


Dated 14/9/2015

B & A WILLIAMS SUPER INVESTMENTS PTY LTD
(ACN 606 850 051)
Bare Trustee

-and-

B & A WILLIAMS FAMILY SUPER PTY LTD
(ACN 606 768 487)
ATF
B & A WILLIAMS FAMILY SUPER FUND
Beneficial Owner

B & A Williams Super Holdings 1 Trust
Bare Trust Deed

**CERTIFIED TRUE COPY OF THE
ORIGINAL DOCUMENT**
Simone de Medici - CFP
Auth Rep, AFSL: 385845
Signed........Date 18/9/15

Level 10, 420 St Kilda Road
MELBOURNE VIC 3004
Ph: (03) 9827 3134

THIS DEED is dated

14/9/2015

BETWEEN:

B & A Williams Family Super Pty Ltd (ACN 606 768 487) ATF B & A Williams Family Super Fund

of 2, 21 Shierlaw Avenue Canterbury VIC 3126 (**Beneficial Owner**); and

B & A Williams Super Investments Pty Ltd (ACN 606 850 051)

of 2, 21 Shierlaw Avenue Canterbury VIC 3126 (**Bare Trustee**).

RECITALS:

- A** The Beneficial Owner is the trustee of a self managed superannuation fund that falls within the meaning of the Superannuation Industry (Supervision) Act 1993 (Cth) (**SIS Act**).
- B** The Beneficial Owner has purchased, or wishes to purchase, the property outlined in the Schedule (**Property**) via a complying borrowing arrangement pursuant to section 67A of the SIS Act.
- C** The Bare Trustee holds, or will hold, the Property upon trust for the Beneficial Owner until such time as the Beneficial Owner instructs the Bare Trustee in writing to transfer legal title to the Property to the Beneficial Owner.

PROVISIONS:

1. Property to be held on Trust

- 1.1 The Beneficial Owner has purchased, or wishes to purchase, the Property.
- 1.2 The Beneficial Owner is, or will be, the real purchaser in respect of the Property. The Beneficial Owner has procured, or will procure, the total moneys relating to the purchase of the Property, including the proceeds of any loans from a lender in respect of the purchase of the Property.
- 1.3 The Bare Trustee has not, and will not, provide any of the moneys relating to the purchase of the Property.
- 1.4 The Bare Trustee must sign and deliver all such documents, including as applicable the Contract of Sale and an instrument of transfer of land in respect of the Property, and do all such acts and things as are necessary or desirable for legal title to the Property to be transferred to the Bare Trustee.
- 1.5 The Beneficial Owner will procure that immediately upon payment of the balance of the purchase price due under the Contract of Sale:

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- 1.5.1 all costs and expenses payable in connection with the acquisition of the Property, including stamp duty, are paid, and settlement is effected in respect of the Contract of Sale;
- 1.5.2 legal title to the Property is transferred to the Bare Trustee; and
- 1.5.3 any leases and other documents regarding the Property, which are reasonably required by the Bare Trustee to perform its obligations under this deed, are delivered to the Bare Trustee.

2. Declaration and acknowledgement by Bare Trustee

2.1 The Bare Trustee declares that it will at all times, whether before or following completion of the Contract of Sale and settlement of the purchase of the Property, subject to the terms and conditions of this deed, hold:

- 2.1.1 all rights, powers and remedies under the Contract of Sale or which relate to the Property; and
- 2.1.2 any benefits (including but not limited to all rents and profits) which accrue from the Property,

on trust for the benefit of Beneficial Owner.

2.2 The Bare Trustee acknowledges that, on and from the transfer to the Bare Trustee of the legal title to the Property, the Beneficial Owner will hold the beneficial interest in the Property.

3. Undertakings of the Bare Trustee

3.1 The Bare Trustee undertakes to the Beneficial Owner that, for so long as the Bare Trustee holds any interest in the Property as Bare Trustee, it will, subject to the terms and conditions of this deed:

3.1.1 exercise all rights, powers and remedies in respect of the Property promptly in accordance with the Beneficial Owner's written directions and instructions and refrain from exercising such rights, powers and remedies other than in accordance with the Beneficial Owner's written directions or instructions;

3.1.2 hold any money received by it, including:

- i. any rents and profits arising from any occupation of the Property; and
- ii. any other money which relates in any way to any benefit generated by or from the Property,

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on trust for the Beneficial Owner and will promptly remit that money to the Beneficial Owner;

- 3.1.3 promptly forward to the Beneficial Owner all notices received by the Bare Trustee from governmental agencies, any lessee or any other person regarding the Property;
- 3.1.4 provide to the Beneficial Owner such records regarding the Property as the Beneficial Owner shall require;
- 3.1.5 not encumber, or sell, transfer or grant any interest in the Property to or in favour of any person (including the Beneficial Owner) other than in accordance with the terms of this deed, under compulsion of law or under a Lender's Security; and
- 3.1.6 not delegate the trusts conferred upon the Bare Trustee under this deed without the prior consent of the Beneficial Owner.

4. Powers of Bare Trustee

4.1 The Bare Trustee has power:

- 4.1.1 on the written direction and instruction of the Beneficial Owner to execute and deliver any Lender's Security; and
- 4.1.2 to execute and deliver all such other documents and do all such other acts and things as are in the opinion of the Bare Trustee necessary or desirable to enable the Bare Trustee to carry out its obligations under this deed.

5. Change of Bare Trustee

- 5.1 The Bare Trustee may resign from office under this deed by giving not less than 30 Business Days written notice to the Beneficial Owner.
- 5.2 The Bare Trustee may be removed from office under this deed by the Beneficial Owner giving not less than 30 Business Days' written notice to the Bare Trustee.
- 5.3 If the Bare Trustee is a natural person and commits an Act of Bankruptcy, the Bare Trustee may be removed from office immediately under this deed by the Beneficial Owner giving written notice to the Bare Trustee.
- 5.4 If the Bare Trustee is a natural person, the Bare Trustee will be deemed to have vacated its office immediately upon becoming bankrupt voluntarily or involuntarily.


CERTIFIED TRUE COPY OF THE
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Auth Rep AFSL: 385845
Signed..... Date: 13/11/14

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MELBOURNE VIC 3004
Ph: (03) 9827 3134

- 5.5 If the Bare Trustee is a company, the Bare Trustee will be deemed to have vacated its office immediately upon entering into either compulsory or voluntary liquidation (not being merely a voluntary liquidation for the purposes of amalgamation or reconstruction).
- 5.6 The Beneficial Owner will procure the appointment of a company or a natural person to act as Bare Trustee for the purposes of this deed on and from the date on which the Bare Trustee ceases to hold office and will procure that such company or natural person executes a deed in a form agreed by the Beneficial Owner under which the new Bare Trustee assumes all of the obligations of the Bare Trustee under this deed.
- 5.7 The Bare Trustee must on ceasing to hold office for any reason:
- 5.7.1 sign and deliver all such documents and do all such acts and things as are necessary or desirable to vest the Property in the new Bare Trustee; and
 - 5.7.2 deliver to the new Bare Trustee all books, documents and records relating to the Property.

6. Beneficial Owner's rights to call for a transfer

- 6.1 The Bare Trustee must, as soon as practicable after receipt of a written request from the Beneficial Owner, do all things necessary or desirable to transfer legal title to the Property to the Beneficial Owner, or any person nominated by the Beneficial Owner in such written request.
- 6.2 The Beneficial Owner and the Bare Trustee note that where the Property is subject to a Lender's Security, the Lender's Security may prevent the Bare Trustee from transferring the legal title to the Property under clause 6.1. For example, the Lender's Security may restrict the transfer of the legal title until the Beneficial Owner has satisfied all of the obligations with respect to the Loan to which the Lender's Security relates.
- 6.3 Without limitation, the Bare Trustee must, as soon as practicable after becoming obliged to transfer legal title under clause 6.1, deliver to the Beneficial Owner:
- 6.3.1 an instrument of transfer of land duly executed by the Bare Trustee where the Bare Trustee is the named transferor and the Beneficial Owner or the person nominated by the Beneficial Owner is the named transferee, which is capable of immediate registration (after any Lender's Security has been discharged and stamping, if applicable) at the relevant land titles office or registry;

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Signed..........Date 18/11/15

- 6.3.2 the duplicate certificate of title for the Property; and
 - 6.3.3 any other document that is necessary to effect the stamping and registration of the instrument of transfer of land and discharge any Lender's Security.
- 6.4 On receipt of the executed instrument of transfer of land and duplicate certificate of title, the Beneficial Owner at its own expense must do all acts and things necessary to:
- 6.4.1 promptly procure the stamping of the instrument of transfer of land;
 - 6.4.2 promptly register the instrument of transfer of land at the relevant land titles office or registry; and
 - 6.4.3 promptly notify all other relevant governmental agencies and tenants or occupants of the Property of the change in ownership of the Property.
- 6.5 Notwithstanding anything else in this deed, the Bare Trustee must not transfer legal title to the Property to the Beneficial Owner or any other person unless authorised to do so under this clause 6 or under the terms of a Lender's Security.

7. Bare Trustee's liability and indemnity

7.1 No personal liability

The Bare Trustee is not personally liable for the consequences of any act, error or omission whether of law or of fact or generally for any breach in exercising or carrying out or failing to exercise or carry out any power contained in this deed unless the Bare Trustee fails to act honestly or intentionally or recklessly breaches its obligations.

7.2 Indemnity from trust assets

The Bare Trustee is entitled to be indemnified from the assets of the trust property against any expense, liability or claim that is incurred by or made against the Bare Trustee in that capacity, unless it is attributable either to the Bare Trustee's dishonesty or to an act or omission by the Bare Trustee which the Bare Trustee knows is a breach of trust.

7.3 Indemnity from Beneficial Owner

The Beneficial Owner indemnifies the Bare Trustee (and, if applicable, each director and officer of the Bare Trustee) against all costs of and incidental to the acquisition, retention and maintenance of the Property in accordance with the terms of this deed; and all costs of preparing, executing and stamping this deed and other incidental costs and expenses reasonably incurred as a result of this deed or the Bare Trustee's bare trusteeship of the Property.

EXECUTED BY B & A WILLIAMS)
FAMILY SUPER PTY LTD (ACN 606 768)
487) ATF B & A WILLIAMS FAMILY)
SUPER FUND as Beneficial Owner in)
accordance with the Corporations Act:)



Director

Benjamin Paul Williams
Full name



Director/Secretary

Alice Williams
Full name

EXECUTED BY B & A WILLIAMS)
SUPER INVESTMENTS PTY LTD (ACN)
606 850 051) as Bare Trustee in)
accordance with the Corporations Act:)




Director

Benjamin Paul Williams
Full name



Director/Secretary

Alice Williams
Full name

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Ph: 03) 9827 3134

8. Bare Trustee's discretion

The Bare Trustee may exercise a power under this deed and may enter into a transaction in any capacity even if the Bare Trustee, a director of the Bare Trustee or any person related in any way to any of them, has an interest in the exercise of that power or in that transaction.

9. Variation of this Deed

The provisions of this deed must not be altered or varied other than in writing executed by the Beneficial Owner and the Bare Trustee.

10. Definitions

In this deed, unless the context clearly indicates otherwise:

Act of Bankruptcy means an act of bankruptcy under section 40 of the Bankruptcy Act 1966 (Cth).


Business Day means a day that is not a Saturday, Sunday or prescribed public holiday in the Jurisdiction.

Contract of Sale means the contract of sale for the purchase of the Property.

Lender's Security means the security, if any, granted to a lender over the Property and any guarantee, indemnity or guarantee and indemnity to secure the repayment of a Loan.

Loan means a loan to the Beneficial Owner for the acquisition of the Property.

EXECUTED as a deed

CERTIFIED TRUE COPY OF THE
ORIGINAL DOCUMENT
Simone de Medici - CFP
Auth Rep, AFSL: 385845
Signed:  Date: 15/01/15


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Schedule

1

Property

Lot 148, 1 Bass Court, North Lakes QLD 4509

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Signed  Date 18/9/15

Level 10, 420 St Kilda Road
MELBOURNE VIC 3004
Ph: 03) 9827 3134



3 July 2015

Simone deMedici
Cigna Financial
Level 10, 420 St Kilda Road
MELBOURNE VIC 3004

Dear Simone,

B & A WILLIAMS FAMILY SUPER FUND

Thank you for choosing Topdocs, the documentation specialists, to prepare the following documentation regarding the B & A Williams Family Super Fund (**Fund**). Please note your documentation has been prepared in the following order, and should be executed in the same:

Company Registration – B & A Williams Super Investments Pty Ltd

Please refer to the Procedures Sheet included in your package, then have the respective parties sign and date the enclosed documents where indicated.

Bare Trust - B & A Williams Super Holdings 1 Trust

Execution of Documents

Please have the set of minutes marked 'initial Bare Trust Resolutions' signed and dated by the respective parties at the same time as the execution of the Bare Trust Deed.

Ensure that the set of minutes marked 'subsequent Bare Trust Resolutions' are not signed and dated until the external lender providing the loan to the Fund provides the Trustee of the Fund with the relevant Loan and Security documentation relating to the Loan. Once this documentation has been provided to the Trustee, carefully review the 'subsequent Bare Trust Minutes' with regards to the Loan and Security documentation provided. Once you are satisfied the minutes accurately reflect the contents of the Loan and Security documents prepared by the external lender, have the respective parties sign and date the 'subsequent Bare Trust Minutes'.

State Revenue Office Requirements

Please note that in order for the Fund to avoid paying stamp duty on the transfer of the property from the trustee of the bare trust to the trustee of the Fund once the loan has been repaid, there are a number of requirements that have to be met regarding the bare trust and the contract of sale for the property. The two most important of these are ensuring that the purchaser noted in the contract of sale is correct and that the bare trust deed and the contract of sale are executed in the correct order. For guidance, we recommend that you speak directly to the revenue office in the state in which the property is being acquired with regards to these matters before your client executes the enclosed documentation. If you have any queries in relation to this, please contact our office.

Notice of Instruction

Have the relevant parties of the Fund sign and date the attached Notice of Instruction and attach it to the security documentation supplied by the external lender.

Loan Amount

As the Loan Amount relating to the borrowing was not available at the time of instruction, we have left references to the Loan Amount as blank spaces in the enclosed resolutions. Please ensure that the Loan Amount is completed in the relevant sections of the enclosed resolutions before your client executes their documents. If you have any queries regarding this, please contact our office.

Property Details

As the property being acquired by the Fund had not been identified at the time of instruction, references to the property address, vendor, and purchase price of the property in the enclosed documentation have been left blank.

Please ensure these items are completed by your client before they execute the enclosed documentation.

In relation to the property being acquired, we note the following important considerations your client should address, amongst other things, when selecting their property:

- 1) Ensure the property meets the requirements of a 'single acquirable asset';
- 2) Ensure the property is not a property that the Fund is prohibited from acquiring under the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*;
- 3) Ensure the property, if it is purchased from a related vendor or is to be leased to a related lessee, meets the business real property tests of the SIS Act;
- 4) Ensure the contract and Bare Trust are signed in the correct order and on the correct date – this is state dependant and we recommend that you confirm this with a solicitor in the state the property is being acquired in or via the local state revenue office;
- 5) Ensure the Super Fund pays the deposit on the property.

We note the above is not an exhaustive list of the requirements of a compliant Super Fund limited recourse borrowing arrangement. Should you require further assistance in relation to the property being acquired, please contact our office.

We also note that the enclosed documentation has been prepared on the basis that the vendor, and if applicable the lessee, are not related parties of the Fund. If the vendor or the lessee of the property being acquired is a related party of the Fund, please contact our office before executing the attached documentation so that we may make the necessary adjustments.

Disclaimers

Please note that the attached documents have been prepared based on instructions provided by Cigna Financial detailing the relevant parties and relevant dates pertaining to the preparation of the documents, including those instructions contained in the order form and relevant email and telephone communications between Cigna Financial and Topdocs. Please note our terms of agreement in our website disclaimer including the relevant return policy at www.topdocs.com.au.

Please also note that warranties relating to the attached Bare Trust documentation are limited to those noted in the attached letter of legal oversight from Topdocs Legal Pty Ltd (**Letter of**

Oversight). Topdocs does not provide any warranties in relation to the attached documentation, the circumstances and parties associated with the borrowing arrangement by the Fund, or any other documents associated with the Fund's Complying SMSF Loan including any documents supplied to the Fund by the Fund's external lender, apart from those specified in the Letter of Oversight.

We recommend that you have the Loan and Security documentation provided by the Fund's lender reviewed by a qualified lawyer to ensure it is compliant with the SIS legislative requirements for SMSF borrowing arrangements.

We enclose a tax invoice for our documentation as prepared and advise your nominated account will be debited for the invoice amount during your next Direct Debit cycle.

If you have any queries regarding the attached documentation, please do not hesitate to contact our office.

Thank you once again for choosing Topdocs.

Yours faithfully,
THE TOPDOCS TEAM



Phone: 1300 65 92 42



3 July 2015

Simone deMedici
Cigna Financial
Level 10, 420 St Kilda Road
MELBOURNE VIC 3004

Dear Simone,

LEGAL OVERSIGHT OF THE DOCUMENTATION ESTABLISHING THE B & A WILLIAMS SUPER HOLDINGS 1 TRUST

Topdocs Legal Pty Ltd, an incorporated legal practice, has been engaged to conduct limited legal review of the documentation to establish the B & A Williams Super Holdings 1 Trust to effect the limited recourse borrowing arrangement to be entered into by B & A Williams Family Super Fund.

Documents Reviewed by Topdocs Legal Pty Ltd

We have reviewed the following documents:

- Trust Deed of the Fund
- Constitution of the Corporate Fund Trustee
- Constitution of the Corporate Bare Trustee
- Bare Trust Deed
- Resolutions of the Fund Trustee
- Resolutions of B & A Williams Super Investments Pty Ltd, the Bare Trustee as defined in the Bare Trust Deed
- Notice of Instruction.

We refer to these documents as '**Reviewed Documents**'

Documents Provided by You

We have relied upon instructions contained in your application form and variations to the application form as instructed to us (**Application Form**).

Documents Not Provided by You

We have not been provided with the loan or security documentation (**Loan Documents**) between the Fund and the lender noted in the Application Form (**Lender**). The scope of this advice, therefore, does not cover the suitability or legislative compliance of the Loan Documents. We recommend that the Fund Trustee obtains advice to determine whether or not the Loan

Documents meet the legislative requirements of the limited recourse borrowing arrangements under the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*.

Our Advice: Limitations

The scope of our advice is limited to considering only the following:

1. Does the Bare Trust meet the requirements of section 67 of the SIS Act?
2. Does the exception to the in-house asset rules conferred by section 71(8) of the SIS Act apply to the Bare Trust?
3. Have the Reviewed Documents been prepared in accordance with your instructions?

Our Advice: Scope

Therefore, subject to the matters discussed below under 'Disclaimers', we confirm our view that:

1. The Bare Trust Deed will, in our view, meet the requirements of section 67A of the SIS Act as regards the manner in which property to be acquired with the proceeds of borrowing by the trustee/s of the Fund (**Property**) is to be held, provided the Property is a *single acquirable asset* for the purposes of Section 67A of the SIS Act and is not an asset that the Borrower is otherwise prohibited from acquiring from the vendor by the SIS Act or any other law.
2. The exception to the in-house asset rules conferred by section 71(8) of the SIS Act will apply to the Bare Trust to be established by the Bare Trust Deed (and therefore the interest of the trustee/s of the Fund in the Bare Trust will not constitute an "in-house asset" of the Fund for the purposes of the SIS Act) provided that the Property would not constitute an "in-house asset" of the Fund (if it were an asset of the Fund acquired directly).
3. The Bare Trust Deed and draft Resolutions have been prepared in accordance with your instructions (as contained in the Application Form and any variations to those instructions notified to us).

Accordingly, we have signed off on the above matters as requested of us.

Disclaimers

We confirm that our advice has not been sought regarding the general application of the SIS Act in-house asset rules.

We further confirm that we are neither licensed nor qualified to provide financial advice. This letter of advice should not, therefore, be relied upon regarding the suitability or otherwise of the proposed investment and the Fund's borrowings.

Our advice is limited to the three matters detailed above and is based upon our review of the Reviewed Documents and the Application Form.

We have not been provided with, nor have we been instructed as to the content of, the Loan Documents. The Reviewed Documents have been completed based upon our expectations of the likely content of the Loan Documents. Consequently, we are not able to advise whether or not the Loan Documents, when taken together with the Bare Trust Deed, will meet all of the requirements of section 67A of the SIS Act. We recommend that the Trustee of the Fund obtains advice as to the whether or not the Loan Documents, once the Lender provides them to the Fund Trustee, are compliant.

Once the Fund Trustee receives the Loan Documents from the Lender, they will need to review the documents prepared to ensure that they accurately reflect all elements of the transaction and the Loan Documents. Should any inconsistencies occur, we recommend the Fund Trustee seeks advice as to any required amendments.

Please note that our advice relates to the Reviewed Documents in the format supplied to you, and will not apply to those documents to the extent that they are varied.

In preparing this advice, we have relied upon the accuracy of the instructions contained in the Application Form, and certain assumptions (**Assumptions**) as stated in this letter. We have not conducted any searches or enquiries to verify the accuracy of these instructions or Assumptions. Should the instructions be inaccurate or misleading, or should our Assumptions based upon the instructions be incorrect, then the accuracy our advice may be compromised. Please note that we do not take any responsibility for errors or omissions that may be contained in our advice as a consequence of any inaccurate or misleading statements contained in the instructions, or for any inaccuracies in our Assumptions.

We have reviewed the Reviewed Documents based upon the Assumptions. The Trustee of the Fund should carefully review the Reviewed Documents to ensure that these assumptions of fact are accurate. If they are not, please contact us immediately.

The Reviewed Documents also contain statements as to matters of law upon which our advice has not been sought. The Trustee of the Fund should consider whether they require independent legal advice on these matters, as they are not within the scope of our advice.

We have not been requested to confirm the compliance by the Trustee of the Fund with other obligations under the SIS Act or other law. Accordingly we have not provided any advice on these matters.

Based upon the nature of the proposed transactions, we have assumed that the funds to be borrowed by the Fund will be applied directly to the acquisition of the Property, and will not be used to develop the Property.

We have not been instructed to give advice in relation to conveyancing matters associated with the acquisition of the property, or with any leasing of the Property. Accordingly, our advice does not cover these matters.

We confirm that the Trust Deed of the Fund confers the necessary power on the Trustee of the Fund to enter into the borrowing arrangement as provided in the enclosed documentation.

We confirm that the constitution of the corporate Fund Trustee contains provisions for conflicts of interest of the Directors of the Company to be able to participate as a party to the borrowing arrangement as provided in the enclosed documentation.

We confirm that the constitution of the corporate Bare Trustee contains provisions for conflicts of interest of the Directors of the Company to be able to participate as a party to the borrowing arrangement as provided in the enclosed documentation.

We have not been instructed to advise if the borrowing arrangement is consistent with the Fund's investment strategy, nor have we been instructed to give advice as to the interests of the Lender or the Bare Trustee regarding the borrowing arrangement to be entered into by the Fund. Accordingly, we recommend that these parties either arrange for independent legal advice to determine their interests, or satisfy themselves that they do not require such advice.

Our advice is subject to the legislation as at the date of this letter concerning limited recourse borrowing by superannuation funds and the Australian Taxation Office's (**ATO**) current guidance

on limited recourse borrowing. While the ATO is yet to supply guidance on certain aspects of this legislation, it may in due course issue further guidance or make further statements regarding the legislation that could impact upon our advice.

Please note that our advice will not be updated should future guidance or statements issue from the ATO unless you specifically instruct us to do so.

Yours faithfully,

A handwritten signature in cursive script, reading "Lav Chhabra", with a long horizontal line extending to the right from the end of the signature.

LAV CHHABRA
Senior Lawyer
Topdocs Legal Pty Ltd



ABN 84 120 601 372

Cigna Financial
Level 10
420 St Kilda Road
MELBOURNE VIC 3000

1 July 2015

Tax Invoice

Invoice #: J00055214

For the preparation and delivery of the following documentation:

SMSF Bare Trust - Bank Lender B & A Williams Family Super Fund	\$1,360.00
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Thank you for choosing to pay for this invoice via Direct Debit. You will be charged the Total Amount Due of this invoice on your next Direct Debit date.

SUBTOTAL: \$1,360.00

GST: \$136.00

TOTAL: \$1,496.00



ABN 84 120 601 372

Cigna Financial
Level 10
420 St Kilda Road
MELBOURNE VIC 3000

2 July 2015

Tax Invoice

Invoice #: J00055938

For the preparation and delivery of the following documentation:

Company Registration B & A Williams Super Investments Pty Ltd (ASIC fee of \$463.00 included in this price is not subject to GST.)	\$658.45
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Thank you for choosing to pay for this invoice via Direct Debit. You will be charged the Total Amount Due of this invoice on your next Direct Debit date.

SUBTOTAL: \$658.45

GST: \$19.55

TOTAL: \$678.00
