

30/06/2022

FYI: 1/11TH INTEREST IN PENSION ENTERPRISES BUILDING

SECTION B INCOME

ITEM 11

B GROSS RENT \$8,592  
FROM PENSION ENTERPRISES RENTAL SUMMARY  
94518/11

OTHER INCOME \$332

\$8,924 TOTAL INCOME

SECTION C DEDUCTIONS

ITEM 12

D1 CAPITAL WORKS \$1,203  
FROM PENSION ENTERPRISES RENTAL SUMMARY  
DEPRECIATION BUILDING WRITE OFF  
13229.36/11=1202

E1 DECLINE IN VALUE \$147  
FROM PENSION ENTERPRISES RENTAL SUMMARY  
DEPN GENERAL + DEPN LOW VALUE  
1614.03/11

F1 INSURANCE \$5,886  
FROM PENSION ENTERPRISES RENTAL SUMMARY  
INSURANCE  
11370.06/11                      1033.64

FROM OPERATING STATEMENT  
INSURANCE  
CODE 358                      4852.56

H1 AUDITOR \$330  
FROM OPERATING STATEMENT  
AUDITOR FEE                      330

J1 MMENT & ADMIN \$259  
FROM OPERATING STATEMENT  
SUPERVISORY LEVY                      259

I1 OTHER AMOUNTS \$539  
TOTAL OF REMAINING  
32147.49-11370.06-13229.36-1614.03=5934.04/11=539.45

\$8,364 TOTAL EXPENSES

TOTAL INCOME                      \$8,924.55

TOTAL EXPENSES                      \$8,364.31

\$560.24

\$560

## INCOME ALLOCATION FOR SUPERANNUATION FUNDS

|   |            |
|---|------------|
| Amount of Profit or Loss to be distributed: | \$2,090.58 |
|---|------------|

| Member Number | Member Name | Deductible (D) or Non Deductible (ND) | Opening Balance of Member Account | Percentage of Total Member Accounts | Distribution of Profit or Loss |
|---------------|-------------|---------------------------------------|-----------------------------------|-------------------------------------|--------------------------------|
| 1.            | LAWRENCE    |                                       |                                   | 0.00%                               | \$0.00                         |
| 2.            | LAWRENCE    | TOTAL                                 | \$86,675.52                       | 53.11%                              | \$1,110.25                     |
| 3.            | LORI        |                                       |                                   | 0.00%                               | \$0.00                         |
| 4.            | LORI        | TOTAL                                 | \$76,532.18                       | 46.89%                              | \$980.33                       |
| 5.            |             |                                       |                                   | 0.00%                               | \$0.00                         |
| 6.            |             |                                       |                                   | 0.00%                               | \$0.00                         |
| 7.            |             |                                       |                                   | 0.00%                               | \$0.00                         |
| 8.            |             |                                       |                                   | 0.00%                               | \$0.00                         |
| 9.            |             |                                       |                                   | 0.00%                               | \$0.00                         |
| 10.           |             |                                       |                                   | 0.00%                               | \$0.00                         |
|               |             |                                       | \$163,207.70                      | 100.00%                             | 2,090.58                       |

JOURNAL FOR TAX ON PROFIT \$560 AT 15% \$84.00 518 DEBIT  
AFTER ADJUSTING FOR TAX DISTRIBUTION 955 CREDIT

RECONCILIATION OF INCOME

|   |         |
|---|---------|
| AS PER TRIAL BALANCE                              | \$2,090 |
| LESS: CODE 35-1 DISTRIBUTIONS PENSION ENTERPRISES | \$7,200 |
| ADD: TAXABLE DISTRIBUTION                         | \$5,670 |
|   | \$560   |

### INCOME TAX

| Member Name | Calculations for Income Tax |
|-------------|-----------------------------|
|-------------|-----------------------------|

|                     |  |
|---------------------|--|
| <u>LMM</u>          |  |
| CONTRIBUTIONS       | 0 AT 15% TAX <span style="float: right;">0.00</span> 1.603 DEBIT |
| 53.11% DISTRIBUTION | \$1,110.25 <span style="float: right;">955 CREDIT</span>         |
|                     | 1110.25465   |

|                     |  |
|---------------------|--|
| <u>LJM</u>          |  |
| CONTRIBUTIONS       | 0 AT 15% TAX <span style="float: right;">0.00</span> 2.603 DEBIT |
| 46.89% DISTRIBUTION | \$980.33 <span style="float: right;">955 CREDIT</span>           |
|                     | 980.325345   |

84.00 TOTAL TAX

PROFIT ALLOCATION TO THE DEDUCTIBLE MEMBER ACCOUNT

|            |                |
|------------|----------------|
| <u>LMM</u> | 1110.25 PROFIT |
| <u>LJM</u> | 980.33 PROFIT  |
|            | 2090.58        |

## 18.0 Valuation

Subject to the assumptions, conditions and limitations contained within this report, we are of the opinion the Market Value of the interest in the property as at the Date of Valuation is as follows:

### Market Value - Subject to Existing Lease

**\$960,000**

**(Nine Hundred and Sixty Thousand Dollars)**

---

|                    |                                       |
|--------------------|---------------------------------------|
| Interest Valued    | Fee simple subject to existing lease. |
| Date of Inspection | 28 January 2022                       |
| Date of Valuation  | 28 January 2022                       |
| Date Issued        | 15 February 2022                      |
| Signatories        |                                       |



**Tim Adams** AAPI CPV  
Senior Valuer  
API No: 66172 QVRB No: 1870  
**Primary Valuer**  
PH 0407 858 300  
tim.adams@opteonsolutions.com

#### Important

*This valuation is subject to the definitions, qualifications and disclaimers and other comments contained within this report.*

## 19.0 Assumptions, Conditions & Limitations

|                                     |   |
|-------------------------------------|---|
| <b>Area Disclaimer</b>              | <i>In the event actual surveyed areas of the property are different to the areas adopted in this valuation the survey should be referred to the valuer for comment on any valuation implications. We reserve the right to amend our valuation in the event that a formal survey of areas differs from those detailed in this report</i>   |
| <b>Asbestos Disclaimer</b>          | <i>We are not experts in the identification of Asbestos and therefore, in the absence of an environmental consultant's report concerning the presence of any asbestos fibre within the subject property, this valuation is made on the assumption that there is no asbestos material present; health risk from asbestos within the property; or there is any material expense relating to the repair, management or replacement of asbestos materials in the foreseeable future. Should an expert's report establish that there is an asbestos related health risk or a requirement to undertake asbestos remediation works then we reserve the right to review this valuation.</i> |
| <b>Building Services Disclaimer</b> | <i>No documentation or certification has been sighted to verify the condition of building services, and we have assumed that all building services are: adequate in specification; in good operational condition; and satisfactorily maintained.</i>  |
| <b>Client Specific Disclaimers</b>  | <i>This valuation report is not for mortgage reliance. The valuation should not be relied upon by any lender and Opteon shall not have any liability or duty of care to any lender who does so.</i>   |
| <b>Encroachments</b>                | <i>The valuation is made on the basis that there are no encroachments (unless otherwise noted) by or upon the property and this should be confirmed by a current survey report and/or advice from a land surveyor. If any encroachments are noted by the survey report the valuer should be consulted to assess any effect on the value stated in this report.</i>  |

**Pension Enterprises**

**Rental Summary**

**01/07/21 to 30/06/22**

|                                 |                   |                        |
|---------------------------------|-------------------|------------------------|
| Rent Received                   | \$90,000.00       |                        |
| Other Income Rates & Water      | <u>\$4,518.04</u> | \$94,518.04            |
| Less: Expenses                  |                   |                        |
| Bank Fees                       | \$120.00          |                        |
| Insurance                       | \$11,370.06       |                        |
| Backflow Testing & Fees         | \$456.00          |                        |
| Depreciation Building Write Off | \$13,229.36       |                        |
| Depreciation Low Value Pool     | \$1,614.03        |                        |
| Legal Fees                      | \$712.50          |                        |
| Water                           | \$0.00            |                        |
| Rates                           | \$4,518.04        |                        |
| Repairs - Plumbing              | \$127.50          |                        |
| Repairs - Electrical            | <u>\$0.00</u>     | <u>\$32,147.49</u>     |
| Net Profit                      |                   | <u><u>\$62,371</u></u> |

**Pension Enterprises**

**Distribution of Profit**

|                    |        |                  |
|--------------------|--------|------------------|
| Reibel             | 4.5/11 | \$25,515.22      |
| Collyer            | 2/11   | \$11,340.10      |
| Stackelroth        | 2/11   | \$11,340.10      |
| Morris             | 1/11   | \$5,670.05       |
| Williams           | 1/11   | \$5,670.05       |
| Williams & O'Regan | 0.5/11 | \$2,835.02       |
|                    |        | <u>\$ 62,371</u> |

**MORRIS SUPERANNUATION FUND**

Page 1

TRIAL BALANCE AS AT 30th June 2022

06-Mar-23

| JUN22                                  | JOU22 | 2021     | MODEL TRIAL IDENTIFIER       | 2022        |
|--|-------|----------|------------------------------|-------------|
| \$                                     | \$    | \$       |                              | \$          |
| <b>INVESTMENT INCOME</b>               |       |          |                              |             |
| 1.35 DISTRIBUTIONS                     |       |          |                              |             |
| 7,200CR                                | -     | 6,600CR  | -1 PENSION ENTERPRISES       | 7,200.00CR  |
| <b>OTHER REVENUE</b>                   |       |          |                              |             |
| 1.246 INTEREST RECEIVED                |       |          |                              |             |
| -                                      | -     | 3CR      | -4 QCCU ACCT 41601583        | -           |
| 56CR                                   | -     | 403CR    | -5 QCB ACCT 618329576        | 56.27CR     |
| 276CR                                  | -     | 3CR      | -7 QCB ACCT 64175291         | 276.12CR    |
| 332CR                                  | -     | 409CR    |                              | 332.39CR    |
| <b>GENERAL ADMINISTRATION EXPENSES</b> |       |          |                              |             |
| 330                                    | -     | 330      | 1.290 AUDITORS FEES          | 330.00      |
| -                                      | -     | 16       | 1.295 BANK CHARGES           | 0.25        |
| 1.358 INSURANCE                        |       |          |                              |             |
| 3,730                                  | -     | 3,061    | -1 LMM TERM LIFE & TPD       | 3,730.32    |
| 1,122                                  | -     | 928      | -2 LJM TERM LIFE & TPD       | 1,122.24    |
| 4,852                                  | -     | 3,989    |                              | 4,852.56    |
| 259                                    | -     | 259      | 1.465 SUPERVISORY LEVY       | 259.00      |
| 5,441                                  | -     | 4,594    | TOTAL EXPENSES               | 5,441.81    |
| 2,091CR                                | -     | 2,415CR  | NET INCOME                   | 2,090.58CR  |
| <b>INCOME TAX</b>                      |       |          |                              |             |
| -                                      | 84    | 109      | 1.518 INCOME TAX ON EARNINGS | 84.00       |
| 2,091CR                                | 84    | 2,306CR  | NET INCOME AFTER TAX         | 2,006.58CR  |
| <b>MEMBERS' ACCOUNTS</b>               |       |          |                              |             |
| <b>LAWRENCE MORRIS NONDEDUCTIBLE</b>   |       |          |                              |             |
| -                                      | -     | 11,243CR | 1.585 OPENING BALANCE        | 11,243.28CR |
| <b>LAWRENCE MORRIS</b>                 |       |          |                              |             |
| -                                      | -     | 74,208CR | 2.585 OPENING BALANCE        | 75,432.24CR |
| <b>LORI MORRIS NONDEDUCTIBLE</b>       |       |          |                              |             |
| -                                      | -     | 10,355CR | 3.585 OPENING BALANCE        | 10,354.89CR |

**MORRIS SUPERANNUATION FUND**

Page 2

TRIAL BALANCE AS AT 30th June 2022  
 CLIENT MORR012  
 MODEL TRIAL  
 IDENTIFIER

06-Mar-23

| JUN22    | JOU22 | 2021      |                                | 2022         |
|----------|-------|-----------|--------------------------------|--------------|
| \$       | \$    | \$        |                                | \$           |
|          |       |           | LORI MORRIS                    |              |
| -        | -     | 65,096CR  | 4.585 OPENING BALANCE          | 66,177.29CR  |
| -        | -     | 160,902CR | TOTAL MEMBERS' FUNDS           | 163,207.70CR |
|          |       |           | PROPERTY PLANT AND EQUIPMENT   |              |
|          |       |           | 1.651 LAND & BUILDINGS AT COST |              |
|          |       |           | 8 COLLINSVILLE ROAD            |              |
| -        | -     | 105,910   | -1 PURCHASE 18.07.14           | 105,910.00   |
| -        | -     | 4,396     | -2 LEGALS & STAMP DUTY         | 4,396.00     |
| -        | -     | 23,033CR  | -3 CHANGE IN MARKET VALUE      | 23,033.28CR  |
| -        | -     | 87,273    |                                | 87,272.72    |
|          |       |           | CURRENT ASSETS                 |              |
| 48,173   | -     | 29,853    | 1.803 QCB ACCT 64175291        | 78,025.56    |
| 45,645CR | -     | 45,645    | 1.814 FIXED TERM DEPOSITS      | -            |
| 2,528    | -     | 75,498    | -1 QCB ACCT 618329576          | 78,025.56    |
|          |       |           | CURRENT LIABILITIES            |              |
| 437CR    | 84CR  | 437       | 1.955 PROVISION FOR INCOME TAX | 84.00CR      |
| -        | -     | -         | TOTAL                          | -            |

MORRIS SUPERANNUATION FUND

Account Enquiry

| ENTRY                  | GST ENTRY | DATE      | REF | TYPE | QTY | AMOUNT   | IND | GST | GROSS | DETAILS |
|------------------------|-----------|-----------|-----|------|-----|----------|-----|-----|-------|---------|
| <u>1.998 TRANSFERS</u> |           |           |     |      |     |          |     |     |       |         |
| 2                      |           | 29-Jun-22 |     | BS   | -   | 45700.74 | CR  |     |       |         |
| 10                     |           | 29-Jun-22 |     | BS   | -   | 45700.74 |     |     |       |         |
|                        |           |           |     |      | -   | -        |     |     |       |         |
|                        |           |           |     |      | -   | -        |     |     |       |         |



MORRIS SUPERANNUATION FUND

Account Enquiry

| ENTRY | ENTRY                    | DATE      | REF | TYPE | QTY | AMOUNT          | IND | GST | GROSS | DETAILS  |
|-------|--------------------------|-----------|-----|------|-----|-----------------|-----|-----|-------|----------|
| 1.35  | DISTRIBUTIONS            |           |     |      |     |                 |     |     |       |          |
|       | -1 PENSION ENTERPRISES   |           |     |      |     |                 |     |     |       |          |
| 1     |                          | 29-Jun-22 |     | BS   | -   | 7200.00         | CR  |     |       | 600*12   |
| 1.246 | INTEREST RECEIVED        |           |     |      |     |                 |     |     |       |          |
|       | -5 QCB ACCT 618329576    |           |     |      |     |                 |     |     |       |          |
| 11    |                          | 29-Jun-22 |     | BS   | -   | 56.27           | CR  |     |       |          |
|       | -7 QCB ACCT 64175291     |           |     |      |     |                 |     |     |       |          |
| 3     |                          | 29-Jun-22 |     | BS   | -   | 276.12          | CR  |     |       |          |
|       |                          |           |     |      |     | -               |     |     |       | 332.39CR |
|       |                          |           |     |      |     | -               |     |     |       |          |
| 1.290 | AUDITORS FEES            |           |     |      |     |                 |     |     |       |          |
| 5     |                          | 29-Jun-22 |     | BS   | -   | 330.00          |     |     |       |          |
| 1.295 | BANK CHARGES             |           |     |      |     |                 |     |     |       |          |
| 6     |                          | 29-Jun-22 |     | BS   | -   | 0.25            |     |     |       |          |
| 1.358 | INSURANCE                |           |     |      |     |                 |     |     |       |          |
|       | -1 LMM TERM LIFE & TPD   |           |     |      |     |                 |     |     |       |          |
| 7     |                          | 29-Jun-22 |     | BS   | -   | 3730.32         |     |     |       |          |
|       | -2 LJM TERM LIFE & TPD   |           |     |      |     |                 |     |     |       |          |
| 8     |                          | 29-Jun-22 |     | BS   | -   | 1122.24         |     |     |       |          |
|       |                          |           |     |      |     | -               |     |     |       | 4852.56  |
|       |                          |           |     |      |     | -               |     |     |       |          |
| 1.465 | SUPERVISORY LEVY         |           |     |      |     |                 |     |     |       |          |
| 14    |                          | 29-Jun-22 |     | BS   | -   | 259.00          |     |     |       |          |
| 1.518 | INCOME TAX ON EARNINGS   |           |     |      |     |                 |     |     |       |          |
| 16    |                          | 30-Jun-22 |     | JL   | -   | 84.00           |     |     |       |          |
| 1.803 | QCB ACCT 64175291        |           |     |      |     |                 |     |     |       |          |
|       |                          |           |     |      |     | Opening Balance | -   |     |       | 29853.26 |
| 9     |                          | 29-Jun-22 |     | BS   | -   | 48172.30        |     |     |       |          |
|       |                          |           |     |      |     | -               |     |     |       | 78025.56 |
|       |                          |           |     |      |     | -               |     |     |       |          |
| 1.814 | FIXED TERM DEPOSITS      |           |     |      |     |                 |     |     |       |          |
|       | -1 QCB ACCT 618329576    |           |     |      |     |                 |     |     |       |          |
|       |                          |           |     |      |     | Opening Balance | -   |     |       | 45644.47 |
| 12    |                          | 29-Jun-22 |     | BS   | -   | 45644.47        | CR  |     |       |          |
|       |                          |           |     |      |     | -               |     |     |       | -        |
|       |                          |           |     |      |     | -               |     |     |       |          |
| 1.955 | PROVISION FOR INCOME TAX |           |     |      |     |                 |     |     |       |          |
|       |                          |           |     |      |     | Opening Balance | -   |     |       | 437.25   |
| 13    |                          | 29-Jun-22 |     | BS   | -   | 437.25          | CR  |     |       |          |
| 15    |                          | 30-Jun-22 |     | JL   | -   | 84.00           | CR  |     |       |          |
|       |                          |           |     |      |     | -               |     |     |       | 84.00CR  |
|       |                          |           |     |      |     | -               |     |     |       |          |



**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:** 26 April 2022  
**Recipient:** Morris Super Fund  
**Address:** C/- 216 Kelsey Road BOWEN QLD 4805

**Description of Services**

Statutory audit of the Morris 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.

✓  
Pd 6/5/22 ✓

This schedule was issued on 24 October 2021. It provides information about your policy and is valid unless we give you another schedule to replace it.

**Policy & personal details**

P810841073  
23 October 2014  
Mr Lawrence & Mrs Lori Morris ATF Morris SMSF  
Lawrence Mervyn Morris  
November 1962  
23 October each year  
Direct payment

**Insurance details**

**Life Insurance SMSF Plan**

\$220,500.00  
23/10/2014  
01/11/2037  
Stepped  
Active

- Stepped premiums change each year according to the insured person’s age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we’ve provided to you.

**Options**

|   |              |            |            |         |
|---|--------------|------------|------------|---------|
| Total and Permanent Disability Insurance Option (Any) | \$110,250.00 | 23/10/2014 | 01/11/2037 | Stepped |
| Life Buy-Back (TPD) Option <sup>†</sup>               | \$110,250.00 | 23/10/2014 | 01/11/2027 | Stepped |

- Stepped premiums change each year according to the insured person’s age. Generally, they increase as the insured person gets older.
- <sup>†</sup>If you make a TPD claim, we’ll let you know when you’re eligible to exercise the life buy back on TPD option.



### Exclusions and endorsements

The following exclusions and endorsements apply to your plan. These are changes to the standard terms we offer and may apply because of health concerns, hazardous pastimes or pursuits, or for occupation or financial reasons.

Knee disorder  
No benefit will be payable under the Total and Permanent Disablement provisions of the policy where in AMP's opinion the disability giving rise to the claim is due wholly or in part to any disease or disorder of the left knee, or any complication thereof.

### Premium details

Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.

|   |            |          |
|---|------------|----------|
| Life Insurance SMSF Plan                              | 220,500.00 | 1,909.68 |
| Total and Permanent Disability Insurance Option (Any) | 110,250.00 | 1,422.72 |
| Life Buy-Back (TPD) Option                            | 110,250.00 | 327.48   |

**Total annual premium** **\$3,730.32**

- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.



044 009830-1586689-02  
ATF Morris Superannuation Fund  
C/- The Trustees  
216 Kelsey Road  
BOWEN QLD 4805

www.onepath.com.au  
Customer Care:133 667  
client.onepath@zurich.com.au  
Locked Bag 994  
North Sydney NSW 2059

Policy number  
**77834705**

9 August 2022

Dear Trustees,

**Important information for your 2021/2022 tax return**

To help you prepare your income tax return for the year ending 30 June 2022, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

| Life Insured     | Cover Type          | Total Premium Paid | Portion of total premium paid for income benefit/s |
|------------------|---------------------|--------------------|--|
| Lori Jane Morris | Life Cover          | \$788.08           | -  |
| Lori Jane Morris | Super TPD (Working) | \$334.16           | -  |

*1122.24*

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

**Any questions?**

If you have any questions or would like further information, please:

- go to [onepath.com.au/EOFYFAQ](http://onepath.com.au/EOFYFAQ)
- contact your financial adviser The Trustee For The Progressive Wealth S on 07 4783 4372.
- call Customer Care on 133 667, weekdays 08:30am to 06:00pm (AEST)

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience  
Life & Investments



044

THE TRUSTEE FOR MORRIS SUPERANNUATION  
FUND  
216 KELSEY RD  
BOWEN QLD 4805

Statement period 03 May 22 to 09 May 22  
Tax file number 369 656 623  
Date of issue 12 May 2022  
Statement number 4  
Our reference 7129114449766  
Internet: [www.ato.gov.au](http://www.ato.gov.au) Account enquiries: 13 28 66

**Income Tax Account  
Statement of Account**

|  |               |
|--|---------------|
| <b>Total account balance as at 09 May 2022</b> | <b>\$0.00</b> |
|--|---------------|

**Transaction list** - This statement shows transactions for the period **03 May 2022 to 09 May 2022** (inclusive).

| Process date | Effective date | Description of transaction  | Debit \$ | Credit \$ | Balance \$  |
|--------------|----------------|---|----------|-----------|-------------|
| 03 May 22    |                | <b>OPENING BALANCE</b>  |          |           | 0.00        |
| 09 May 22    | 06 May 22      | Repaid EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21 |          | 178.25    | 178.25 CR   |
| 09 May 22    | 12 May 22      | Cheque refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21     | 178.25   |           | 0.00        |
| 09 May 22    |                | <b>CLOSING BALANCE</b>  |          |           | <b>0.00</b> |

*Reported 17/6/22*

Melinda Smith  
Deputy Commissioner of Taxation

**Please see over for important information about your statement**



## IMPORTANT INFORMATION ABOUT YOUR STATEMENT

### Statement transactions

This statement only lists those transactions that we processed on your account for the period shown. Any transactions processed earlier that are due and payable within this period are included in the opening balance. This statement may not cover all your dealings with us. For example, you may have amounts outstanding in relation to other accounts or current legal, release or dispute actions. You can find out the current balance of your account and details of other accounts by accessing the portal or by phoning us on the numbers listed below.

### Explanation of terms

The **process date** is the date that we processed a particular transaction.

The **effective date** is the date we use for the calculation of GIC and other penalties or interest. It is also the due date of any liabilities.

### General interest charge (GIC)

Where any amount is not paid by the due date, GIC accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis. GIC is currently imposed at a rate of 7.07% per annum (reviewed every three months). The GIC is tax deductible in the year that it is incurred.

**GIC remission** – You can request remission of GIC. We may remit the GIC if satisfied that the delay was due to circumstances beyond your control and you took reasonable steps to lessen the effects of those circumstances. We may also remit GIC in other circumstances where this would be fair and reasonable.

### Protecting your privacy when you phone us

If you phone us we need to know we are talking to the correct person before providing account information. We will ask you for details only you, or your authorised representative, would know. It will be helpful if you have your tax file number or Australian business number ready when you phone us.

### How to contact us

Individuals - phone us on **13 28 61** (8.00am – 6.00pm Monday to Friday).

Business - phone us on **13 28 66** (8.00am – 6.00pm Monday to Friday).

If you do not speak English and need help from us phone the Translating and Interpreting Service on **13 14 50**.

If you have a hearing or speech impairment phone the National Relay Service on **13 36 77**.



**Queensland  
Country  
Bank**



415860200936  
044

MORRIS SUPERANNUATION FUND  
216 KELSEY ROAD  
BOWEN QLD 4805

**STATEMENT SUMMARY**

**BSB No** 704-640  
**Member No** 102161347  
**Statement** 1 of 2  
**Statement Ends** 31-Dec-2021  
**Shares** 1

**ACCOUNT SUMMARY**

**ACCOUNT** **Closing Balance**  
618329576 3 Month FTD\_Int at Mat \$0.00  
64175291 Business Online Saver \$74,444.69

# Rain, hail or shine!

No matter the weather, Queensland Country Bank can help give you peace of mind that your home is protected.

\*Eligibility criteria applies. Terms and conditions apply and are available at queenslandcountrybank.com.au. Insurance issued by Insurance Australia Limited AFSL 227 681 (IAL) T/AS CGU Insurance. Any advice is general in nature and does not take into account your personal circumstances. Consider the relevant PDS and Terms and Conditions. Determination available at queenslandcountrybank or in branch to see if a product is right for you. Queensland Country Bank Limited ABN 77 087 651 027 AFSL 244 533 acts under an agreement with IAL.



| Date   | Transaction Details                      | Debit            | Credit       | Balance          |
|--|--|------------------|--------------|------------------|
| <b>618329576 3 Month FTD_Int at Maturity</b> |  |                  |              |                  |
| <b>Morris Superannuation Fund</b>            |  |                  |              |                  |
| <b>Amount:</b>                               | \$0.00                                   |                  |              |                  |
| <b>Rate:</b>                                 | 0.30%                                    |                  |              |                  |
| <b>Matures:</b>                              | 02/10/2021                               |                  |              |                  |
|  | <b>Opening Balance</b>                   |                  |              | <b>45,644.47</b> |
| 1-Jul-21                                     | Interest Credit                          |                  | 56.27        | 45,700.74        |
| 5-Jul-21                                     | Closing withdrawal/redemption - transfer | 45,700.74        |              | 0.00             |
|  | Interest Credit Year to Date \$56.27     |                  |              |                  |
|  | <b>Closing Balance</b>                   |                  |              | <b>0.00</b>      |
|  | <b>Account Totals</b>                    | <b>45,700.74</b> | <b>56.27</b> |                  |

|                                       |  |          |           |                  |
|---------------------------------------|--|----------|-----------|------------------|
| <b>64175291 Business Online Saver</b> |  |          |           |                  |
| <b>Morris Superannuation Fund</b>     |  |          |           |                  |
|                                       | <b>Opening Balance</b>                           |          |           | <b>29,853.26</b> |
| 5-Jul-21                              | from closed FTD                                  |          | 45,700.74 | 75,554.00        |
| 6-Jul-21                              | Direct Credit PENSION ENT - MORRIS               |          | 600.00    | 76,154.00        |
| 31-Jul-21                             | Interest Credit                                  |          | 23.84     | 76,177.84        |
| 6-Aug-21                              | Direct Credit PENSION ENT - MORRIS               |          | 600.00    | 76,777.84        |
| 31-Aug-21                             | Interest Credit                                  |          | 26.05     | 76,803.89        |
| 6-Sep-21                              | Direct Credit PENSION ENT - MORRIS               |          | 600.00    | 77,403.89        |
| 30-Sep-21                             | Interest Credit                                  |          | 25.41     | 77,429.30        |
| 6-Oct-21                              | Direct Credit PENSION ENT - MORRIS               |          | 600.00    | 78,029.30        |
| 19-Oct-21                             | Direct Debit OnePath Life Ltd - 1004772609/1rw2S | 1,122.24 |           | 76,907.06        |

**1800 075 078 • queenslandcountry.bank**

PO Box 679 Aitkenvale QLD 4814 • Level 1, 333 Ross River Road, Aitkenvale QLD 4814

41586020093601





| Date  | Transaction Details                                       | Debit           | Credit           | Balance          |
|---|---|-----------------|------------------|------------------|
| <b>64175291 Business Online Saver (Continued)</b> |   |                 |                  |                  |
| <b>Morris Superannuation Fund</b>                 |   |                 |                  |                  |
| 31-Oct-21   | Direct Debit Charge                                       | 0.25            |                  | 76,906.81        |
| 31-Oct-21   | Interest Credit   |                 | 24.52            | 76,931.33        |
| 8-Nov-21  | Direct Credit PENSION ENT - MORRIS                        |                 | 600.00 ✓         | 77,531.33        |
| 12-Nov-21   | Internet BPay<br>BPay # 455933182 to AMP INSURANCE 260398 | 3,730.32        |                  | 73,801.01        |
| 30-Nov-21   | Interest Credit   |                 | 21.58            | 73,822.59        |
| 6-Dec-21  | Direct Credit PENSION ENT - MORRIS                        |                 | 600.00 ✓         | 74,422.59        |
| 31-Dec-21   | Interest Credit<br>Interest Credit Year to Date \$143.50  |                 | 22.10            | 74,444.69        |
| <b>Closing Balance</b>                            |   |                 |                  | <b>74,444.69</b> |
| <b>Account Totals</b>                             |   | <b>4,852.81</b> | <b>49,444.24</b> |                  |

**Statement Fees Summary**

| Fee Type                         | October               |                |                          |
|----------------------------------|-----------------------|----------------|--------------------------|
|                                  | No. of charges waived | No. of charges | Calculated charge amount |
| Direct Debit Charge Direct Debit | 0                     | 1              | \$0.25                   |
| <b>TOTALS</b>                    | <b>0</b>              | <b>1</b>       | <b>\$0.25</b>            |



**Queensland  
Country  
Bank**



518310200032  
044

MORRIS SUPERANNUATION FUND  
216 KELSEY ROAD  
BOWEN QLD 4805

**STATEMENT SUMMARY**

**BSB No** 704-640  
**Member No** 102161347  
**Statement** 1 of 1  
**Statement Ends** 30-Jun-2022  
**Shares** 1

**ACCOUNT SUMMARY**

**ACCOUNT** **Closing Balance**  
64175291 Business Online Saver \$78,025.56

As previously advised in notices in The Australian newspaper published on 3 June 2022 and 22 June 2022, respectively the interest rates on a number of our variable rate loan products changed on 6 June 2022 and again on 23 June 2022.

**For more information about our current interest rates,  
please visit [queenslandcountry.bank/rates](http://queenslandcountry.bank/rates)**

| Date                                  | Transaction Details  | Debit         | Credit          | Balance          |
|---------------------------------------|--|---------------|-----------------|------------------|
| <b>64175291 Business Online Saver</b> |  |               |                 |                  |
| <b>Morris Superannuation Fund</b>     |  |               |                 |                  |
|                                       | <b>Opening Balance</b>   |               |                 | <b>74,444.69</b> |
| 6-Jan-22                              | Direct Credit PENSION ENT - MORRIS   |               | 600.00 ✓        | 75,044.69        |
| 31-Jan-22                             | Interest Credit  |               | 22.28           | 75,066.97        |
| 7-Feb-22                              | Direct Credit PENSION ENT - MORRIS   |               | 600.00 ✓        | 75,666.97        |
| 28-Feb-22                             | Interest Credit  |               | 20.28           | 75,687.25        |
| 7-Mar-22                              | Direct Credit PENSION ENT - MORRIS   |               | 600.00 ✓        | 76,287.25        |
| 31-Mar-22                             | Interest Credit  |               | 22.64           | 76,309.89        |
| 6-Apr-22                              | Direct Credit PENSION ENT - MORRIS   |               | 600.00 ✓        | 76,909.89        |
| 30-Apr-22                             | Interest Credit  |               | 22.10           | 76,931.99        |
| 6-May-22                              | Direct Credit PENSION ENT - MORRIS   |               | 600.00 ✓        | 77,531.99        |
| 6-May-22                              | Internet Ext Transfer<br>Ext Tfr - NET#242027182 to 387392386Super<br>AuditsANZ - Merged Morris SF Bowen | 330.00 ✓      |                 | 77,201.99        |
| 31-May-22                             | Interest Credit  |               | 22.93           | 77,224.92        |
| 6-Jun-22                              | Direct Credit PENSION ENT - MORRIS   |               | 600.00 ✓        | 77,824.92        |
| 17-Jun-22                             | Deposit - Cheque - RBA   |               | 178.25          | 78,003.17        |
| 30-Jun-22                             | Interest Credit<br>Interest Credit Year to Date \$276.12 ✓   |               | 22.39           | 78,025.56        |
|                                       | <b>Closing Balance</b>   |               |                 | <b>78,025.56</b> |
| <b>Account Totals</b>                 |  | <b>330.00</b> | <b>3,910.87</b> |                  |

**1800 075 078 • [queenslandcountry.bank](http://queenslandcountry.bank)**

PO Box 679 Aitkenvale QLD 4814 • Level 1, 333 Ross River Road, Aitkenvale QLD 4814