finance Pty Ltd		19/05/2021					10,000.00	9,454.20	E-9												10,000.00	9,454.20		9,305.50	E-8	
Sunland Capital Pty Ltd		11/03/2021					20,000.00	21,328.48	E-9												20,000.00	21,328.48		21,087.94	E-8	
Sydney Airport Finance		17/05/2021					10,000.00	15,762.80	E-9												10,000.00	15,762.80		15,665.40	E-8	
Zenith Pacific Pty Ltd		23/04/2021			600.00	E-9	20,000.00	16,639.13	E-9												20,000.00	16,039.13				
		29/06/2021					20,000.00	15,903.84	E-9												20,000.00	15,903.84				
					<b>600.00</b>		<b>40,000.00</b>	<b>32,542.97</b>													<b>40,000.00</b>	<b>31,942.97</b>		<b>31,506.42</b>	E-8	
<b>Total</b>					<b>681.73</b>			<b>119,873.21</b>													<b>119,191.48</b>			<b>-</b>	<b>117,829.02</b>	E-8
<b>PRAEMIUM</b>																										
<b>Shares in listed companies</b>																										
Bendigo & Adelaide Bank	BEN	13/03/2020	2,000.00	14,573.31						22/01/2021	2,000.00	14,573.31	18,970.05	E-18	-	4,396.74	-	-	-				14,020.00	-		
		23/06/2021					2,000.00	20,782.84	E-18												2,000.00	20,782.84	10.49	20,980.00		
			<b>2,000.00</b>	<b>14,573.31</b>			<b>2,000.00</b>	<b>20,782.84</b>			<b>44,218.00</b>	<b>2,000.00</b>	<b>14,573.31</b>	<b>18,970.05</b>		<b>4,396.74</b>				<b>2,000.00</b>	<b>20,782.84</b>		<b>14,020.00</b>	<b>20,980.00</b>	E-19	
Catapult Group International	CAT	26/09/2017	4,000.00	4,939.95						20/07/2020	4,000.00	4,939.95	5,615.05	E-18	675.10	-	-	-	-				4,500.00	-		
Class Ltd	CL1		1,454.00	5,007.17																	1,454.00	5,007.17	1.66	1,941.09	2,406.37	E-19
Energy Resources of Aust Ltd	ERA		2,150.00	3,197.00																	2,150.00	3,197.00	0.26	333.25	559.00	E-19
Gage Roads Brewing Co Ltd	GDA		15,000.00	1,129.95																	15,000.00	1,129.95	0.09	870.00	1,275.00	E-19
Paladin Energy Ltd	PDN		10.00	761.50																	10.00	761.50	0.52	1.00	5.15	
		23/06/2021					2,174.00	1,030.86	E-18												2,174.00	1,030.86	0.52	1,119.61		
			<b>10.00</b>	<b>761.50</b>			<b>2,174.00</b>	<b>1,030.86</b>													<b>2,184.00</b>	<b>1,792.36</b>		<b>1.00</b>	<b>1,124.76</b>	E-19
Paragon Care Ltd	PGC		5,000.00	4,069.95																	5,000.00	4,069.95	0.27	950.00	1,325.00	E-19
Silver Lake Resources Ltd	SLR		400.00	1,540.00																	400.00	1,540.00	1.66	852.00	664.00	E-19
Telstra Corp Ltd	TLS		1,000.00	4,674.95																	1,000.00	4,674.95	3.76	3,130.00	3,760.00	E-19
Newcrest Mining Limited	NCM	07/07/2020					2,000.00	66,400.96	E-18	24/07/2020	2,000.00	66,400.96	68,924.10	E-18	-	2,523.14	-	-	-							
		19/08/2020					2,000.00	68,118.84	E-18												2,000.00	68,118.84	25.28	50,560.00		
							<b>4,000.00</b>	<b>134,519.80</b>			<b>2,000.00</b>	<b>66,400.96</b>	<b>68,924.10</b>			<b>2,523.14</b>				<b>2,000.00</b>	<b>68,118.84</b>	<b>25.28</b>		<b>50,560.00</b>	E-19	
Regis Resources Limited	RRL	23/07/2020					3,000.00	17,692.95	E-18												3,000.00	17,692.95	2.36		7,080.00	E-19
<b>Subtotal</b>				<b>39,893.78</b>				<b>174,026.45</b>				<b>85,914.22</b>	<b>93,509.20</b>		<b>675.10</b>	<b>6,919.88</b>				<b>128,006.01</b>			<b>26,597.34</b>	<b>89,734.13</b>	E-19	
<b>Units in Listed Unit Trusts</b>																										
APA Group	APA	01/07/2017	1,000.00	6,279.95	1,185.15					13/04/2021	1,000.00	5,094.80	9,980.05	E-18	4,885.25	-	-	-	-		1,185.15			11,130.00	-	
			<b>1,000.00</b>	<b>6,279.95</b>	<b>1,185.15</b>						<b>1,000.00</b>	<b>5,094.80</b>	<b>9,980.05</b>		<b>4,885.25</b>						<b>1,185.15</b>			<b>11,130.00</b>		

Investment	Code	Date	Opening balance		Retain of Capital/Tax deferred	Ref	Purchase			Sales				Capital Gains/Losses			Closing balance			Market Value 30/06/20	Market Value 30/06/21	Ref	
			Unit	Cost			Unit	Cost	Ref	Date	Unit	Cost	Proceeds	Ref	Discounted	Other	Loss	Unit	Cost				Price
<b>Options</b>																							
BENJ9	BENJ9	23/06/2021						602.85	E-21					E-37	-	2,849.37	-	-	602.85				740.00
							602.85								-	2,849.37	-	-	602.85				740.00
<b>Total</b>				46,173.73	1,165.15			174,629.30					91,009.02	103,489.25	5,560.35	9,769.25	-	-	129,794.01			37,727.34	90,474.13
<b>TOTAL</b>				202,623.73	1,866.88			294,502.51					247,459.02	255,739.25	5,560.35	9,769.25	(4,200.00)		248,985.49			194,177.34	208,303.15

11,129.60

Opening balance	194,177.34
Buy	294,502.51
Sell	247,459.02
Tax Deferred	(681.73)
Movement	240,539.10
Closing balance	208,303.15
Change in MV	(32,235.95)

**DHG SUPERANNUATION FUND****ABN 18 411 646 139****Ledger Entries Report for the year ending 30 June, 2022**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2900 - Loan - AE &amp; SM Zahradnik</b>							
01/07/2021	000000001	J	Opening balance		34,220.49		34,220.49
02/07/2021	000000155	R	SAMANTHA ZAHRADN			148.21	34,072.28
09/07/2021	000000156	R	SAMANTHA ZAHRADN			148.21	33,924.07
16/07/2021	000000157	R	SAMANTHA ZAHRADN		D-62	148.21	33,775.86
23/07/2021	000000158	R	SAMANTHA ZAHRADN			148.21	33,627.65
30/07/2021	000000159	R	SAMANTHA ZAHRADN			148.21	33,479.44
06/08/2021	000000162	R	SAMANTHA ZAHRADN			148.21	33,331.23
13/08/2021	000000163	R	SAMANTHA ZAHRADN		D-64	148.21	33,183.02
20/08/2021	000000164	R	SAMANTHA ZAHRADN			148.21	33,034.81
27/08/2021	000000165	R	SAMANTHA ZAHRADN			148.21	32,886.60
03/09/2021	000000168	R	SAMANTHA ZAHRADN			148.21	32,738.39
10/09/2021	000000169	R	SAMANTHA ZAHRADN			148.21	32,590.18
17/09/2021	000000170	R	SAMANTHA ZAHRADN		D-66	148.21	32,441.97
24/09/2021	000000171	R	SAMANTHA ZAHRADN			148.21	32,293.76
01/10/2021	000000174	R	SAMANTHA ZAHRADN			148.21	32,145.55
08/10/2021	000000175	R	SAMANTHA ZAHRADN			148.21	31,997.34
15/10/2021	000000176	R	SAMANTHA ZAHRADN		D-68	148.21	31,849.13
22/10/2021	000000177	R	SAMANTHA ZAHRADN			148.21	31,700.92
29/10/2021	000000178	R	SAMANTHA ZAHRADN			148.21	31,552.71
05/11/2021	000000181	R	SAMANTHA ZAHRADN			148.21	31,404.50
12/11/2021	000000182	R	SAMANTHA ZAHRADN		D-70	148.21	31,256.29
19/11/2021	000000183	R	SAMANTHA ZAHRADN			148.21	31,108.08
26/11/2021	000000184	R	SAMANTHA ZAHRADN			148.21	30,959.87
03/12/2021	000000187	R	SAMANTHA ZAHRADN		D-72	148.21	30,811.66

**DHG SUPERANNUATION FUND****ABN 18 411 646 139****Ledger Entries Report for the year ending 30 June, 2022**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
10/12/2021	000000188	R	SAMANTHA ZHRADN			148.21	30,663.45
17/12/2021	000000189	R	SAMANTHA ZHRADN		D-72	148.21	30,515.24
24/12/2021	000000190	R	SAMANTHA ZHRADN			148.21	30,367.03
31/12/2021	000000191	R	SAMANTHA ZHRADN			148.21	30,218.82
07/01/2022	000000194	R	SAMANTHA ZHRADN			148.21	30,070.61
14/01/2022	000000195	R	SAMANTHA ZHRADN			148.21	29,922.40
21/01/2022	000000196	R	SAMANTHA ZHRADN			148.21	29,774.19
28/01/2022	000000197	R	SAMANTHA ZHRADN		D-74	148.21	29,625.98
31/01/2022	000000198	R	OSKO PAYMENT S M ZHRADNIK Final Payment			30,000.00	(374.02)
31/01/2022	000000199	R	OSKO PAYMENT SAMANTHA ZHRADNIK Final Pa			1,346.13	(1,720.15)
31/01/2022	000000210	J	Interest on loan from 07/2021 to 01/2022		1,720.15	G-3	0.00
Total					<b>35,940.64</b>	<b>35,940.64</b>	

CWIC Pty Ltd ATF DHG Super Fund

Loan Schedule - A.E & S.M Zahradnik

Date	Interest	Repayment	Balance	Interest P/Yr
28/02/2020			40,000.00	
31/03/2020	296.31	592.84	39,703.47	
30/04/2020	293.75	592.84	39,404.38	
30/05/2020	291.16	741.05	38,954.49	
30/06/2020	288.55	592.84	38,650.20	1,169.77
31/07/2020	287.76	741.05	38,196.91	
31/08/2020	285.38	592.84	37,889.45	
30/09/2020	282.72	592.84	37,579.33	
31/10/2020	280.03	741.05	37,118.31	
30/11/2020	277.33	592.84	36,802.80	
31/12/2020	274.61	592.84	36,484.57	
31/01/2021	271.87	741.05	36,015.39	
28/02/2021	269.11	592.84	35,691.66	
31/03/2021	266.33	592.84	35,365.15	
30/04/2021	263.52	741.05	34,887.62	
31/05/2021	260.70	592.84	34,555.48	
30/06/2021	257.85	592.84	34,220.49	3,277.21
31/07/2021	254.74	741.05	33,734.18	
31/08/2021	251.58	592.84	33,392.92	
30/09/2021	248.67	592.84	33,048.75	
31/10/2021	245.74	741.05	32,553.44	
30/11/2021	242.79	592.84	32,203.39	
31/12/2021	239.81	592.84	31,850.36	
31/01/2022	236.82	741.05	31,346.13	Interest: \$1,720.15
28/02/2022	233.80	592.84	30,987.09	
31/03/2022	230.76	592.84	30,625.01	
30/04/2022	227.69	741.05	30,111.65	
31/05/2022	224.60	592.84	29,743.41	
30/06/2022	221.49	592.84	29,372.06	2,858.49
31/07/2022	218.36	741.05	28,849.37	
31/08/2022	215.20	592.84	28,471.73	
30/09/2022	212.02	592.84	28,090.91	
31/10/2022	208.82	741.05	27,558.68	
30/11/2022	205.59	592.84	27,171.43	
31/12/2022	202.34	592.84	26,780.93	
31/01/2023	199.07	741.05	26,238.95	
28/02/2023	195.76	592.84	25,841.87	
31/03/2023	192.44	592.84	25,441.47	
30/04/2023	189.09	741.05	24,889.51	
31/05/2023	185.72	592.84	24,482.39	
30/06/2023	182.32	592.84	24,071.87	2,406.73
31/07/2023	178.89	741.05	23,509.71	

Date	Interest	Repayment	Balance	Interest P/Yr
31/08/2023	175.44	592.84	23,092.31	
30/09/2023	171.96	592.84	22,671.43	
31/10/2023	168.46	741.05	22,098.84	
30/11/2023	164.93	592.84	21,670.93	
31/12/2023	161.38	592.84	21,239.47	
31/01/2024	157.80	741.05	20,656.22	
28/02/2024	154.19	592.84	20,217.57	
31/03/2024	150.56	592.84	19,775.29	
30/04/2024	146.90	741.05	19,181.14	
31/05/2024	143.21	592.84	18,731.51	
30/06/2024	139.49	592.84	18,278.16	1,913.21
31/07/2024	135.75	741.05	17,672.86	
31/08/2024	131.98	592.84	17,212.00	
30/09/2024	128.18	592.84	16,747.34	
31/10/2024	124.35	741.05	16,130.64	
30/11/2024	120.49	592.84	15,658.29	
31/12/2024	116.61	592.84	15,182.06	
31/01/2025	112.69	741.05	14,553.70	
28/02/2025	108.74	592.84	14,069.60	
31/03/2025	104.76	592.84	13,581.52	
30/04/2025	100.75	741.05	12,941.22	
31/05/2025	96.71	592.84	12,445.09	
30/06/2025	92.63	592.84	11,944.88	1,373.64
31/07/2025	88.53	741.05	11,292.36	
31/08/2025	84.40	592.84	10,783.92	
30/09/2025	80.24	592.84	10,271.32	
31/10/2025	76.05	741.05	9,606.32	
30/11/2025	71.82	592.84	9,085.30	
31/12/2025	67.56	592.84	8,560.02	
31/01/2026	63.28	741.05	7,882.25	
28/02/2026	58.96	592.84	7,348.37	
31/03/2026	54.60	592.84	6,810.13	
30/04/2026	50.22	741.05	6,119.30	
31/05/2026	45.80	592.84	5,572.26	
30/06/2026	41.35	592.84	5,020.77	782.81
31/07/2026	36.87	741.05	4,316.59	
31/08/2026	32.35	592.84	3,756.10	
30/09/2026	27.80	592.84	3,191.06	
31/10/2026	23.22	741.05	2,473.23	
30/11/2026	18.60	592.84	1,898.99	
31/12/2026	13.95	592.84	1,320.10	
31/01/2027	9.26	741.05	588.31	
28/02/2027	4.53	592.84	0.00	166.58
	13,948.44	53,948.44		13,948.44



# LOAN AGREEMENT

**THIS LOAN AGREEMENT** (this "agreement")

**BETWEEN:**

Cwic Pty Ltd ATF DHG Superannuation  
of PO Box 249 Hillarys WA 6923  
(the "Lender")

**OF THE FIRST PART**

**AND**

Alexander Erwin Zahradnik & Samantha Marie Zahradnik  
of 87 Wheatstone Dve Kiara WA 6054  
(the "borrower")

**OF THE SECOND PART**

**IN CONSIDERATION OF** the lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform and fulfil the promise and conditions set out in the Agreement:

**Loan Amount & Interest**

1. The Lender promises to loan \$40,000.00 AUD to the Borrower, and the Borrower promises to repay this principal amount to the Lender, with interest payable on the unpaid principal at the rate of 9.00 percent per annum, calculated yearly not in advance, beginning on 28 February 2020.

**Payment**

2. This loan will be repaid in consecutive weekly instalments of principal and interest on the Friday of each week commencing the week following the beginning of the loan under the Agreement and continuing until 19 February 2027 with the balance then owing under this agreement being paid at that time, unless repaid earlier.

**Default**

3. Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, the Lender may declare the principal amount owing and interest due under this agreement at that time to be immediately due and payable.



**Governing Law**

4. This agreement will be construed in accordance with and governed by the laws of the State of Western Australia.

**Costs**

5. The Borrower shall be liable for all costs, expenses and expenditures incurred including, without limitation, the complete legal costs of the Lender incurred by enforcing the Agreement as a result of any default by the Borrower and such costs with be added to the principal then outstanding and shall be due and payable by the Borrower immediately upon demand of the Lender.

**Binding Effect**

6. The Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the Borrower and Lender. The Borrower waives presentment for payment, notice of non-payment, protest and notice of protest.

**Amendments**

7. This agreement may only be amended or modified by a written instrument executed by both the Borrower and the Lender.

**Severability**

8. The clauses and paragraphs contained in this agreement are intended to be read and construed independently of each other. If any term, covenant, condition or provision of this Agreement is held by any court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of this Agreement will in no way be affected, impaired or invalidated as a result.

**General Provisions**

9. Headings are inserted for the convenience of the parties only and are not to be considered with interpreting this Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.

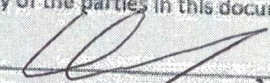
**Entire Agreement**

10. This agreement constitutes the entire agreement between the parties and there are no further items or provisions, either oral or otherwise.



IN WITNESS WHEREOF, the parties have duly affixed their signatures on this agreement.

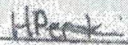
SIGNED, SEALED AND DELIVERED  
this seventeenth day  
of February, 2020  
in front of the person below who is over  
18 years of age and not involved with  
the contents of this document or related  
to any of the parties in this document.

  
\_\_\_\_\_  
(signature of witness)

WITNESS DETAILS:

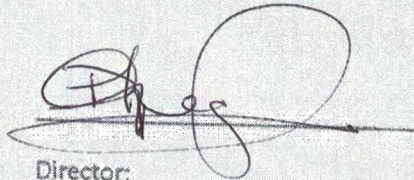
Name: TOM CONNOLLY  
Address: 3 BLEINHEIM PL  
OCEAN REEF  
Occupation: RETIRED

SIGNED, SEALED AND DELIVERED  
this seventeenth day  
of February, 2020  
in front of the person below who is over  
18 years of age and not involved with  
the contents of this document or related  
to any of the parties in this document.

  
\_\_\_\_\_  
(signature of witness)

WITNESS DETAILS:

Name: Hayley Peck  
Address: 10 Carlo Passi  
Ellenbrook, WA, 6069  
Occupation: Childcare



Director:  
Cwic Pty Ltd ATF DHG Superannuation



Alexander Zahradnik



Samantha Marie Zahradnik





# Personal loan calculator

## How can I repay my loan sooner?

This calculator helps you work out:

- [How much will my personal loan repayments be?](#)
- [How much can I borrow?](#)
- [How can I repay my loan sooner?](#)

## How much will my personal loan repayments be?

### Personal loan details

Amount borrowed:

\$40,000

Interest rate:

9.00%

Repayment frequency:

Weekly

Length of loan:

7 years

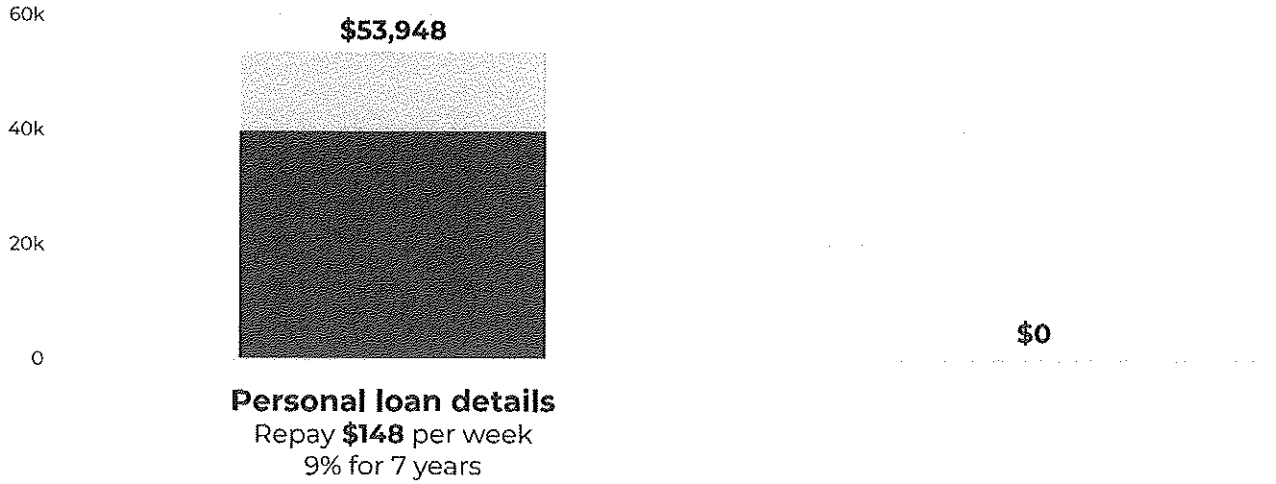
Fees:

\$0

Fees frequency:

Yearly

### Total repayments ?



Your repayments will be: **\$148 per week**

### Compare alternative

Interest rate:

Amount borrowed:

Repayment frequency:

Monthly

Length of loan:

5 years

**DHG SUPERANNUATION FUND****ABN 18 411 646 139****Ledger Entries Report for the year ending 30 June, 2022**

<u>Date</u>	<u>Trans No</u>	<u>Chq/Rec</u>	<u>Description</u>	<u>Code</u>	<u>Debit</u>	<u>Credit</u>	<u>Total</u>
<b>Account number 2100 - Sundry Debtors</b>							
30/06/2022	000000215	J	Sell Elanor Investors Limited		10,000.00	G-11	10,000.00
Total					<u>10,000.00</u>		

FIIG Annual Investment Statement  
1st July 2021 to 30th June 2022

Fixed Income Transactions 1st July 2021 to 30th June 2022

Issuer	Transaction Reference	Trade Date	Settlement Date	Buy or Sell	Coupon Type	ISIN	Currency	Clean Price	Maturity Date	Face Value	Capital Value	Accrued Interest	Consideration
Sydney Airport Finance	20210806002411	06-Aug-21	10-Aug-21	Buy	CIB	AU3AB0000085	AUD	162.55	20-Nov-30	10,000.00	16,255.40	96.00	16,351.40
Elanor Investors Limited	20211019002495	19-Oct-21	21-Oct-21	Buy	Fixed Rate Bond	AU3CB0248102	AUD	103.21	17-Oct-22	10,000.00	10,321.00	7.80	10,328.80
Ausnet Services Holdings Pty Ltd	20220217001838	17-Feb-22	21-Feb-22	Buy	Floating Rate Note	AU3FN0056594	AUD	102.29	06-Oct-80	10,000.00	10,228.60	39.90	10,268.50
Lendlease Finance Ltd	20220217001842	17-Feb-22	21-Feb-22	Buy	Fixed Rate Bond	AU3CB0275550	AUD	99.02	27-Oct-27	10,000.00	9,902.40	109.30	10,011.70
Ampol Ltd	20220217001840	17-Feb-22	21-Feb-22	Buy	Floating Rate Note	AU3FN0057683	AUD	103.83	09-Dec-80	10,000.00	10,383.00	74.20	10,457.20
Pacific National Finance Pty Ltd	20220309000669	09-Mar-22	11-Mar-22	Buy	Floating Rate Note	AU3FN0035770	AUD	103.10	12-May-27	10,000.00	10,310.00	18.30	10,328.30
Elanor Investors Limited	20220701000763	30-Jun-22	01-Jul-22	Sell	Fixed Rate Bond	AU3CB0248102	AUD	100.00	17-Oct-22	10,000.00	10,000.00	-	10,000.00

Fixed Income Investment Income and Principal Payments - 1st July 2021 to 30th June 2022

Payment Date	Issuer	Coupon Type	ISIN	Currency	Maturity Date	Holding (Face Value)	Principal Payment	Income Payment	Total Payment	Franking Credit Amount
01-Jul-21	RWH Finance Pty Ltd	IAB	AU300RWHF020	AUD	30-Jun-33	10,000.00	91.69	106.27	197.96	-
08-Jul-21	Omni Bridgeway Limited	Fixed Rate Bond	AU3CB0269397	AUD	08-Jan-26	20,000.00	-	282.50	282.50	-
16-Jul-21	Novacare Solutions Pty Ltd	IAB	AU300NCRE023	AUD	15-Apr-33	10,000.00	94.01	104.16	198.17	-
03-Aug-21	Sunland Capital Pty Ltd	Fixed Rate Bond	AU3CB0268001	AUD	31-Oct-24	20,000.00	-	310.00	310.00	-
10-Aug-21	Zenith Pacific Pty Ltd	Fixed Rate Bond	AU3CB0255271	AUD	10-Aug-25	40,000.00	1,200.00	584.00	1,784.00	-
23-Aug-21	Sydney Airport Finance	CIB	AU3AB0000085	AUD	20-Nov-30	20,000.00	-	215.42	215.42	-
31-Aug-21	JEM NSW Schools II Pty Ltd	IAB	AU300JEMF025	AUD	28-Nov-35	10,000.00	82.37	101.15	183.52	-
05-Oct-21	RWH Finance Pty Ltd	IAB	AU300RWHF020	AUD	30-Jun-33	10,000.00	92.45	107.02	199.47	-
08-Oct-21	Omni Bridgeway Limited	Fixed Rate Bond	AU3CB0269397	AUD	08-Jan-26	20,000.00	-	282.50	282.50	-
18-Oct-21	Novacare Solutions Pty Ltd	IAB	AU300NCRE023	AUD	15-Apr-33	10,000.00	94.78	104.91	199.69	-

**DHG SUPERANNUATION FUND****ABN 18 411 646 139****Ledger Entries Report for the year ending 30 June, 2022**

<b>Date</b>	<b>Trans No</b>	<b>Chq/Rec</b>	<b>Description</b>	<b>Code</b>	<b>Debit</b>	<b>Credit</b>	<b>Total</b>
<b>Account number 3246 - Other creditors</b>							
01/07/2021	000000001	J	Opening balance			17,993.84	(17,993.84)
01/07/2021	000000099	P	FIIG- C2000286449		15,903.84	D-57	(2,090.00)
08/07/2021	000000064	P	To Super Audits		330.00	D-16/H-3	(1,760.00)
08/07/2021	000000087	P	TO D BAKER AND ASSOCIATES PTY LTD		1,760.00	D-51/H-2	0.00
30/06/2022	000000213	J	Accrue accounting fee INV029704			H-4/H4-5 198.00	(198.00)
<b>Total</b>					<b>17,993.84</b>	<b>18,191.84</b>	



## Lodgement Receipt - Pay Anyone

**Date:** 08/07/2021

**From account:**

From: SMSF Cash Hub  
Your/business name: CWIC Pty Ltd

**Payment details:**

Nickname: Accountant Farrell  
Account name: D Baker and Associates Pty Ltd  
BSB: 066115  
Account number: 10387658  
Reference: A05 R60 CWIC 2020  
Message: Tax Return 2020  
Amount: \$1,760.00

**Transfer details:**

Transfer instructions: Pay no earlier than 08/07/2021  
**Lodgement number:** 1865510405  
(FOR ENQUIRIES)  
**Receipt number:** 567456

### IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm that your payment was processed and obtain your receipt number.





## Lodgement Receipt - Pay Anyone

**Date:** 08/07/2021

**From account:**

From: Cash Management Account  
Your/business name: CWIC Pty Ltd

**Payment details:**

Account name: Super Audits  
BSB: 015056  
Account number: 387392386  
Reference: A05 A88 CWIC 2020  
Message: Tax AUDIT 2020  
Amount: \$330.00

**Transfer details:**

Transfer instructions: Pay no earlier than 08/07/2021  
**Lodgement number:** 1865516921  
(FOR ENQUIRIES)  
**Receipt number:** 574159

### IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm that your payment was processed and obtain your receipt number.

**D. BAKER & ASSOCIATES PTY LTD**

**Chartered Accountants**

A.B.N. 96 099 535 065  
PO BOX 310  
MIDLAND, WA 6936  
Unit 1, 4 Farrall Road, Midvale, WA  
Phone (08) 9274 6637

CWIC PTY LTD  
PO Box 249  
HILLARYS WA 6923

**Tax Invoice**  
**029704**  
Ref: GRE25  
8 June, 2022

Description	Amount
PROFESSIONAL SERVICES RENDERED RE:  ANNUAL ADMINISTRATION FEE FOR MAINTAINING OF REGISTERED OFFICE, SHARE REGISTER, PREPARATION OF YEAR END DIRECTOR'S RESOLUTION MINUTE AND ANNUAL GENERAL MEETING MINUTE  FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022  <u>PLEASE NOTE INVOICE NO WHEN PAYING DIRECT</u>  LIABILITY LIMITED BY A SCHEME APPROVED UNDER PROFESSIONAL STANDARDS LEGISLATION *	198.00
<b>Terms: Seven Days From</b> <b>Date Of Invoice</b> <small>The amount due includes GST of \$18.00</small> <small>* indicates taxable supply</small>	<b>Amount Due: \$ 198.00</b>

*Please detach the portion below and forward with your payment*

<b>Remittance Advice</b>	
CWIC PTY LTD	Invoice: 029704 Ref: GRE25 8 June, 2022
Cheque    Mastercard    Visa <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Amount Due: \$ 198.00
Card Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Cardholder ..... Signature ..... Expiry Date .....	
<b>PAYMENT CAN BE MADE DIRECTLY TO OUR BANK</b> BSB 06 6115    Account 1038 7658    D.Baker & Associates Pty Ltd	



## Lodgement Receipt - Pay Anyone

**Date:** 07/07/2022

**From account:**

From: ANZ Business Essentials  
Your/business name: DHG Superannuati

**Payment details:**

Nickname: Accountant Farrell  
Account name: D Baker and Associates Pty Ltd  
BSB: 066115  
Account number: 10387658  
Reference: Inv no: 029704  
Message: Annual Fee  
Amount: \$198.00

**Transfer details:**

Transfer instructions: Pay no earlier than 07/07/2022

**Lodgement number:** 1975208299

(FOR ENQUIRIES)

**Receipt number:** 793539

### IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm that your payment was processed and obtain your receipt number.

## INTEREST RECEIVED

Client	Dbaker
End Client	DHG Superannuation Fund
Year	2022

Bank Account	Date	Description	Amount	Ref
<u>ANZ E-Trade 11004</u>	30/06/2022	Interest	1.14	D-10
			1.14	
<u>ANZ Business CMT - 99493</u>	30/06/2022	Interest	3.14	D-47
			3.14	
<u>Macquarie CMA 965238878</u>	30/06/2022	Interest	0.98	D-59
			0.98	
<u>Bendigo 163830151</u>	01/07/2021	DONATION	(1.24)	D-60
	01/07/2021	Interest	1.24	D-60
	01/08/2021	DONATION	(0.97)	D-62
	01/08/2021	Interest	0.97	D-62
	01/09/2021	DONATION	(0.96)	D-64
	01/09/2021	Interest	0.96	D-64
	01/10/2021	DONATION	(0.99)	D-66
	01/10/2021	Interest	0.99	D-66
	01/11/2021	DONATION	(1.08)	D-68
	01/11/2021	Interest	1.08	D-68
	01/12/2021	DONATION	(1.09)	D-70
	01/12/2021	Interest	1.09	D-70
	01/01/2022	DONATION	(1.18)	D-72
	01/01/2022	DONATION	1.18	D-72
	01/02/2022	DONATION	(1.33)	D-74
	01/02/2022	Interest	1.33	D-74
	01/03/2022	DONATION	(2.32)	D-76
	01/03/2022	Interest	2.32	D-76
	01/04/2022	DONATION	(0.53)	D-78
	01/04/2022	Interest	0.53	D-78
	01/05/2022	DONATION	(0.51)	D-78
	01/05/2022	Interest	0.51	D-78
	01/06/2022	DONATION	(0.72)	D-78
	01/06/2022	Interest	0.72	D-78
			-	
<u>FIIG Annual Investment</u>	30/06/2022	Interest	7,602.12	E-11
			7,602.12	
<u>Loan - AE &amp; SM Zahradnik</u>	30/06/2022	Interest on loan	1,720.15	G-2/G-3
			1,720.15	
<b>TOTAL</b>			<b>9,327.53</b>	



Portfolio ID: 3230753

Taxation income

01 Jul 2021 to 30 Jun 2022



O-1  
praeMium

Income transactions <sup>(a)</sup>

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
<b>Dividends</b>																
BENDIGO AND ADELAIDE BANK LIMITED FPO																
BEN	30/09/2021	-	-	530.00	227.14	-	-	-	-	530.00 <sup>(b)</sup>	-	-	-	530.00	-	-
	31/03/2022	-	-	530.00	227.14	-	-	-	-	530.00 <sup>(b)</sup>	-	-	-	530.00	-	-
<b>BEN totals</b>		-	-	1,060.00	454.28	-	-	-	-	1,060.00	-	-	-	1,060.00	-	-
CLASS LIMITED FPO																
CL1	23/09/2021	-	-	36.35	15.58	-	-	-	-	36.35 <sup>(b)</sup>	-	-	-	36.35	-	-
<b>CL1 totals</b>		-	-	36.35	15.58	-	-	-	-	36.35	-	-	-	36.35	-	-
HUB24 LIMITED FPO																
HUB	18/04/2022	-	-	9.90	4.24	-	-	-	-	9.90 <sup>(b)</sup>	-	-	-	9.90	-	-
<b>HUB totals</b>		-	-	9.90	4.24	-	-	-	-	9.90	-	-	-	9.90	-	-
NEWCREST MINING LIMITED FPO																
NCM	30/09/2021	-	-	1,103.91	473.10	-	-	-	-	1,103.91 <sup>(b)</sup>	-	-	-	1,103.91	-	-
	31/03/2022	-	-	208.86	89.51	-	-	-	-	208.86 <sup>(b)</sup>	-	-	-	208.86	-	-
<b>NCM totals</b>		-	-	1,312.77	562.61	-	-	-	-	1,312.77	-	-	-	1,312.77	-	-
PARAGON CARE LIMITED FPO																
PGC	01/10/2021	-	-	50.00	21.43	-	-	-	-	50.00 <sup>(b)</sup>	-	-	-	50.00	-	-
	26/04/2022	-	-	30.00	12.86	-	-	-	-	30.00 <sup>(b)</sup>	-	-	-	30.00	-	-
<b>PGC totals</b>		-	-	80.00	34.29	-	-	-	-	80.00	-	-	-	80.00	-	-
REGIS RESOURCES LIMITED FPO																
RRL	28/09/2021	-	-	90.00	38.57	-	-	-	-	90.00 <sup>(b)</sup>	-	-	-	90.00	-	-
<b>RRL totals</b>		-	-	90.00	38.57	-	-	-	-	90.00	-	-	-	90.00	-	-
TELSTRA CORPORATION LIMITED. FPO																
TLS	23/09/2021	-	-	80.00	34.29	-	-	-	-	80.00 <sup>(b)</sup>	-	-	-	80.00	-	-
	01/04/2022	-	-	80.00	34.29	-	-	-	-	80.00 <sup>(b)</sup>	-	-	-	80.00	-	-
<b>TLS totals</b>		-	-	160.00	68.58	-	-	-	-	160.00	-	-	-	160.00	-	-
<b>Totals</b>		-	-	<b>2,749.02</b>	<b>1,178.15</b>	-	-	-	-	<b>2,749.02</b>	-	-	-	<b>2,749.02</b>	-	-
<b>Interest</b>																
<span style="color: red; font-size: 1.2em;">\$3,927.17</span>																
ANZ Cash Investment Account +ANZCMT	30/07/2021	0.34	-	-	-	-	-	-	-	0.34	-	-	-	0.34	-	-

## Income transactions<sup>(a)</sup> continued

Asset	Tax date	Interest \$	Unfranked \$	Franked \$	Franking credits entitlement \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
<b>Interest</b>																
	31/08/2021	0.36	-	-	-	-	-	-	-	0.36	-	-	-	0.36	-	-
	30/09/2021	0.34	-	-	-	-	-	-	-	0.34	-	-	-	0.34	-	-
	29/10/2021	0.10	-	-	-	-	-	-	-	0.10	-	-	-	0.10	-	-
<b>+ANZCMT totals</b>		<b>1.14</b>	-	-	-	-	-	-	-	<b>1.14</b>	-	-	-	<b>1.14</b>	-	-
<b>Totals</b>		<b>1.14</b>	-	-	-	-	-	-	-	<b>1.14</b>	-	-	-	<b>1.14</b>	-	-
<b>Income transaction totals</b>		<b>1.14</b>	-	<b>2,749.02</b>	<b>1,178.15</b>	-	-	-	-	<b>2,750.16</b>	-	-	-	<b>2,750.16</b>	-	-

(a) The income transactions disclosed in this report are recognised on a tax-derivation basis. For more details about each column, refer to the corresponding sub-section under the Income - additional information section.

(b) These income amounts are yet to be confirmed.

## Non-CGT gains/losses

There were no non-CGT gains/losses within the period.



Portfolio ID: 3230753

Taxation income

01 Jul 2021 to 30 Jun 2022



Income summary <sup>(a)</sup>

	Interest \$	Unfranked \$	Franked \$	Franking credits \$	Other Aust \$	Gross foreign \$	Trust cap gains \$	Non-assess \$	Gross excl franking credits \$	Aust taxes \$	Foreign taxes \$	Expenses withheld \$	Cash \$	DRP \$	To be received \$
<b>Income transactions</b>															
Dividends	-	-	2,749.02	1,178.15	-	-	-	-	2,749.02	-	-	-	2,749.02	-	-
Interest	1.14	-	-	-	-	-	-	-	1.14	-	-	-	1.14	-	-
<b>Totals</b>	<b>1.14</b>	<b>-</b>	<b>2,749.02</b>	<b>1,178.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,750.16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,750.16</b>	<b>-</b>	<b>-</b>
<b>Totals for all income</b>	<b>1.14</b>	<b>-</b>	<b>2,749.02</b>	<b>1,178.15</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,750.16</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,750.16</b>	<b>-</b>	<b>-</b>

(a) The income disclosed in this report is recognised on a tax-derivation basis. For more details, refer to the corresponding section of the Income transactions report.

**DHG SUPERANNUATION FUND****ABN 18 411 646 139****Ledger Entries Report for the year ending 30 June, 2022**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total	
<b>Account number 1510 - Accountancy</b>								
23/07/2021	000000088	P	TO D BAKER AND ASSOCIATES PTY LTD		298.00	Q-3	298.00	
31/05/2022	000000212	J	Accounting Fee INV029619		400.42	↑ \$1,850 (Q-4) ↓	698.42	
17/06/2022	000000220	P	to d bAKER AND ASSOCIATES PTY LTD		1,449.58		2,148.00	
30/06/2022	000000213	J	Accrue accounting fee INV029704		198.00	Q-5	2,346.00	
Total					<b>2,346.00</b>			
<b>Account number 1515 - Administration Costs</b>								
15/07/2021	000000101	P	FEES - C2000286449		20.00	E-18	20.00	
17/08/2021	000000106	P	FEES - C2000286449		20.11	↑ E-13 ↓	40.11	
16/09/2021	000000109	P	FEES - C2000286449		21.88		61.99	
15/10/2021	000000112	P	FEES - C2000286449		21.84		83.83	
15/11/2021	000000117	P	FEES - C2000286449		22.95		106.78	
15/12/2021	000000120	P	FEES - C2000286449		23.05		129.83	
17/01/2022	000000123	P	FEES - C2000286449		23.86		153.69	
15/02/2022	000000127	P	FEES - C2000286449		23.77		177.46	
15/03/2022	000000135	P	FEES - C2000286449		22.44		199.90	
19/04/2022	000000140	P	FEES - C2000286449		29.45		229.35	
16/05/2022	000000146	P	FEES - C2000286449		28.68		258.03	
15/06/2022	000000150	P	FEES - C2000286449		29.11		287.14	
Total					<b>287.14</b>			
<b>Account number 1525 - ATO Supervisory Levy</b>								
30/06/2022	000000211	J	ATO Levy 2021		259.00		259.00	
Total					<b>259.00</b>			
<b>Account number 1535 - Audit fees</b>								
14/06/2022	000000218	P	To Super Audits		330.00	Q-11	330.00	



**DHG SUPERANNUATION FUND****ABN 18 411 646 139****Ledger Entries Report for the year ending 30 June, 2022**

<b>Date</b>	<b>Trans No</b>	<b>Chq/Rec</b>	<b>Description</b>	<b>Code</b>	<b>Debit</b>	<b>Credit</b>	<b>Total</b>
Total					<b>330.00</b>		
<b>Account number 1545 - Bank fees &amp; charges</b>							
30/06/2022	000000221	P	Close account		1.39	E-3/A-2.2	1.39
Total					<b>1.39</b>		
<b>Account number 1685 - Filing fees</b>							
06/09/2021	000000089	P	ASIC		56.00	Q-14	56.00
Total					<b>56.00</b>		

**D. BAKER & ASSOCIATES PTY LTD**

**Chartered Accountants**

A.B.N. 96 099 535 065  
 PO BOX 310  
 MIDLAND, WA 6936  
 Unit 1, 4 Farrall Road, Midvale, WA  
 Phone (08) 9274 6637

CWIC PTY LTD  
 PO Box 249  
 HILLARYS WA 6923

**Tax Invoice**  
**028777**  
 Ref: GRE25  
 14 July, 2021

Description	Amount
<p>PROFESSIONAL SERVICES RENDERED RE:</p> <p>ANNUAL FEE IN REGARD TO PREPARATION OF SOLVENCY MINUTE, PREPARATION OF YEAR END ANNUAL GENERAL MEETING AND DIRECTORS MINUTES, AGREEING COMPANY STATEMENT TO COMPANY REGISTER, ADVISING ASIC OF ANY CHANGES WHERE NECESSARY, UPDATING OF COMPANY REGISTER, CORRESPONDENCE WITH ASIC IN REGARD TO ANNUAL STATEMENT.</p> <p>THANK YOU FOR YOUR BUSINESS.                      *</p>	<p>298.00</p>
<p><b>Terms: Seven Days From</b> <span style="float: right;"><b>Amount Due: \$ 298.00</b></span></p>	
<p><b>Date Of Invoice</b>                      The amount due includes GST of \$27.09                      * indicates taxable supply</p>	

*Please detach the portion below and forward with your payment*

<b>Remittance Advice</b>	
<p>CWIC PTY LTD</p>	<p>Invoice: 028777                      Ref: GRE25                      14 July, 2021</p>
<p>Cheque    Mastercard    Visa</p> <p><input type="checkbox"/>            <input type="checkbox"/>            <input type="checkbox"/></p>	<p>Amount Due: \$ 298.00</p>
<p>Card Number    <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	
<p>Cardholder ..... Signature ..... Expiry Date .....</p>	
<p><b>PAYMENT CAN BE MADE DIRECTLY TO OUR BANK</b>                      BSB 06 6115    Account 1038 7658    D.Baker &amp; Associates Pty Ltd</p>	

**D. BAKER & ASSOCIATES PTY LTD**

**Chartered Accountants**

A.B.N. 96 099 535 065  
 PO BOX 310  
 MIDLAND, WA 6936  
 Unit 1, 4 Farrall Road, Midvale, WA  
 Phone (08) 9274 6637

DHG SUPERANNUATION FUND  
 PO Box 249  
 HILLARYS WA 6923

**Tax Invoice**  
**029619**  
 Ref: GRE26  
 24 May, 2022

Description	Amount
PROFESSIONAL SERVICES RENDERED RE: <b>DGH SUPERANNUATION FUND FOR THE YEAR ENDING 30 JUNE 2021</b> PROCESSING OF BANK STATEMENTS AND ACCOUNTING RECORDS PREPARATION OF FINANCIAL STATEMENTS CONSISTING OF BALANCE SHEET, PROFIT AND LOSS, NOTES AND MEMBERS LOAN ACCOUNTS PREPARATION OF THE INCOME TAX RETURN FOR THE FUND FOR THE YEAR ENDED <b>30 JUNE 2021</b> ELECTRONIC LODGEMENT OF INCOME TAX RETURN. ATTENDANCE TO THE STATUTORY REQUIREMENTS OF THE FUND IN WAY OF TRUSTEE MINUTES, RESOLUTIONS AND MEMBER STATEMENTS. LIAISON WITH TRUSTEES IN REGARDS TO COMPLIANCE ISSUES. <b>LIAISONS WITH THE AUDITOR REGARDING YEAR END AUDIT.</b>  LIABILITY LIMITED BY A SCHEME APPROVED UNDER PROFESSIONAL STANDARDS LEGISLATION*	1,850.00
<b>Terms: Seven Days From</b> <span style="float: right;"><b>Amount Due: \$ 1,850.00</b></span>	
<b>Date Of Invoice</b> <small>The Amount Due Includes GST of \$168.18</small> <small>* indicates taxable supply</small>	

*Please detach the portion below and forward with your payment*

<b>Remittance Advice</b>	
DHG SUPERANNUATION FUND	Invoice: 029619
	Ref: GRE26
	24 May, 2022
Cheque    Mastercard    Visa <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Amount Due: \$ 1,850.00
Card Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Cardholder .....    Signature .....    Expiry Date .....	
<b>PAYMENT CAN BE MADE DIRECTLY TO OUR BANK</b>	
BSB 06 6115    Account 1038 7658    D.Baker & Associates Pty Ltd	

**D. BAKER & ASSOCIATES PTY LTD**

**Chartered Accountants**

A.B.N. 96 099 535 065  
 PO BOX 310  
 MIDLAND, WA 6936  
 Unit 1, 4 Farrall Road, Midvale, WA  
 Phone (08) 9274 6637

CWIC PTY LTD  
 PO Box 249  
 HILLARYS WA 6923

**Tax Invoice**  
**029704**  
 Ref: GRE25  
 8 June, 2022

Description	Amount
PROFESSIONAL SERVICES RENDERED RE:  ANNUAL ADMINISTRATION FEE FOR MAINTAINING OF REGISTERED OFFICE, SHARE REGISTER, PREPARATION OF YEAR END DIRECTOR'S RESOLUTION MINUTE AND ANNUAL GENERAL MEETING MINUTE  FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022  <u>PLEASE NOTE INVOICE NO WHEN PAYING DIRECT</u>  LIABILITY LIMITED BY A SCHEME APPROVED UNDER PROFESSIONAL STANDARDS LEGISLATION *	198.00
<b>Terms: Seven Days From</b> <b>Date Of Invoice</b> <small>The amount due includes GST of \$18.00</small> <small>* indicates taxable supply</small>	<b>Amount Due: \$ 198.00</b>

*Please detach the portion below and forward with your payment*

<b>Remittance Advice</b>	
CWIC PTY LTD	Invoice: 029704 Ref: GRE25 8 June, 2022
Cheque    Mastercard    Visa <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Amount Due: \$ 198.00
Card Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Cardholder .....    Signature .....    Expiry Date .....	
<p style="text-align: center;"><b>PAYMENT CAN BE MADE DIRECTLY TO OUR BANK</b></p> BSB 06 6115    Account 1038 7658    D.Baker & Associates Pty Ltd	

**D. BAKER & ASSOCIATES PTY LTD**

**Chartered Accountants**

A.B.N. 96 099 535 065  
 PO BOX 310  
 MIDLAND, WA 6936  
 Unit 1, 4 Farrall Road, Midvale, WA  
 Phone (08) 9274 6637

DHG SUPERANNUATION FUND  
 PO Box 249  
 HILLARYS WA 6923

**Statement**  
  
 Ref: GRE26  
 As at 30 June, 2022

Date	Description	Debit	Credit
01/07/2021	Balance Brought Forward	1,760.00	
09/07/2021	Receipt 029961 Applied Against Invoice 028725		1,760.00
24/05/2022	Invoice 029619 Issued	1,850.00	
31/05/2022	Receipt 030940 Applied Against Invoice 029619		400.42
17/06/2022	Receipt 031054 Applied Against Invoice 029619		1,449.58

<b>120+ Days</b> 0.00	<b>90 Days</b> 0.00	<b>60 Days</b> 0.00	<b>30 Days</b> 0.00	<b>Current</b> 0.00	<b>Amount Due:</b>
--------------------------	------------------------	------------------------	------------------------	------------------------	--------------------

**Terms: Seven Days From Date Of Invoice**

*Please detach the portion below and forward with your payment*

**Remittance Advice**

DHG SUPERANNUATION FUND

ALL CREDIT CARD PAYMENTS attract a 1.25% charge

Ref: GRE26  
 As at 30 June, 2022

Cheque     Mastercard     Visa

Amount Due:

Card Number

Cardholder ..... Signature ..... Expiry Date .....

**PAYMENT CAN BE MADE DIRECTLY TO OUR BANK**  
 BSB 06 6115    Account 1038 7658    D.Baker & Associates Pty Ltd

**D. BAKER & ASSOCIATES PTY LTD**

**Chartered Accountants**

A.B.N. 96 099 535 065  
 PO BOX 310  
 MIDLAND, WA 6936  
 Unit 1, 4 Farrall Road, Midvale, WA  
 Phone (08) 9274 6637

CWIC PTY LTD  
 PO Box 249  
 HILLARYS WA 6923

**Statement**  
  
 Ref: GRE25  
 As at 30 June, 2022

Date	Description	Debit	Credit
14/07/2021	Invoice 028777 Issued	298.00	
23/07/2021	Receipt 030033 Applied Against Invoice 028777		298.00
08/06/2022	Invoice 029704 Issued	198.00	

<b>120+ Days</b> 0.00	<b>90 Days</b> 0.00	<b>60 Days</b> 0.00	<b>30 Days</b> 0.00	<b>Current</b> 198.00	<b>Amount Due:</b>	<b>198.00</b>
--------------------------	------------------------	------------------------	------------------------	--------------------------	--------------------	---------------

**Terms: Seven Days From Date Of Invoice**

*Please detach the portion below and forward with your payment*

**Remittance Advice**

CWIC PTY LTD

ALL CREDIT CARD PAYMENTS attract a 1.25% charge

Ref: GRE25  
 As at 30 June, 2022

Amount Due: 198.00

Cheque     Mastercard     Visa

Card Number

Cardholder ..... Signature ..... Expiry Date .....

**PAYMENT CAN BE MADE DIRECTLY TO OUR BANK**  
 BSB 06 6115    Account 1038 7658    D.Baker & Associates Pty Ltd

## Lodgement Receipt - Pay Anyone

**Date:** 17/06/2022

**From account:**

From: ANZ Business Essentials  
Your/business name: CWIC Pty Ltd

**Payment details:**

Nickname: Accountant Farrell  
Account name: D Baker and Associates Pty Ltd  
BSB: 066115  
Account number: 10387658  
Reference: Tas Return  
Message: Tax Return 2021  
Amount: \$1,449.58

**Transfer details:**

Transfer instructions: Pay no earlier than 17/06/2022  
**Lodgement number:** 1968955872  
(FOR ENQUIRIES)  
**Receipt number:** 184569

### IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm that your payment was processed and obtain your receipt number.

## Lodgement Receipt - Pay Anyone

**Date:** 07/07/2022

**From account:**

From: ANZ Business Essentials  
Your/business name: DHG Superannuati

**Payment details:**

Nickname: Accountant Farrell  
Account name: D Baker and Associates Pty Ltd  
BSB: 066115  
Account number: 10387658  
Reference: Inv no: 029704  
Message: Annual Fee  
Amount: \$198.00

**Transfer details:**

Transfer instructions: Pay no earlier than 07/07/2022  
**Lodgement number:** 1975208299  
(FOR ENQUIRIES)  
**Receipt number:** 793539

### IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm that your payment was processed and obtain your receipt number.





## Lodgement Receipt - Pay Anyone

**Date:** 14/06/2022

**From account:**

From: ANZ Business Essentials  
Your/business name: CWIC Pty Ltd

**Payment details:**

Nickname: Auditor A W Boys  
Account name: Super Audits  
BSB: 015056  
Account number: 387392386  
Reference: AW Boys Audit  
Message: 2021 Tax Return Au  
Amount: \$330.00

**Transfer details:**

Transfer instructions: Pay no earlier than 14/06/2022

**Lodgement number:** 1967957783

(FOR ENQUIRIES)

**Receipt number:** 148885

### IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm that your payment was processed and obtain your receipt number.

## SUPER AUDITS

**TAX INVOICE**

**Supplier:** Super Audits

**Auditor:** A.W. Boys  
SMSF Auditor Number (SAN) 100014140  
Registered Company Auditor (67793)

**Address:** Box 3376  
Rundle Mall 5000

**ABN:** 20 461 503 652

**Services:** Auditing

**Date:** 23 May 2022

**Recipient:** DHG Super Fund

**Address:** C/- PO Box 310 MIDLAND WA 6936

**Description of Services**

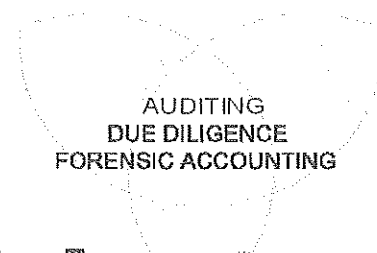
Statutory audit of the DHG Super Fund for the financial year ending 30 June 2021.

**Fee:** \$300.00

**GST:** \$30.00

**Total:** \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



Inquires 1300 300 630

Issue date 06 Jul 21

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 32832017

## Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information.**

ACN 115 165 323  
FOR CWIC PTY LTD

REVIEW DATE: 06 July 21

## You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to [www.asic.gov.au/changes](http://www.asic.gov.au/changes)
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.  
Ph: 1300 300 630



Use your agent.

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

### 1 Registered office

D. BAKER &amp; ASSOCIATES PTY LTD UNIT 1 4-10 FARRALL ROAD MIDVALE WA 6056

### 2 Principal place of business

9 BLEINHEIM PLACE OCEAN REEF WA 6027

### 3 Officeholders

Name: DONALD HUGH GREGSON  
Born: PERTH WA  
Date of birth: 14/02/1951  
Address: 9 BLEINHEIM PLACE OCEAN REEF WA 6027  
Office(s) held: DIRECTOR, APPOINTED 06/07/2005; SECRETARY, APPOINTED 06/07/2005

### 4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	1	\$1.00	\$0.00

### 5 Members

These details continue on the next page

CWIC PTY LTD ACN 115 165 323



**Company statement continued**

Name: DONALD HUGH GREGSON  
Address: 9 BLEINHEIM PLACE OCEAN REEF WA 6027

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

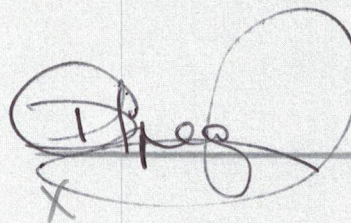
**End of company statement**

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

**Additional company information**

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

6 **Contact address for ASIC use only**  
Registered agent name: D. BAKER & ASSOCIATES PTY LTD  
Registered agent number: 21621  
Address: PO BOX 310 MIDLAND DC WA 6936







## Lodgement Receipt - Pay BPAY Bills

**Date:** 06/09/2021

**From account:**

From: SMSF Cash Hub

**BPAY®payment details:**

To: ASIC - Annual Review

Billers Code: 17301

**Reference:** 2291151653238

Amount: \$56.00

**Transfer details:**

Transfer instructions: Pay no earlier than 06/09/2021

**Lodgement number:** 1883609203

(FOR ENQUIRIES)

**Receipt number:** 694278

### IMPORTANT INFORMATION

This is your lodgement receipt confirming your bill has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

Your receipt number will be indicated if you made an immediate payment.

If you made a future-dated payment you should log on to ANZ Internet Banking after the payment date for your receipt number and to confirm that your payment has been processed by us.

BPAY® Registered to BPAY® PTY LTD. ABN 69 079 137 518.