

WORKPAPERS INDEX

Client:	SYT	Prepared by:	ORL
End Client:	Hull Family Super Fund	Period:	30/06/2018

<i>Ref</i>	<i>Detail</i>	
	Closing report	
A	Client Instructions	<input checked="" type="checkbox"/>
B	Financial Statements	<input checked="" type="checkbox"/>
C	Tax Return	<input checked="" type="checkbox"/>
D	Prior year information	<input checked="" type="checkbox"/>
E	Preparation Documents	<input checked="" type="checkbox"/>
F	Source Documents	<input checked="" type="checkbox"/>



CLOSING REPORT	SYT
End client	Hull Family Super Fund
Period	30/06/2018

Executive Summary

2018 Financial statement
2018 Tax return

Done

2018 Financial statement	Software: BGL 360
2018 Tax return	Software: BGL360

Output Documents

Name	Type	Comments
Full report	.pdf	with cross reference

Preparation Comments

KEY ASSUMPTIONS MADE:

OTHER COMMENTS:

Please note that TFN of GEOFFERY HULL is not provided per the TFN from 2017 is the same with Fund's TFN.

MISSING DOCUMENTS:

A. CLIENT INSTRUCTIONS



Vietnam Operations Centre

7th and 8th Floors, BlueSky Tower, Saigon Airport Plaza, No. 1, Bach Dang street, Ward 2, Tan Binh District, Ho Chi Minh City, Vietnam
Tel: +84 (0)8 3547-4488 Fax: +84 (0)8 3547 2234 info@odyssey-resources.com
www.odyssey-resources.com

Hull Family Super Fund - FY18

Requires FY17, FY18 & FY19



Vietnam Operations Centre
7th and 8th Floors, BlueSky Tower, Saigon Airport Plaza, No. 1, Bach Dang street, Ward 4,
Tan Binh District, Ho Chi Minh City, Vietnam
Tel: +84 (0)8 3547-4488 Fax: +84 (0)8 3547 2234 info@odyssey-resources.com
www.odyssey-resources.com

A2

Hull Family Super Fund 2018

Hi there,

Please prepare accounts for the above fund. Confirmation re rollover of FY2017 has been sent via email



SMSF

From: Linsey Luong <Linsey.Luong@taxpractice.com.au>
Sent: Monday, 30 November 2020 5:54 AM
To: SMSF
Cc: James Forbes
Subject: RE: SYT: Hull Family Super Fund 2017 - Reopen - Job Complete

Hi there,

Confirming 2017FY can be rolled over to 2018FY and documents related to 2018FY have been uploaded to your website.

Kind regards,

Linsey Luong
Accountant
Sydney Tax Practice

PH: +61 2 9211 9790
Email: linsey.luong@taxpractice.com.au
Web: www.sydneytaxpractice.com.au
Level 8, 65 York Street, Sydney NSW 2000
PO Box Q699, Queen Victoria Building, NSW 1230

From: SMSF <smsf@odyssey-resources.com>
Sent: Friday, 20 November 2020 7:05 PM
To: James Forbes <James.Forbes@taxpractice.com.au>
Subject: SYT: Hull Family Super Fund 2017 - Reopen - Job Complete

Dear James,

We have completed the F return for Hull Family Super Fund 2017 - Reopen as requested and have uploaded the appropriate files to your secure area of our website.

The F return job required 7 accounting hours, 1.33 review hours, at a cost of \$270.00.

Please review the Closing Report for any comments in relation to this job.

Please note that Tax File Number of member GEOFFREY DOUGLAS HULL was missing.

Upon reading this report, should there be any further amendments required before the job can be sent to your client for signing, then please advise and we will be happy to complete these for you.

In addition, please confirm by return email whether the 2017FY can be rolled over to 2018FY.

Please do not hesitate to contact us should you have any further questions.

Kind regards,

QUERY NOTIFICATION

Client: SYT
End Client: Hull Family Super Fund
Year end: 30/06/2018
Date: 01/12/2020



No	Account	Description	Client response
1	Contribution	<p>Please confirm the amounts in Contribution Report attached are correctly identified.</p> <p>If not, please advise treatment of these amounts.</p> <p>(Please refer to attached file – page 1-2)</p>	Please see point 9 for additional SG
2	Property's Valuation	<p>Please provide valuation report at 30/06/2018 for property "52 Minimbah West Branch Rd.</p>	Please see attached
3	Rent Income	<p>We received lease agreement for \$1,630 rent income. However, they were not paid for 12 months. Therefore, please confirm total \$13,011 rent income through bank account is correct. Otherwise, please advise.</p> <p>(Please refer to attached file – page 3)</p>	Yes the amount is correct
4	Property's Insurance	<p>Please note that \$125.54 insurance paid monthly from Jul/17 to Oct/17. Please confirm there was any insurance paid from Nov/17 to Jun/18 or not. If yes, please advise.</p> <p>(Please refer to attached file – page 4)</p>	Please see attached, \$1,756.05 was paid in Dec 2017

QUERY NOTIFICATION

Client: SYT
End Client: Hull Family Super Fund
Year end: 30/06/2018
Date: 01/12/2020



No	Account	Description	Client response
5	Electricity	<p>1/ \$260.63 electricity had been treated in 2017 as member non-concessional contribution. However, it was withdrawn from bank account on 10/07/2017. Please confirm we could record \$260.63 as non-deductible expense this year. If not, please advise.</p> <p>(Please refer to attached file – page 5)</p> <p>2/ We did not see \$315.93 tax invoice withdrawn from bank account this year. Please advise the treatment.</p> <p>(Please refer to attached file – page 6)</p>	<p>1/ O.K. to treat it as non-deductible exp since it was claimed in FY17</p> <p>2/ Please see point 9</p>
6	Member Life Insurance	<p>1/ Please provide policy for \$94.47 & \$268.10 life insurance amount. If otherwise, please confirm total \$2,550.87 is correct and death benefit amount could be remained unchanged per last year.</p> <p>(Please refer to attached file – page 7)</p> <p>2/ Please provide supporting document for some amounts related to life insurance. Otherwise, please confirm total \$15,298.16 is correct.</p> <p>(Please refer to attached file – page 8)</p>	<p>1/ Please find attached 2018 policy and tax statement</p> <p>2/ Please find attached insurance payment</p>
7	Expenses	<p>Please confirm any accounting/ audit expenses to be recorded this year.</p> <p>If expenses in this year please provide tax invoice(s). Please also advise treatment (sundry creditor or non-concessional contribution) as we cannot find payment from the fund's bank account.</p>	<p>Nil. Will claim it when it is paid</p>

QUERY NOTIFICATION

Client: SYT
End Client: Hull Family Super Fund
Year end: 30/06/2018
Date: 01/12/2020



No	Account	Description	Client response
8	ASIC	Please provide supporting document for \$245 fine paid on 11/10/2017. (Please refer to attached file – page 9)	
9	Suspense	Please provide further information and/or supporting documents for the transactions listed in the suspense account. (Please refer to attached file – page 10)	Please see my comments in attached

03/01/2018	Deposit Quicksuper Qsuper2086832980	Employer	265.16
06/03/2018	Deposit Quicksuper Qsuper2126936888	Employer	349.80
17/04/2018	Deposit Quicksuper Qsuper2155689103	Employer	338.71
08/05/2018	Deposit Quicksuper Qsuper2169865064	Employer	324.51

Total - HULL, GEOFFREY DOUGLAS

<u>1,427.44</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
-----------------	-------------	-------------	-------------

<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
-------------	-------------	-------------

Total for all members

<u>1,427.44</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
-----------------	-------------	-------------	-------------

Hull Family Super Fund General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
Rental Property Income (28000)					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1) Rent Agreement (F31-38)</u>					
17/07/2017	Deposit Leanne Freel Apple			1,600.00	1,600.00 CR
15/08/2017	Deposit Leanne Freel Rent			1.00	1,601.00 CR
21/08/2017	Deposit Leanne Freel Rent			1,630.00	3,231.00 CR
16/10/2017	Deposit Leanne Freel Rent			1,630.00	4,861.00 CR
15/12/2017	Deposit Leanne Freel Geoff			1,630.00	6,491.00 CR
16/03/2018	Deposit Leanne Freel rent			1,630.00	8,121.00 CR
16/04/2018	Deposit Leanne Freel rent Prize			1,630.00	9,751.00 CR
01/06/2018	Deposit Leanne Freel Rent			1,630.00	11,381.00 CR
18/06/2018	Deposit Leanne Freel rent Prize			1,630.00	13,011.00 CR
				13,011.00	13,011.00 CR

Total Debits: 0.00

Total Credits: 13,011.00

Hull Family Super Fund
General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
31/07/2017	Payment By Authority To Cgu Insurance 135U68351190237731		125.54		125.54 DR
31/08/2017	Payment By Authority To Cgu Insurance 135U68351190237831		125.54		251.08 DR
02/10/2017	Payment By Authority To Cgu Insurance 135U68351190237930		125.54		376.62 DR
31/10/2017	Payment By Authority To Cgu Insurance 135U68351190237A31		125.54		502.16 DR
			502.16		502.16 DR

Total Debits: 502.16

Total Credits: 0.00



0042

PRIZE INVESTMENT PTL LTD
52 MINIMBAH WEST BRANCH RD
MINIMBAH NSW 2312



Recorded in 2017 (treat as NCC)

15 Mar 17 - 16 Jun 17

Your electricity bill

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

YOUR ACCOUNT DETAILS

Account number
200 027 751 615

Tax invoice
137 001 093 801

Issue date
18 Jun 17

Total amount due
See the Account Summary on page 2

DUE DATE

30 Jun 17

\$12.00 fee may apply if paid after due date

AMOUNT DUE

\$260.63

YOUR AGREEMENT

Origin Supply
This bill also includes benefits from your previous energy plan

YOUR USAGE SUMMARY

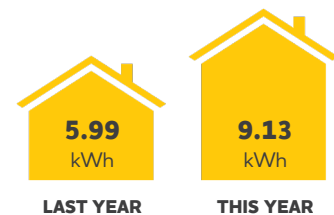
Average cost per day **\$3.45**
Average daily usage **9.13 kWh**
Same time last year **5.99 kWh**

52.42% increase
in usage since last year



Your indicative greenhouse gas emissions
Total for this bill **0.8 tonnes**
Same time last year **0.5 tonnes**
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit originenergy.com.au.



NEED TO GET IN TOUCH?

Enquiries & moving address: 1300 661 544
8 am - 6 pm local time Mon - Fri

Faults & emergencies: 13 20 80
Call Essential Energy 24 hrs

FIND OUT MORE

originenergy.com.au

HOW TO PAY

DIRECT DEBIT
Register online at originenergy.com.au/busmyaccount or call **1300 661 544** to arrange automatic payment of future accounts

VISA OR MASTERCARD**
Call **1300 658 783** or visit originenergy.com.au/buspaynow

Biller Code: 41
Ref: 200 027 751 615

MAIL
Send this slip with your cheque made payable to: Origin Energy Holdings Limited, Locked Bag 304 Silverwater NSW 1811

POST IN PERSON*
billpay Pay by cash, eftpos or card* at any Post Office

Billpay Code: 2958
Ref: 1200 0277 5161 5

TELEPHONE & INTERNET BANKING - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card* or transaction account. More info: www.bpay.com.au

Biller Code: 130112
Ref: 200 027 751 615

*Visa or MasterCard payments may incur a processing fee of 0.37% (incl GST) of the total payment amount. This will be shown on your next bill. Some exemptions and payment limits may apply.
**Over the counter payment fee of \$2.00 (incl GST) may apply. Origin Energy Electricity Ltd ABN 33 071 052 287



0042

PRIZE INVESTMENT PTL LTD
52 MINIMBAH WEST BRANCH RD
MINIMBAH NSW 2312



Your electricity bill

14 Sep 17 - 11 Dec 17

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

YOUR ACCOUNT DETAILS

Account number
200 027 751 615

Tax invoice
150 001 167 281

Issue date
12 Dec 17

Total amount due
See the Account Summary on page 2

DUE DATE

28 Dec 17

\$12.00 fee may apply if paid after due date

AMOUNT DUE

\$315.93

YOUR AGREEMENT

Origin Supply

YOUR USAGE SUMMARY

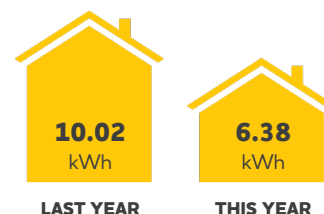
Average cost per day **\$3.55**
Average daily usage **6.38 kWh**
Same time last year **10.02 kWh**

36.33% decrease
in usage since last year



Your indicative greenhouse gas emissions
Total for this bill **0.5 tonnes**
Same time last year **0.8 tonnes**
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit
originenergy.com.au.



NEED TO GET IN TOUCH?

Enquiries & moving address: 1300 661 544
8 am - 6 pm local time Mon - Fri

Faults & emergencies: 13 20 80
Call Essential Energy 24 hrs

FIND OUT MORE

originenergy.com.au

HOW TO PAY

DIRECT DEBIT
Register online at originenergy.com.au/busmyaccount or call **1300 661 544** to arrange automatic payment of future accounts

VISA OR MASTERCARD**
Call **1300 658 783** or visit originenergy.com.au/buspaynow

Biller Code: 41
Ref: 200 027 751 615

MAIL
Send this slip with your cheque made payable to: Origin Energy Holdings Limited, Locked Bag 304 Silverwater NSW 1811

POST IN PERSON*
Pay by cash, eftpos or card* at any Post Office

Billpay Code: 2958
Ref: 1200 0277 5161 5

TELEPHONE & INTERNET BANKING - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card* or transaction account. More info: www.bpay.com.au

Biller Code: 130112
Ref: 200 027 751 615

*Visa or MasterCard payments may incur a processing fee of 0.37% (incl GST) of the total payment amount. This will be shown on your next bill. Some exemptions and payment limits may apply.
**Payment processing fee of \$2.00 (incl GST) may apply. Origin Energy Electricity Ltd ABN 33 071 052 287

Hull Family Super Fund General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation (HULGEO00001A)					
04/07/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10		268.10 DR
04/08/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10		536.20 DR
04/09/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10		804.30 DR
04/10/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10		1,072.40 DR
06/11/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		94.47		1,166.87 DR
04/12/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		94.47		1,261.34 DR
04/01/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		94.47		1,355.81 DR
05/02/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		94.47	no policy provided	1,450.28 DR
05/03/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10		1,718.38 DR
04/04/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10		1,986.48 DR
04/05/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10		2,254.58 DR
04/06/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		2,550.87 DR
			2,550.87		2,550.87 DR

Total Debits: 2,550.87

Total Credits: 0.00

Hull Family Super Fund
General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
Proceeds from Insurance Policies (27500)					
(Proceeds from Insurance Policies) HULL, GEOFFREY DOUGLAS - Accumulation (HULGEO00001A)					
30/10/2017	Deposit Bt Insurance CI267468			4,201.75	4,201.75 CR
05/12/2017	Deposit Bt Insurance CI267468			2,531.20	6,732.95 CR
05/12/2017	Deposit Bt Insurance CI267468			4,028.12	10,761.07 CR
23/01/2018	Deposit Bt Insurance CI267468			2,523.03	13,284.10 CR
05/02/2018	Deposit Bt Insurance CI267468			2,014.06	15,298.16 CR
				15,298.16	15,298.16 CR

Total Debits: 0.00

Total Credits: 15,298.16

Hull Family Super Fund
General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
Fines (38200)					
<u>Fines (38200)</u>					
29/08/2017	Withdrawal Mobile 8435485 Bpay Asic prize investments		78.00		78.00 DR
29/08/2017	Withdrawal Mobile 7917148 Bpay Asic waggerwon Pty Ltd		237.00		315.00 DR
11/10/2017	Withdrawal Mobile 4026997 Bpay Asic late fee		245.00		560.00 DR
21/03/2018	Withdrawal Mobile 7899591 Bpay Asic waggerwon		78.00		638.00 DR
21/03/2018	Withdrawal Mobile 7899591 Bpay Asic waggerwon		245.00		883.00 DR
			883.00		883.00 DR

Total Debits: 883.00

Total Credits: 0.00

**Hull Family Super Fund
General Ledger**

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Data Clearing Account (91000)					
Bank Data Clearing Account (91000)					
18/09/2017	Withdrawal Mobile 1085420 Pymt jake wheel Prize investment	Aircon installation	650.00		650.00 DR
18/09/2017	Withdrawal Mobile 1773949 Pymt geoffrey h aircon purchase	Aircon purchase	766.46		1,416.46 DR
04/12/2017	Withdrawal Mobile 4716844 Bpay Ajg Insura farm insurance	Property insurance, please see attached policy	1,756.05		3,172.51 DR
07/02/2018	Withdrawal Mobile 6095505 Bpay Origin Ene		327.93		3,500.44 DR
21/03/2018	Withdrawal Mobile 1105532 Bpay Origin Ene prize farm		401.45		3,901.89 DR
28/05/2018	Deposit CBA Surfside MC Garage			291.84	3,610.05 DR
04/06/2018	Deposit CBA Geoff H Super			82.08	3,527.97 DR
11/06/2018	Deposit CBA Surfside Motorcycl			82.08	3,445.89 DR
18/06/2018	Deposit CBA Surfside			82.08	3,363.81 DR
25/06/2018	Deposit CBA Surfside Motorcycl			82.80	3,281.01 DR
			3,901.89	620.88	3,281.01 DR
Total Debits:	3,901.89				
Total Credits:	620.88				

These deposits are SG for Geoff

QUERY NOTIFICATION

Client: SYT
End Client: Hull Family Super Fund 2018
Year end: 30/06/2018
Date: 07/12/2020



No	Account	Description	Client response
1	Contribution	<p>Re query No. 1 & No. 9 sent on 01/12/2020:</p> <p>Please confirm total \$2,048.32 employer contributions is correct. If not, please advise.</p> <p>(Please refer to attached file – page 1-2)</p>	Correct
2	Property's Valuation	<p>Regards to property "52 Minimbah West Branch Rd:</p> <p>\$436,722 value in the report provided is for 29 June 2020. Please confirm valuation at 30/06/2018 should be \$436,722 or remained unchanged per 2017FY.</p> <p>(Please refer to attached files - page 3)</p>	Please use the valuation as at 29 June 20
3	Insurance	<p>Please confirm total \$15,298.16 insurance deposited into bank account is correct. Also, please provide supporting document for these amounts (if any).</p> <p>(Please refer to attached file – page 4)</p>	Correct
4	Fine	<p>Please provide tax invoice or supporting document for \$245 fine paid on 11/10/2017. If not, please confirm it is correct as non-deductible expenses.</p> <p>(Please refer to attached file – page 5)</p>	We couldn't generate the supporting docs. Either is fine.
5	Air-conditioner	<p>As per your note, please provide tax invoice for \$650 & \$766.46 related to air conditioner.</p> <p>(F2) Sum = \$1,416.46</p> <p>If not, please confirm they should be treated as fully deductible repairs & maintenance expenses or record as 1 unit air conditioner (depreciation for 10 years).</p> <p>(Please refer to attached file – page 6)</p>	Please record as 1 aircon unit (including the installation cost) and depreciate it.

03/01/2018	Deposit Quicksuper Qsuper2086832980	Employer	265.16
06/03/2018	Deposit Quicksuper Qsuper2126936888	Employer	349.80
17/04/2018	Deposit Quicksuper Qsuper2155689103	Employer	338.71
08/05/2018	Deposit Quicksuper Qsuper2169865064	Employer	324.51
28/05/2018	Deposit CBA Surfside MC Garage	Employer	291.84
04/06/2018	Deposit CBA Geoff H Super	Employer	82.08
11/06/2018	Deposit CBA Surfside Motorcycl	Employer	82.08
18/06/2018	Deposit CBA Surfside	Employer	82.08
25/06/2018	Deposit CBA Surfside Motorcycl	Employer	82.80

Total - HULL, GEOFFREY DOUGLAS

2,048.32	0.00	0.00	0.00
-----------------	-------------	-------------	-------------

0.00	0.00	0.00
-------------	-------------	-------------

Total for all members

2,048.32	0.00	0.00	0.00
-----------------	-------------	-------------	-------------

IntelliVal for Professionals Automated Valuation Estimate



Prepared on 03 December 2020

52 Minimbah West Branch Road Minimbah NSW 2312

Lot/Plan: 4/DP572753

Estimated Value:	As at:
\$436,722	29 Jun 2020

FSD*: (Forecast Standard Deviation)

21%

Estimated Price Range:

\$345,010 - \$528,434

Property Attributes:

			
2	1	3	93m ²



No photo
available



Year Built

1970



Land Area

5.03Ha



Property Type

House



Land Use

-



Development Zoning

Rural landscape

The estimated value returned in this report is based on an historical date to the current date, and as such the property attributes utilised to calculate this estimate may not match the current property attributes showing in this report.

Sales History

Sale Date	Sale Price	Sale Type
22 Jan 2015	\$325,000	Unknown

Estimated Value as at 29 June 2020. An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by the valuer.

A Forecast Standard Deviation is an estimate of the variation between the modelled estimate and the market value of a property. A smaller FSD indicates that our estimate of value is likely closer to the true market value of a property than a larger FSD.

For more information on estimated values: <https://www.corelogic.com.au/estimated-value-faqs>

Hull Family Super Fund General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
Proceeds from Insurance Policies (27500)					
(Proceeds from Insurance Policies) HULL, GEOFFREY DOUGLAS - Accumulation (HULGEO00001A)					
30/10/2017	Deposit Bt Insurance CI267468			F15 4,201.75	4,201.75 CR
05/12/2017	Deposit Bt Insurance CI267468			F16 2,531.20	6,732.95 CR
05/12/2017	Deposit Bt Insurance CI267468			4,028.12	10,761.07 CR
23/01/2018	Deposit Bt Insurance CI267468			F18 2,523.03	13,284.10 CR
05/02/2018	Deposit Bt Insurance CI267468			2,014.06	15,298.16 CR
				15,298.16	15,298.16 CR

Total Debits: 0.00

Total Credits: 15,298.16

Hull Family Super Fund General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
Fines (38200)					
<u>Fines (38200)</u>					
29/08/2017	Withdrawal Mobile 8435485 Bpay Asic prize investments		78.00		78.00 DR
29/08/2017	Withdrawal Mobile 7917148 Bpay Asic waggerwon pty ltd		237.00		315.00 DR
11/10/2017	Withdrawal Mobile 4026997 Bpay Asic late fee		245.00		560.00 DR
21/03/2018	Withdrawal Mobile 7899591 Bpay Asic waggerwon		78.00		638.00 DR
21/03/2018	Withdrawal Mobile 7899591 Bpay Asic waggerwon		245.00		883.00 DR
			883.00		883.00 DR

Total Debits: 883.00

Total Credits: 0.00

**Hull Family Super Fund
General Ledger**

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Data Clearing Account (91000)					
Bank Data Clearing Account (91000)					
18/09/2017	Withdrawal Mobile 1085420 Pymt jake wheel Prize investment	Aircon installation	650.00		650.00 DR
18/09/2017	Withdrawal Mobile 1773949 Pymt geoffrey h aircon purchase	Aircon purchase	766.46		1,416.46 DR
04/12/2017	Withdrawal Mobile 4716844 Bpay Ajg Insura farm insurance	Property insurance, please see attached policy	1,756.05		3,172.51 DR
07/02/2018	Withdrawal Mobile 6095505 Bpay Origin Ene		327.93		3,500.44 DR
21/03/2018	Withdrawal Mobile 1105532 Bpay Origin Ene prize farm		401.45		3,901.89 DR
28/05/2018	Deposit CBA Surfside MC Garage	\$327.93 and \$401.45 are		291.84	3,610.05 DR
04/06/2018	Deposit CBA Geoff H Super	Electricity exp (the \$327.93 is		82.08	3,527.97 DR
11/06/2018	Deposit CBA Surfside Motorcycl	\$315.93 from inv #281 + \$12 late fee)		82.08	3,445.89 DR
18/06/2018	Deposit CBA Surfside			82.08	3,363.81 DR
25/06/2018	Deposit CBA Surfside Motorcycl			82.80	3,281.01 DR
			3,901.89	620.88	3,281.01 DR
Total Debits:	3,901.89				
Total Credits:	620.88				

These deposits are SG for Geoff

B. FINANCIAL STATEMENTS

Financial statements and reports for the year ended
30 June 2018

Hull Family Super Fund

Hull Family Super Fund

Reports Index

Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

Compilation Report

Statement of Taxable Income

Trustee Minute / Resolution

Members Statement

Contributions Breakdown

Investment Summary

Investment Movement

Investment Income

CGT Register

Trial Balance

Hull Family Super Fund

Statement of Financial Position

As at 30 June 2018

	Note	2018 \$	2017 \$
Assets			
Investments			
Fixtures and Fittings (at written down value) - Unitised	2	1,194.49	0.00
Real Estate Properties (Australian - Residential)	3	435,527.51	376,833.00
Total Investments		<u>436,722.00</u>	<u>376,833.00</u>
Other Assets			
Borrowing Cost		985.64	1,587.24
Westpac DIY Super Working #9985		1,948.37	944.63
Westpac DIY Super Savings #9993		9,583.70	8,286.16
Total Other Assets		<u>12,517.71</u>	<u>10,818.03</u>
Total Assets		<u>449,239.71</u>	<u>387,651.03</u>
Less:			
Liabilities			
Income Tax Payable		1,369.50	1,110.67
Sundry Creditors		0.00	115.50
Limited Recourse Borrowing Arrangements		246,853.68	249,584.05
Total Liabilities		<u>248,223.18</u>	<u>250,810.22</u>
Net assets available to pay benefits		<u>201,016.53</u>	<u>136,840.81</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	5, 6		
HULL, GEOFFREY DOUGLAS - Accumulation		201,016.53	136,840.81
Total Liability for accrued benefits allocated to members' accounts		<u>201,016.53</u>	<u>136,840.81</u>

Refer to compilation report

Hull Family Super Fund

Operating Statement

For the year ended 30 June 2018

	Note	2018 \$	2017 \$
Income			
Investment Income			
Interest Received	E2-3	96.17	90.89
Rental Property Income	8 A4#3/A9	13,011.00	15,600.00
Investment Gains			
Changes in Market Values	9 E4	58,694.51	0.00
Contribution Income			
Employer Contributions	B17-18	2,048.32	8,644.90
Personal Non Concessional		0.00	145.59
Proceeds from Insurance Policies	A17#3/A21	15,298.16	10,714.24
Total Income		<u>89,148.16</u>	<u>35,195.62</u>
Expenses			
Accountancy Fees		0.00 A5#7	970.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		0.00 A5#7	350.00
ASIC Fees		301.00	249.00
Bank Charges		95.00	153.00
Borrowing Expense		601.60	601.60
Depreciation		221.97	0.00
Non Deductible Expenses		260.63	0.00
Interest Paid	E5-7	14,407.63	14,238.42
Fines		883.00	0.00
Property Expenses - Electricity		1,332.35	1,294.30
Property Expenses - Council Rates		1,521.84	1,822.82
Property Expenses - Insurance Premium		2,258.21	1,564.56
Property Expenses - Repairs Maintenance		0.00	550.00
Property Expenses - Sundry Expenses		279.51	375.50
		<u>22,421.74</u>	<u>22,428.20</u>
Member Payments			
Life Insurance Premiums		2,550.87	2,338.21
Total Expenses		<u>24,972.61</u>	<u>24,766.41</u>
Benefits accrued as a result of operations before income tax			
		<u>64,175.55</u>	<u>10,429.21</u>
Income Tax Expense	10	(0.17)	0.64
Benefits accrued as a result of operations		<u>64,175.72</u>	<u>10,428.57</u>

Refer to compilation report

Notes to the Financial Statements

For the year ended 30 June 2018

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Hull Family Super Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 2: Fixtures and Fittings (at written down value) - Unitised

	2018	2017
	\$	\$
Air-conditioner	1,194.49	0.00
	1,194.49	0.00

Note 3: Real Estate Properties (Australian - Residential)

	2018	2017
	\$	\$
52 Minimbah West Branch Rd, Minimbah, NSW 2312	435,527.51	376,833.00

Hull Family Super Fund

Notes to the Financial Statements

For the year ended 30 June 2018

	435,527.51	376,833.00
Note 4: Banks and Term Deposits		
	2018	2017
	\$	\$
Banks		
Westpac DIY Super Savings #9993	9,583.70	8,286.16
Westpac DIY Super Working #9985	1,948.37	944.63
	<u>11,532.07</u>	<u>9,230.79</u>
Note 5: Liability for Accrued Benefits		
	2018	2017
	\$	\$
Liability for accrued benefits at beginning of year	136,840.81	126,412.24
Benefits accrued as a result of operations	64,175.55	10,429.21
Current year member movements	0.17	(0.64)
	<u>201,016.53</u>	<u>136,840.81</u>
Note 6: Vested Benefits		
Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.		
	2018	2017
	\$	\$
Vested Benefits	<u>201,016.53</u>	<u>136,840.81</u>
Note 7: Guaranteed Benefits		
No guarantees have been made in respect of any part of the liability for accrued benefits.		
Note 8: Rental Income		
	2018	2017
	\$	\$
52 Minimbah West Branch Rd, Minimbah, NSW 2312	13,011.00	15,600.00
	<u>13,011.00</u>	<u>15,600.00</u>
Note 9: Changes in Market Values		

Hull Family Super Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Unrealised Movements in Market Value

	2018	2017
	\$	\$
Real Estate Properties (Australian - Residential)		
52 Minimbah West Branch Rd, Minimbah, NSW 2312	58,694.51	0.00
	<hr/> 58,694.51	<hr/> 0.00
Total Unrealised Movement	<hr/> 58,694.51	<hr/> 0.00

Realised Movements in Market Value

	2018	2017
	\$	\$
Total Realised Movement	<hr/> 0.00	<hr/> 0.00

Changes in Market Values

	<hr/> 58,694.51	<hr/> 0.00
--	-----------------	------------

Note 10: Income Tax Expense

	2018	2017
	\$	\$
The components of tax expense comprise		
Prior Year Over/Under Provision for Income Tax	(0.17)	0.64
	<hr/> (0.17)	<hr/> 0.64
Income Tax Expense	<hr/> (0.17)	<hr/> 0.64

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	9,626.33	1,564.38
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	21.84
Increase in MV of Investments	8,804.18	0.00
Tax Adjustment – Investment Expenses (11)	0.00	0.00
Other Non-Taxable Income	2,294.72	1,607.14
Add:		
Tax effect of:		
SMSF Non-Deductible Expenses	171.45	0.00
Tax Losses	1,300.65	64.65
Rounding	0.47	(0.05)

Hull Family Super Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Less credits:

Current Tax or Refund

0.00

0.00

Hull Family Super Fund
Trustees Declaration

PRIZE INVESTMENTS PTY LTD ACN: 169576345

The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2018 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2018.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....
GEOFFREY DOUGLAS HULL
PRIZE INVESTMENTS PTY LTD
Director

Date:

Hull Family Super Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Hull Family Super Fund which comprise the statement of financial position as at 30/06/2018 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Hull Family Super Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

of

Signed:

Dated:

Hull Family Super Fund
Statement of Taxable Income

For the year ended 30 June 2018

	2018
	\$
Benefits accrued as a result of operations	B4 64,175.55
Less	
Other Non Taxable Income	A17#3/A21 15,298.16
Increase in MV of investments	E4 58,694.51
	<u>73,992.67</u>
Add	
SMSF non deductible expenses	\$260.63 (E5) + \$883 (E6) 1,143.00
	<u>1,143.00</u>
SMSF Annual Return Rounding	3.12
Taxable Income or Loss	<u>(8,671.00)</u>
Income Tax on Taxable Income or Loss	0.00
	<u>0.00</u>
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>
Income tax payable 30/06/2018:	
+ 2016 FY:	\$851.50 (D22)
+ 2017 FY:	\$259 (D10)
+ 2018 FY:	\$259
Sum:	\$1,369.50

Memorandum of Resolutions of the Director(s) of

PRIZE INVESTMENTS PTY LTD ACN: 169576345

ATF Hull Family Super Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2018 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	<p>It was resolved that the trustee's declaration of the superannuation fund be signed.</p>
ANNUAL RETURN:	<p>Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2018, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.</p>
INVESTMENT STRATEGY:	<p>The allocation of the fund's assets and the fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.</p>
ALLOCATION OF INCOME:	<p>It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).</p>
INVESTMENT ACQUISITIONS:	<p>It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2018.</p>
AUDITORS:	<p>It was resolved that</p> <p>TONY BOYS</p> <p>of</p> <p>Po Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>TAXSPOT PROFESSIONALS PTY LTD</p> <p>act as tax agents of the Fund for the next financial year.</p>
TRUSTEE STATUS:	<p>Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.</p>
CONTRIBUTIONS RECEIVED:	<p>It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.</p>
CLOSURE:	<p>Signed as a true record –</p>

Memorandum of Resolutions of the Director(s) of

PRIZE INVESTMENTS PTY LTD ACN: 169576345

ATF Hull Family Super Fund

.....

GEOFFREY DOUGLAS HULL

Date:

Hull Family Super Fund Members Statement

B15

GEOFFREY DOUGLAS HULL
20 Yurong Street
Darlinghurst, New South Wales, 2010, Australia

Your Details

Date of Birth : 14/03/1975
Age: 43
Tax File Number: Not Provided
Date Joined Fund: 15/05/2014
Service Period Start Date: 15/05/2014
Date Left Fund:
Member Code: HULGEO00001A
Account Start Date: 15/05/2014
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 201,016.53
Total Death Benefit 528,834.53 **201,016.36 + 327.818 (F91)**
Disability Benefit 327,818.00 **F91**

Your Balance

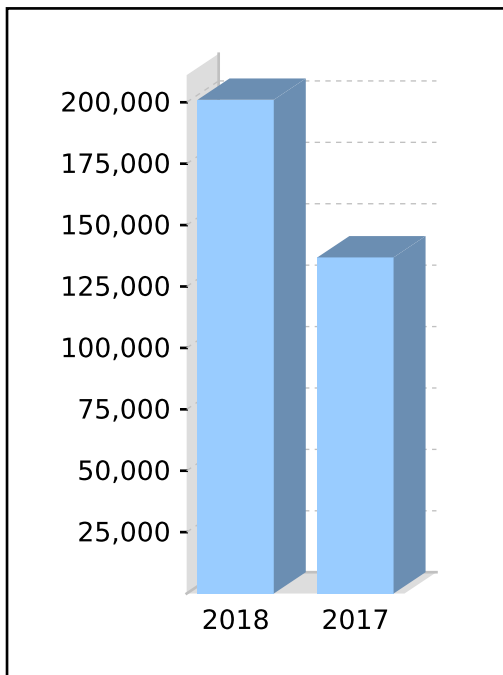
Total Benefits 201,016.53

Preservation Components

Preserved 201,016.53
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 145.59
Taxable 200,870.94
Investment Earnings Rate 34.42%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2017	136,840.81	126,412.24
<u>Increases to Member account during the period</u>		
Employer Contributions	B17-18 2,048.32	8,644.90
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		145.59
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies	A17#3/A21 15,298.16	10,714.24
Transfers In		
Net Earnings	49,379.94	(6,737.31)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	307.25	1,296.73
Income Tax	(307.42)	(1,296.09)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	E6 2,550.87	2,338.21
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2018	201,016.53	136,840.81

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

GEOFFREY DOUGLAS HULL
Director

Hull Family Super Fund

Contributions Breakdown Report

For The Period 01 July 2017 - 30 June 2018

Summary

Member	D.O.B	Age (at 30/06/2017)	Total Super Balance (at 30/06/2017) *1	Concessional	Non-Concessional	Other	Reserves	Total
HULL, GEOFFREY DOUGLAS	14/03/1975	42	136,840.81	2,048.32	0.00	0.00	0.00	2,048.32
All Members				2,048.32	0.00	0.00	0.00	2,048.32

*1 Total Super Balance is per individual across funds within a firm.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
HULL, GEOFFREY DOUGLAS	Concessional	2,048.32	25,000.00	22,951.68 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

NCC Bring Forward Caps

Member	Bring Forward Cap	2015	2016	2017	2018	Total	Current Position
HULL, GEOFFREY DOUGLAS	N/A	0.00	616.50	145.59	0.00	N/A	Bring Forward Not Triggered

HULL, GEOFFREY DOUGLAS

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
05/09/2017	Deposit Quicksuper Qsuper2011538521	Employer	50.39	F13								
05/12/2017	Deposit Quicksuper Qsuper2069871668	Employer	98.87	F16								

03/01/2018	Deposit Quicksuper Qsuper2086832980	Employer	265.16	F18			
06/03/2018	Deposit Quicksuper Qsuper2126936888	Employer	349.80	F19			
17/04/2018	Deposit Quicksuper Qsuper2155689103	Employer	338.71				
08/05/2018	Deposit Quicksuper Qsuper2169865064	Employer	324.51				
28/05/2018	Deposit CBA Surfside MC Garage	Employer	291.84	F21			
04/06/2018	Deposit CBA Geoff H Super	Employer	82.08				
11/06/2018	Deposit CBA Surfside Motorcycl	Employer	82.08				
18/06/2018	Deposit CBA Surfside	Employer	82.08	F22			
25/06/2018	Deposit CBA Surfside Motorcycl	Employer	82.80				
Total - HULL, GEOFFREY DOUGLAS			2,048.32	0.00	0.00	0.00	

Confirm A17#1

0.00 0.00 0.00

Total for all members			2,048.32	0.00	0.00	0.00	
------------------------------	--	--	-----------------	-------------	-------------	-------------	--

Hull Family Super Fund

Investment Summary Report

As at 30 June 2018

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Westpac DIY Super Savings #9993		9,583.700000	9,583.70 F22	9,583.70	9,583.70			2.14 %
Westpac DIY Super Working #9985		1,948.370000	1,948.37 F10	1,948.37	1,948.37			0.43 %
			11,532.07		11,532.07		0.00 %	2.57 %
Fixtures and Fittings (at written down value) - Unitised								
AIR Air-conditioner	1.00	1,194.490000	E1 1,194.49	1,416.46	1,416.46	(221.97)	(15.67) %	0.27 %
			1,194.49		1,416.46	(221.97)	(15.67) %	0.27 %
Real Estate Properties (Australian - Residential)								
52MINIBAH 52 Minimbah West Branch Rd, Minimbah, NSW 2312	1.00	435,527.510000	435,527.51	338,624.00	338,624.00	96,903.51	28.62 %	97.16 %
			435,527.51		338,624.00	96,903.51	28.62 %	97.16 %
			448,254.07		351,572.53	96,681.54	27.50 %	100.00 %

Hull Family Super Fund Investment Movement Report

As at 30 June 2018

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Westpac DIY Super Savings #9993		8,286.16		17,440.56		(16,143.02)			9,583.70	9,583.70
Westpac DIY Super Working #9985		944.63		24,460.08		(23,456.34)			1,948.37	1,948.37
		9,230.79		41,900.64		(39,599.36)			11,532.07	11,532.07
Fixtures and Fittings (at written down value) - Unitised										
Air-conditioner			1.00	1,416.46				1.00	1,416.46	1,194.49
				1,416.46					1,416.46	1,194.49
Real Estate Properties (Australian - Residential)										
52 Minimbah West Branch Rd, Minimbah, NSW 2312	1.00	338,624.00						1.00	338,624.00	435,527.51
		338,624.00							338,624.00	435,527.51
		347,854.79		43,317.10		(39,599.36)			351,572.53	448,254.07

Hull Family Super Fund

Investment Income Report

As at 30 June 2018

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
Westpac DIY Super Savings #9993	94.08			94.08	0.00	0.00	0.00	94.08			0.00	0.00
Westpac DIY Super Working #9985	2.09			2.09	0.00	0.00	0.00	2.09			0.00	0.00
	96.17			96.17	0.00	0.00	0.00	96.17			0.00	0.00
Real Estate Properties (Australian - Residential)												
52MINIBAH 52 Minimbah West Branch Rd, Minimbah, NSW 2312	13,011.00							13,011.00				
	13,011.00							13,011.00				
	13,107.17			96.17	0.00	0.00	0.00	13,107.17			0.00	0.00

Assessable Income (Excl. Capital Gains) **13,107.17**Net Capital Gain **0.00****Total Assessable Income 13,107.17**

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Hull Family Super Fund
CGT Register Report

As at 30 June 2018

Investment	Transaction	Contract	CGT	Units	Cost Base	Cost Base Adj	Cost Base Adj	Reduced Cost	Adjusted Cost	Net Other	Net Indexed	Gross	CGT Loss
Date	Date	Date	Transaction			Tax Def	Tax Free	Base	Base	Capital Gain	Gain	Discounted	
			Type									Gain	

Fixtures and Fittings (at written down value) - Unitised

Air-conditioner

18/09/2017	18/09/2017	Purchase	1.00	650.00									
18/09/2017	18/09/2017	Instalment		766.46									
30/06/2018	30/06/2018	Depreciation					221.97						

A17#5

E1

Hull Family Super Fund

Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(8,790.49)	24200/HULGEO00001 A	(Contributions) HULL, GEOFFREY DOUGLAS - Accumulation			2,048.32
	24700	Changes in Market Values of Investments			58,694.51
	25000	Interest Received			
(2.53)	25000/WBC9985	Westpac DIY Super Working #9985			2.09
(88.36)	25000/WBC9993	Westpac DIY Super Savings #9993			94.08
	27500	Proceeds from Insurance Policies			
(10,714.24)	27500/HULGEO00001 A	(Proceeds from Insurance Policies) HULL, GEOFFREY DOUGLAS - Accumulation			15,298.16
	28000	Rental Property Income			
(15,600.00)	28000/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312			13,011.00
	970.00 30100	Accountancy Fees			
	259.00 30400	ATO Supervisory Levy		259.00	
	350.00 30700	Auditor's Remuneration			
	249.00 30800	ASIC Fees		301.00	
	153.00 31500	Bank Charges		95.00	
	601.60 31600	Borrowing Expense		601.60	
	33400	Depreciation			
	33400/AIR	Air-conditioner		221.97	
	36000	Non Deductible Expenses		260.63	
14,238.42	37900	Interest Paid		14,407.63	
	38200	Fines		883.00	
	39000	Life Insurance Premiums			
2,338.21	39000/HULGEO00001 A	(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation		2,550.87	
	41920	Property Expenses - Electricity			
1,294.30	41920/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		1,332.35	
	41960	Property Expenses - Council Rates			
1,822.82	41960/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		1,521.84	
	41980	Property Expenses - Insurance Premium			

Hull Family Super Fund

Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
1,564.56	41980/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		2,258.21	
	42060	Property Expenses - Repairs Maintenance			
550.00	42060/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312			
	42110	Property Expenses - Sundry Expenses			
375.50	42110/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		279.51	
0.64	48600	Prior Years Under/Over Provision for Income Tax			0.17
10,428.57	49000	Profit/Loss Allocation Account		64,175.72	
	50010	Opening Balance			
(126,412.24)	50010/HULGEO00001 A	(Opening Balance) HULL, GEOFFREY DOUGLAS - Accumulation			136,840.81
	52420	Contributions			
(8,790.49)	52420/HULGEO00001 A	(Contributions) HULL, GEOFFREY DOUGLAS - Accumulation			2,048.32
	53100	Share of Profit/(Loss)			
6,737.31	53100/HULGEO00001 A	(Share of Profit/(Loss)) HULL, GEOFFREY DOUGLAS - Accumulation			49,379.94
	53330	Income Tax			
(1,296.09)	53330/HULGEO00001 A	(Income Tax) HULL, GEOFFREY DOUGLAS - Accumulation			307.42
	53800	Contributions Tax			
1,296.73	53800/HULGEO00001 A	(Contributions Tax) HULL, GEOFFREY DOUGLAS - Accumulation		307.25	
	53900	Insurance Policy Proceeds			
(10,714.24)	53900/HULGEO00001 A	(Insurance Policy Proceeds) HULL, GEOFFREY DOUGLAS - Accumulation			15,298.16
	53920	Life Insurance Premiums			
2,338.21	53920/HULGEO00001 A	(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation		2,550.87	
	60400	Bank Accounts			
944.63	60400/WBC9985	Westpac DIY Super Working #9985		1,948.37	
8,286.16	60400/WBC9993	Westpac DIY Super Savings #9993		9,583.70	
1,587.24	68100	Borrowing Cost		985.64	
	72650	Fixtures and Fittings (at written down value) - Unitised			

Hull Family Super Fund

Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	72650/AIR	Air-conditioner	1.0000	1,194.49	
	77200	Real Estate Properties (Australian - Residential)			
376,833.00	77200/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312	1.0000	435,527.51	
(1,110.67)	85000	Income Tax Payable/Refundable			1,369.50
	85500	Limited Recourse Borrowing Arrangements			
(249,584.05)	85500/WBC4907	Westpac Property Loan #4907			246,853.68
(115.50)	88000	Sundry Creditors			0.00
				541,246.16	541,246.16

Current Year Profit/(Loss): 64,175.55

Odyssey
ODYSSEY
Odyssey
ODYSSEY
Odyssey
ODYSSEY
Odyssey
ODYSSEY
Odyssey



C. TAX RETURN

100017996MS

Signature as prescribed in tax return

Self-managed superannuation fund annual return

2018

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 2018* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2018* (NAT 71606) (the instructions) can assist you to complete this annual return.

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- Place in ALL applicable boxes.

Section A: Fund information

1 **Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5 and 7.

- ❗ 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)**

Hull Family Super Fund

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

4 **Current postal address**

Level 8

65 York Street

Suburb/town

Sydney

State/territory

NSW

Postcode

2000

5 **Annual return status**

Is this an amendment to the SMSF's 2018 return?

A No Yes

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

B No Yes

Signature as prescribed in tax return

Tax File Number

Provided

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

BOYS

First given name

Other given names

TONY

SMSF Auditor Number

Auditor's phone number

100014140

0410712708

Postal address

Po Box 3376

Suburb/town

State/territory

Postcode

Rundle Mall

SA

5000

Date audit was completed **A** Day / Month / Year Was Part B of the audit report qualified? **B** No Yes If the audit report was qualified, have the reported compliance issues been rectified? **C** No Yes **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 Financial institution details for super payments and tax refundsYou must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at **B**.Fund BSB number (must be six digits) Fund account number

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

B Financial institution details for tax refunds only

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits) Account number

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

C Electronic service address alias

We will use your electronic service address alias to communicate with your fund about ATO super payments.

Signature as prescribed in tax return Tax File Number

8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** No Yes

9 Was the fund wound up during the income year?
 No Yes If yes, provide the date on which the fund was wound up Day / Month / Year Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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**.

No Go to Section B: Income.

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** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

No 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.

Signature as prescribed in tax return

[Signature box]

Fund's tax file number (TFN)

Provided

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 No [X] Yes []

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 2018.

Have you applied an exemption or rollover? M No [X] Yes []

Code []

Net capital gain A \$ []

Gross rent and other leasing and hiring income B \$ [13,011] A4#3/A9

Gross interest C \$ [96] E2-3

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 [0]

Gross payments where ABN not quoted H \$ []

Calculation of assessable contributions: R1 \$ [2,048] B17-18, R2 \$ [], R3 \$ [0], R6 \$ []

Gross distribution from partnerships I \$ [], *Unfranked dividend amount J \$ [], *Franked dividend amount K \$ [], *Dividend franking credit L \$ [], *Gross trust distributions M \$ [], Assessable contributions R \$ [2,048]

Calculation of non-arm's length income: U1 \$ [], U2 \$ [], U3 \$ []

*Other income S \$ [], *Assessable income due to changed tax status of fund T \$ [], Net non-arm's length income 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 (Sum of labels A to U) W \$ [15,155] Loss []

Exempt current pension income Y \$ []

TOTAL ASSESSABLE INCOME (W less Y) V \$ [15,155] Loss []

Signature as prescribed in tax return

Tax File Number

Provided

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	A1 \$ 14,407	A2 \$	
Interest expenses overseas	B1 \$	B2 \$	
Capital works expenditure	D1 \$	D2 \$	
Decline in value of depreciating assets	E1 \$ 221	E2 \$	
Insurance premiums – members	F1 \$ 2,550	F2 \$	
Death benefit increase	G1 \$		
SMSF auditor fee	H1 \$	H2 \$	
Investment expenses	I1 \$ 5,392 E6	I2 \$	
Management and administration expenses	J1 \$ 1,256	J2 \$	
Forestry managed investment scheme expense	U1 \$ \$259 + \$301 + \$95 + \$601.60	U2 \$	
Other amounts	L1 \$ <input type="text"/>	L2 \$ 1,143 \$260.63 (E5) + \$883 (E6)	
Tax losses deducted	M1 \$		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N \$ 23,826 <small>(Total A1 to M1)</small>		Y \$ 1,143 <small>(Total A2 to L2)</small>	
*TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O \$ 8,671 <input type="checkbox"/> <small>Loss</small>		Z \$ 24,969 <small>(N plus Y)</small>	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			

*This is a mandatory label.

B4

Signature as prescribed in tax return

Tax File Number

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 2018 on how to complete the calculation statement.

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

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

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

SUBTOTAL 2

T3 \$

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset	E1 \$	<input type="text"/>
No-TFN tax offset	E2 \$	<input type="text"/>
National rental affordability scheme tax offset	E3 \$	<input type="text"/>
Exploration credit tax offset	E4 \$	<input type="text" value="0.00"/>
Refundable tax offsets	E \$	<input type="text"/>
		<i>(E1 plus E2 plus E3 plus E4)</i>

#TAX PAYABLE **T5 \$**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

B12

Signature as prescribed in tax return

Fund's tax file number (TFN)

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

B12

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="0.00"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="259.00"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

\$431 (D10) + \$8,671 (C5)

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

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

Signature as prescribed in tax return

Tax File Number

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth Day / Month / Year

Contributions

! Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

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** \$

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** \$

TOTAL CONTRIBUTIONS N \$

Other transactions

Allocated earnings or losses **O** \$

Accumulation phase account balance **S1** \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS **S2** \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS **S3** \$

Lump Sum payment **R1** \$

Income stream payment **R2** \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

B15

Signature as prescribed in tax return

[Signature box]

Tax File Number

Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts A \$ []

Unlisted trusts B \$ []

Insurance policy C \$ []

Other managed investments D \$ []

15b Australian direct investments

Cash and term deposits E \$ 11,532

Limited recourse borrowing arrangements

Australian residential real property J1 \$ 436,722

Australian non-residential real property J2 \$ []

Overseas real property J3 \$ []

Australian shares J4 \$ []

Overseas shares J5 \$ []

Other J6 \$ []

Debt securities F \$ []

Loans G \$ []

Listed shares H \$ []

Unlisted shares I \$ []

Limited recourse borrowing arrangements J \$ []

Non-residential real property K \$ []

Residential real property L \$ []

Collectables and personal use assets M \$ []

Other assets O \$ 985

B3

15c Overseas direct investments

Overseas shares P \$ []

Overseas non-residential real property Q \$ []

Overseas residential real property R \$ []

Overseas managed investments S \$ []

Other overseas assets T \$ []

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ 449,239 (Sum of labels A to T)

15d 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 No [X] Yes [] \$ []

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? A No [] Yes [X]

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? B No [X] Yes []

Signature as prescribed in tax return

Tax File Number

Provided

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$	246,853	
Permissible temporary borrowings	V2 \$		
Other borrowings	V3 \$		
		Borrowings	V \$ 246,853
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$	201,017
Reserve accounts		X \$	
Other liabilities		Y \$	1,369
TOTAL LIABILITIES		Z \$	449,239



Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

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 2017–18 income year, write 2018). **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 2018*. **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 2018* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2018*. **D**

Tax File Number

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

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 2018* 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

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Tax agent's practice

Tax agent's phone number Reference number Tax agent number

Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

D. PRIOR YEAR INFORMATION

Hull Family Super Fund

Trial Balance

As at 30 June 2017

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(9,577.50)	24200/HULGEO00001 A	(Contributions) HULL, GEOFFREY DOUGLAS - Accumulation			8,790.49
(38,209.00)	24700	Changes in Market Values of Investments			
	25000	Interest Received			
(1.76)	25000/WBC9985	Westpac DIY Super Working #9985			2.53
(32.58)	25000/WBC9993	Westpac DIY Super Savings #9993			88.36
	27500	Proceeds from Insurance Policies			
	27500/HULGEO00001 A	(Proceeds from Insurance Policies) HULL, GEOFFREY DOUGLAS - Accumulation			10,714.24
	28000	Rental Property Income			
(15,808.00)	28000/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312			15,600.00
	30100	Accountancy Fees		970.00	
259.00	30400	ATO Supervisory Levy		259.00	
	30700	Auditor's Remuneration		350.00	
	30800	ASIC Fees		249.00	
134.55	31500	Bank Charges		153.00	
601.60	31600	Borrowing Expense		601.60	
14,910.48	37900	Interest Paid		14,238.42	
	39000	Life Insurance Premiums			
2,589.25	39000/HULGEO00001 A	(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation		2,338.21	
	41920	Property Expenses - Electricity			
	41920/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		1,294.30	
	41960	Property Expenses - Council Rates			
814.37	41960/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		1,822.82	
	41980	Property Expenses - Insurance Premium			
984.40	41980/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		1,564.56	
	42060	Property Expenses - Repairs Maintenance			
	42060/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		550.00	

Hull Family Super Fund

Trial Balance

As at 30 June 2017

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	42110	Property Expenses - Sundry Expenses			
367.00	42110/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		375.50	
	42150	Property Expenses - Water Rates			
191.28	42150/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312			
592.67	48500	Income Tax Expense			
	48600	Prior Years Under/Over Provision for Income Tax		0.64	
42,184.24	49000	Profit/Loss Allocation Account		10,428.57	
	50010	Opening Balance			
(126,412.24)	50010/HULGEO00001 A	(Opening Balance) HULL, GEOFFREY DOUGLAS - Accumulation			126,412.24
	52420	Contributions			
	52420/HULGEO00001 A	(Contributions) HULL, GEOFFREY DOUGLAS - Accumulation			8,790.49
	53100	Share of Profit/(Loss)			
	53100/HULGEO00001 A	(Share of Profit/(Loss)) HULL, GEOFFREY DOUGLAS - Accumulation		6,737.31	
	53330	Income Tax			
	53330/HULGEO00001 A	(Income Tax) HULL, GEOFFREY DOUGLAS - Accumulation			1,296.09
	53800	Contributions Tax			
	53800/HULGEO00001 A	(Contributions Tax) HULL, GEOFFREY DOUGLAS - Accumulation		1,296.73	
	53900	Insurance Policy Proceeds			
	53900/HULGEO00001 A	(Insurance Policy Proceeds) HULL, GEOFFREY DOUGLAS - Accumulation			10,714.24
	53920	Life Insurance Premiums			
	53920/HULGEO00001 A	(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation		2,338.21	
	60400	Bank Accounts			
480.20	60400/WBC9985	Westpac DIY Super Working #9985		944.63	
3,373.40	60400/WBC9993	Westpac DIY Super Savings #9993		8,286.16	
2,188.84	68100	Borrowing Cost		1,587.24	
	77200	Real Estate Properties (Australian - Residential)			

Hull Family Super Fund

Trial Balance

As at 30 June 2017

Last Year	Code	Account Name	Units	Debits \$	Credits \$
376,833.00	77200/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312	1.0000	376,833.00	
(1,670.68)	85000	Income Tax Payable/Refundable			1,110.67
	85500	Limited Recourse Borrowing Arrangements			
(253,978.15)	85500/WBC4907	Westpac Property Loan #4907			249,584.05
(814.37)	88000	Sundry Creditors			115.50
				433,218.90	433,218.90

Current Year Profit/(Loss): 10,429.21

Signature as prescribed in tax return

Self-managed superannuation fund annual return

2017

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 2017* (NAT 71287).

! The *Self-managed superannuation fund annual return instructions 2017* (NAT 71606) (the instructions) can assist you to complete this annual return.

TO COMPLETE THIS ANNUAL RETURN

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS.
- Place in ALL applicable boxes.

Section A: Fund information

▶ To assist processing, write the fund's TFN at the top of pages 3, 5 and 7.

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)

Hull Family Super Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

Level 8		
65 York Street		
Suburb/town	State/territory	Postcode
Sydney	NSW	2000

5 Annual return status

- Is this an amendment to the SMSF's 2017 return? **A** No Yes
- Is this the first required return for a newly registered SMSF? **B** No Yes

Signature as prescribed in tax return [] Tax File Number [Provided]

6 SMSF auditor

Auditor's name, Title: Mr [X] Mrs [] Miss [] Ms [] Other [], Family name [BOYS], First given name [TONY], Other given names [], SMSF Auditor Number [100014140], Auditor's phone number [0410712708], Postal address [Po Box 3376], Suburb/town [Rundle Mall], State/territory [SA], Postcode [5000], Date audit was completed [20 / 11 / 2020], Was Part B of the audit report qualified? [B No [X] Yes []], If the audit report was qualified, have the reported compliance issues been rectified? [C No [] Yes []]

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 Financial institution details for super payments and tax refunds

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits) [032196], Fund account number [439985], Fund account name (for example, J&Q Citizen ATF J&Q Family SF) [Hull Family Super Fund]

B Financial institution details for tax refunds only

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits) [], Account number [], Account name (for example, J&Q Citizen ATF J&Q Family SF) []

C Electronic service address alias

We will use your electronic service address alias to communicate with your fund about ATO super payments.

[]

Signature as prescribed in tax return Tax File Number

8 Status of SMSF Australian superannuation fund A No Yes Fund benefit structure B Code
Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C No Yes

9 Was the fund wound up during the income year? No Yes If yes, provide the date on which the fund was wound up / / Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income
Did the fund pay an income stream to one or more members in the income year?
 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.

No Go to Section B: Income.
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 Yes

Did the fund have any other income that was assessable?
E Yes Go to Section B: Income.
No 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.

Signature as prescribed in tax return

[Signature box]

Fund's tax file number (TFN)

Provided

Section B: Income

Do not complete this section if your fund was in full pension phase for the entire year and there was no other income that was assessable. 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?

No [X] Yes []

If the total capital loss or total capital gain is greater than \$10,000 complete and attach a Capital gains tax (CGT) schedule 2017.

Have you applied an exemption or rollover?

No [X] Yes []

Code

[]

Net capital gain A \$ []

Gross rent and other leasing and hiring income B \$ 15,600

Gross interest C \$ 90

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 0

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: R1 \$ 8,644, R2 \$ [], R3 \$ 0, R6 \$ []

Assessable contributions R \$ 8,644

Calculation of non-arm's length income: U1 \$ [], U2 \$ [], U3 \$ []

*Other income S \$ [], *Assessable income due to changed tax status of fund T \$ [], Net non-arm's length income 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 (Sum of labels A to U) W \$ 24,334 Loss []

Exempt current pension income Y []

TOTAL ASSESSABLE INCOME (W less Y) V \$ 24,334 Loss []

Signature as prescribed in tax return

Tax File Number

Provided

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	A1 \$ <input type="text" value="14,238"/>	A2 \$	<input type="text"/>
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$	<input type="text"/>
Capital works expenditure	D1 \$ <input type="text"/>	D2 \$	<input type="text"/>
Decline in value of depreciating assets	E1 \$ <input type="text"/>	E2 \$	<input type="text"/>
Insurance premiums – members	F1 \$ <input type="text" value="2,338"/>	F2 \$	<input type="text"/>
Death benefit increase	G1 \$ <input type="text"/>		
SMSF auditor fee	H1 \$ <input type="text" value="350"/>	H2 \$	<input type="text"/>
Investment expenses	I1 \$ <input type="text" value="5,607"/>	I2 \$	<input type="text"/>
Management and administration expenses	J1 \$ <input type="text" value="2,232"/>	J2 \$	<input type="text"/>
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$	<input type="text"/>
Other amounts	L1 \$ <input type="text"/>	L2 \$ <input type="text"/>	<input type="text"/>
Tax losses deducted	M1 \$ <input type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N \$ <input type="text" value="24,765"/>		Y \$ <input type="text"/>	
<small>(Total A1 to M1)</small>		<small>(Total A2 to L2)</small>	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O \$ <input type="text" value="431"/>		Z \$ <input type="text" value="24,765"/>	
<small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>		<small>(N plus Y)</small>	

#This is a mandatory label.

Signature as prescribed in tax return

Tax File Number

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 2017* on how to complete the calculation statement.

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

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0.00"/>	Non-refundable carry forward tax offsets
Early stage investor tax offset	D2 \$	<input type="text" value="0.00"/>	
			D \$ <input type="text" value="0.00"/>
			<i>(D1 plus D2)</i>

SUBTOTAL 2

T3 \$

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset	E1 \$	<input type="text"/>	Refundable tax offsets
No-TFN tax offset	E2 \$	<input type="text"/>	
National rental affordability scheme tax offset	E3 \$	<input type="text"/>	
Exploration credit tax offset	E4 \$	<input type="text" value="0.00"/>	
			E \$ <input type="text"/>
			<i>(E1 plus E2 plus E3 plus E4)</i>

#TAX PAYABLE T5 \$

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Signature as prescribed in tax return

Fund's tax file number (TFN)

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

#Tax offset refunds (Remainder of refundable tax offsets) **I \$**
(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 \$**

AMOUNT DUE OR REFUNDABLE **S \$**
 A positive amount at **S** is what you owe, while a negative amount is refundable to you.
(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 2017*.

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

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

Signature as prescribed in tax return

Tax File Number

Section F: Member information

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

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth Day / Month / Year

Contributions

! Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

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** \$

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** \$

TOTAL CONTRIBUTIONS N \$

Other transactions

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$

Income stream payment **R2** \$

CLOSING ACCOUNT BALANCE **S** \$

Signature as prescribed in tax return

Tax File Number

Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

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 \$

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

15c Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

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

15d 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** No Yes \$

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

Signature as prescribed in tax return

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements		V1 \$	<input type="text" value="249,584"/>	
Permissible temporary borrowings		V2 \$	<input type="text"/>	
Other borrowings		V3 \$	<input type="text"/>	
		Borrowings	V \$	<input type="text" value="249,584"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$	<input type="text" value="136,840"/>	
Reserve accounts		X \$	<input type="text"/>	
Other liabilities		Y \$	<input type="text" value="1,226"/>	
TOTAL LIABILITIES		Z \$	<input type="text" value="387,650"/>	

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

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 2016–17 income year, write 2017). **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 2017*. **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 2017* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2017*. **D**

Tax File Number

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

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 2017* 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: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Tax agent's practice

Tax agent's phone number Reference number Tax agent number

Postal address for annual returns: Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY

Members Statement

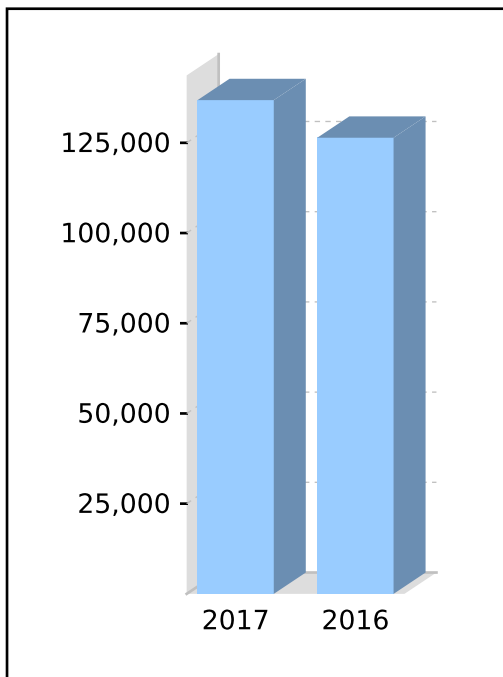
GEOFFREY DOUGLAS HULL
 20 Yurong Street
 Darlinghurst, New South Wales, 2010, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	14/03/1975	Vested Benefits	136,840.81
Age:	42	Total Death Benefit	455,110.81
Tax File Number:	Not Provided	Disability Benefit	318,270.00
Date Joined Fund:	15/05/2014		
Service Period Start Date:	15/05/2014		
Date Left Fund:			
Member Code:	HULGEO00001A		
Account Start Date	15/05/2014		
Account Type:	Accumulation		
Account Description:	Accumulation		

Your Balance

Total Benefits	136,840.81
<u>Preservation Components</u>	
Preserved	136,840.81
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	145.59
Taxable	136,695.22
Investment Earnings Rate	-3.99%

Your Detailed Account Summary		This Year	Last Year
Opening balance at	01/07/2016	126,412.24	126,412.24
<u>Increases to Member account during the period</u>			
Employer Contributions		8,644.90	
Personal Contributions (Concessional)			
Personal Contributions (Non Concessional)		145.59	
Government Co-Contributions			
Other Contributions			
Proceeds of Insurance Policies		10,714.24	
Transfers In			
Net Earnings		(6,737.31)	
Internal Transfer In			
<u>Decreases to Member account during the period</u>			
Pensions Paid			
Contributions Tax		1,296.73	
Income Tax		(1,296.09)	
No TFN Excess Contributions Tax			
Excess Contributions Tax			
Refund Excess Contributions			
Division 293 Tax			
Insurance Policy Premiums Paid		2,338.21	
Management Fees			
Member Expenses			
Benefits Paid/Transfers Out			
Superannuation Surcharge Tax			
Internal Transfer Out			
Closing balance at	30/06/2017	136,840.81	126,412.24



Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

GEOFFREY DOUGLAS HULL
Director

HULL FAMILY SUPERANNUATION FUND

BORROWING COST

Year End: 30/06/2015

Borrowing costs incurred in the Year ending :

30/06/2017

The Date borrowing costs incurred:

18/02/2015

Expenses incurred:	Amount
Borrowing costs incurred	\$ 3,008.00
Description -	
TOTAL	\$ 3,008.00

BORROWING COSTS DEDUCTIONS TO CLAIM IN EACH YEAR			
YEAR	Days per year	Amortised Expense	Closing Balance
30/06/2015	132	\$ 217.56	\$ 2,790.44
30/06/2016	365	\$ 601.60	\$ 2,188.84
30/06/2017	365	\$ 601.60	\$ 1,587.24
30/06/2018	365	\$ 601.60	\$ 985.64
30/06/2019	365	\$ 601.60	\$ 384.04
18/02/2020	233	\$ 384.04	\$ -
		\$ -	\$ -
TOTAL DEDUCTIONS		\$ 3,008.00	

SMSF Tax Return

D18
2016

1 Jul 2015—30 Jun 2016

TFN Recorded

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 the Tax Office's electronic lodgment service (ELS). 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 to disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

The Australian Business Register

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

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

Electronic Funds Transfer – Direct Debit

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

<u>Tax File Number</u>	<u>Name of partnership, trust, fund or entity</u>	<u>Year</u>
TFN Recorded	HULL FAMILY SUPER FUND	2016

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

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 my registered tax 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 the electronic lodgment service ELS.

This declaration must be signed by the taxpayer 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, including any family tax benefit, will be made to the account specified.

Agent Ref No.

24759991

Account Name

PRIZE INVESTMENTS PTY LTD

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

Signature	Date

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)**Client Ref**

BHULLSMSF

Agent Ref No.

24759991

Contact Name

SYDNEY TAX PRACTICE

Contact No.

0292119790

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date

Section A: Fund information

Period start	01/07/2015
--------------	------------

Period end	30/06/2016
------------	------------

1 TAX FILE NUMBER	TFN Recorded
--------------------------	--------------

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF)	HULL FAMILY SUPER FUND
--	------------------------

3 AUSTRALIAN BUSINESS NUMBER	88 376 812 366
-------------------------------------	----------------

4 CURRENT POSTAL ADDRESS	
---------------------------------	--

Address	Town/City	State	Postcode
PO BOX 994	DARLINGHURST	NSW	1300

5 ANNUAL RETURN STATUS	
-------------------------------	--

Is this the first required return for a newly registered SMSF?	No
--	----

6 SMSF AUDITOR	
-----------------------	--

Title	Mr
-------	----

First name	TONY
------------	------

Family name	BOYS
-------------	------

SMSF auditor number	100014140
---------------------	-----------

Contact number	04-10712708
----------------	-------------

Auditor Address	Town/City	State	Postcode
PO BOX 3376	RUNDLE MALL	SA	5000

7 ELECTRONIC FUNDS TRANSFER (EFT)	
--	--

A. Financial institution details for super payments and tax refunds

Type	Client Account
------	----------------

BSB number	032196
------------	--------

Account number	439993
----------------	--------

Account name	PRIZE INVESTMENTS PTY LTD
--------------	---------------------------

B. Financial institution details for tax refunds only

Type	Client Account
------	----------------

BSB number	032196
------------	--------

Account number	439993
----------------	--------

Account name	PRIZE INVESTMENTS PTY LTD
--------------	---------------------------

8 STATUS OF SMSF	
-------------------------	--

Australian superannuation fund?	A	Yes
---------------------------------	----------	-----

Fund benefit structure	B	A
------------------------	----------	---

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

Section B: Income

11 INCOME

Prior year losses brought forward

Did you have a CGT event during the year?	G	No
---	----------	----

Losses carried forward

Net Capital Losses from Collectables		\$0.00
--------------------------------------	--	--------

Other Net Capital Losses		\$0.00
--------------------------	--	--------

Gross rent and other leasing and hiring	B	\$15,808.00
---	----------	-------------

Gross interest income	C	\$34.00
-----------------------	----------	---------

Assessable contributions	R	\$8,961.00
---------------------------------	----------	-------------------

(R1 + R2 + R3 less R6)

Assessable employer contributions	R1	\$8,961.00
-----------------------------------	-----------	------------

No-TFN-quoted contributions	R3	\$0.00
-----------------------------	-----------	--------

Gross income	W	\$24,803.00
---------------------	----------	--------------------

Total assessable income	V	\$24,803.00
--------------------------------	----------	--------------------

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions		Non-Deductible Expenses
Interest expenses within Australia	A1	\$14,910.00	A2	
Insurance premiums – members	F1	\$2,589.00	F2	
Investment expenses	I1	\$2,959.00	I2	
Management and administration expenses	J1	\$395.00	J2	\$0.00
Totals	N	\$20,853.00	Y	\$0.00
Total SMSF expenses		(N + Y)	Z	\$20,853.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	O	\$3,950.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT		
Taxable income	A	\$3,950.00
Tax on taxable income	T1	\$592.50
Tax on no-TFN-quoted contributions	J	\$0.00
Gross tax	B	\$592.50
Subtotal	(B less C - cannot be less than zero)	T2 \$592.50
REFUNDABLE TAX OFFSETS		
	(E1 + E2 + E3 + E4)	E \$0.00
Complying fund's franking credits tax offset	E1	\$0.00
Tax Payable	T5	\$592.50
Tax offset refunds (Remainder of refundable tax offsets)	I	\$0.00
Supervisory levy	L	\$259.00
Supervisory levy adjustment for wound up funds	M	\$0.00
Supervisory levy adjustment for new funds	N	\$0.00
Amount payable	S	\$851.50

Section H: Assets and liabilities

15 ASSETS		
15b Australian direct investments		
Cash and term deposits	E	\$3,853.00
Limited recourse borrowing arrangements	J	\$376,833.00
Australian residential real property	J1	\$376,833.00
Other assets	O	\$2,190.00
15c Overseas direct investments		
Total Australian and overseas assets	U	\$382,876.00

16 LIABILITIES

Borrowings	V	\$253,978.00
Total member closing account balances	W	\$126,412.00
Other liabilities	Y	\$2,486.00
Total liabilities	Z	\$382,876.00

Section K : Declarations**PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS**

Title	Mr
First name	GEOFF
Family name	HULL
Non-individual trustee name	PRIZE INVESTMENTS PTY. LTD.
Contact number	02 92119790
Email address	snoborder@icloud.co m

TAX AGENT'S CONTACT DETAILS

Practice name	SYDNEY TAX PRACTICE
First name	SYDNEY
Other name	TAX
Family name	PRACTICE
Contact number	02 92119790

Member 1 — HULL, GEOFFREY (TFN Recorded)Account status OpenTax File Number TFN Recorded**INDIVIDUAL NAME**Title MrGiven name GEOFFREY

Other given names

Family name HULL

Suffix

Date of birth 14 Mar 1975

Date of death

CONTRIBUTIONS

Opening account balance		\$84,227.80
Employer contributions	A	\$7,617.00
Principal Employer ABN	A1	
Personal contributions	B	\$617.00
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
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	
Total Contributions	N	\$8,234.00

OTHER TRANSACTIONS

Allocated earnings or losses	O	\$33,950.75
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$126,412.55

Worksheets

12 DEDUCTIONS

J Management and administration expenses

Description	Deductible	Non deductible
Bank fees	\$136.00	\$0.00
SMSF Levy	\$259.00	\$0.00
Total	\$395.00	\$0.00

16 LIABILITIES

Y Other liabilities

Description	Amount
Council rates	\$814.00
FY15 ATO Liability	\$820.00
FY16 ATO Liability	\$852.00
Total	\$2,486.00

E. PREPARATION DOCUMENTS

Depreciation Schedule

For The Period 01 July 2017 - 30 June 2018

Investment	Cost	Opening Written Down Value	Adjustments			Depreciation				Closing Written Down Value
			Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	
Fixtures and Fittings (at written down value) - Unitised										
Air-conditioner		0.00		1,416.46	A17#5 1,109.88	Diminishing Value	20.00 %	221.97	221.97	1,194.49
		0.00		1,416.46	1,109.88				221.97	1,194.49
		0.00		1,416.46	1,109.88				221.97	1,194.49

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

Hull Family Super Fund

Interest Reconciliation Report

For The Period 01 July 2017 - 30 June 2018

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
WBC9985 Westpac DIY Super Working #9985					
31/07/2017	0.24	0.24			
31/08/2017	0.20	0.20			
29/09/2017	0.14	0.14			
31/10/2017	0.14	0.14			
30/11/2017	0.17	0.17			
29/12/2017	0.16	0.16			
31/01/2018	0.04	0.04			
28/02/2018	0.22	0.22			
29/03/2018	0.13	0.13			
30/04/2018	0.15	0.15			
31/05/2018	0.05	0.05			
29/06/2018	0.45	0.45			
	2.09	2.09			
WBC9993 Westpac DIY Super Savings #9993					
31/07/2017	8.53	8.53			
31/08/2017	6.86	6.86			
29/09/2017	4.38	4.38			
31/10/2017	2.14	2.14			
30/11/2017	4.85	4.85			

Hull Family Super Fund Interest Reconciliation Report

For The Period 01 July 2017 - 30 June 2018

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
29/12/2017	7.77	7.77			
31/01/2018	10.71	10.71			
28/02/2018	10.06	10.06			
29/03/2018	9.72	9.72			
30/04/2018	9.89	9.89			
31/05/2018	9.79	9.79			
29/06/2018	9.38	9.38			
	94.08	94.08			
	96.17	96.17			
TOTAL	96.17	96.17			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	96.17	11C

Hull Family Super Fund

Market Movement Report

As at 30 June 2018

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
52 Minimbah West Branch Rd, Minimbah,										
	01/07/2017	Opening Balance	1.00	0.00	0.00	0.00	376,833.00	0.00	0.00	0.00
	30/06/2018	Revaluation	0.00	0.00	58,694.51	0.00	435,527.51	0.00	0.00	0.00
	30/06/2018		1.00	0.00	58,694.51	0.00	435,527.51	0.00	0.00	0.00
Air-conditioner										
	18/09/2017	Purchase	1.00	650.00	0.00	0.00	650.00	0.00	0.00	0.00
	18/09/2017	Instalment	0.00	766.46	0.00	0.00	1,416.46	0.00	0.00	0.00
	30/06/2018	Depreciation	0.00	0.00	0.00	(221.97)	1,194.49	0.00	0.00	0.00
	30/06/2018		1.00	1,416.46	0.00	(221.97)	1,194.49	0.00	0.00	0.00
Total Market Movement					58,694.51					0.00
										58,694.51

Hull Family Super Fund General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2018	ATO Levy		259.00		259.00 DR
			259.00		259.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
29/08/2017	Withdrawal Mobile 8435485 Bpay Asic prize investments		47.00	F76-77	47.00 DR
21/03/2018	Withdrawal Mobile 7899591 Bpay Asic wagerwon		254.00	F80-81	301.00 DR
			301.00		301.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
03/07/2017	Transaction Fee		10.00	F12	10.00 DR
01/08/2017	Transaction Fee		10.00	F13	20.00 DR
01/09/2017	Transaction Fee		10.00	F15	30.00 DR
02/10/2017	Transaction Fee		5.00	F16	35.00 DR
01/11/2017	Transaction Fee		15.00	F18	50.00 DR
01/12/2017	Transaction Fee		5.00	F19	55.00 DR
02/01/2018	Transaction Fee		5.00	F7	60.00 DR
29/01/2018	Fee For Periodical Payment Not Made Prize Investments P/L		5.00	F18	65.00 DR
01/02/2018	Transaction Fee		5.00	F19	70.00 DR
01/03/2018	Transaction Fee		5.00	F21	75.00 DR
03/04/2018	Transaction Fee		5.00	F10	80.00 DR
01/05/2018	Transaction Fee		5.00	F21	85.00 DR
28/05/2018	Fee For Periodical Payment Not Made Prize Investments P/L		5.00	F10	90.00 DR
01/06/2018	Transaction Fee		5.00	F21	95.00 DR
			95.00		95.00 DR
Borrowing Expense (31600)					
<u>Borrowing Expense (31600)</u>					
30/06/2018	Borrowing Expenses		601.60	D17	601.60 DR
			601.60		601.60 DR
Depreciation (33400)					
<u>Air-conditioner (AIR)</u>					
30/06/2018	Depreciation for the period {2018}		221.97	E1	221.97 DR
			221.97		221.97 DR
Non Deductible Expenses (36000)					
<u>Non Deductible Expenses (36000)</u>					
10/07/2017	Withdrawal Mobile 3945295 Bpay Origin Ene electricity (2017 record as NCC)		260.63	F1/F48/A5#5	260.63 DR
			260.63		260.63 DR
Interest Paid (37900)					
<u>Interest Paid (37900)</u>					
05/07/2017	Interest		1,192.93	F24	1,192.93 DR

Hull Family Super Fund General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
07/08/2017	Interest		1,309.79	F25	2,502.72 DR
05/09/2017	Interest		1,150.52		3,653.24 DR
05/10/2017	Interest		1,188.07		4,841.31 DR
06/11/2017	Interest		1,265.06		6,106.37 DR
05/12/2017	Interest		1,145.59	F26	7,251.96 DR
05/01/2018	Interest		1,222.46		8,474.42 DR
05/02/2018	Interest		1,223.04		9,697.46 DR
05/03/2018	Interest		1,101.95		10,799.41 DR
05/04/2018	Interest		1,216.68		12,016.09 DR
07/05/2018	Interest		1,254.02	F28	13,270.11 DR
05/06/2018	Interest		1,137.52		14,407.63 DR
			14,407.63		14,407.63 DR

Fines (38200)

Fines (38200)

29/08/2017	Withdrawal Mobile 8435485 Bpay Asic prize investments		78.00	F76-77	78.00 DR
29/08/2017	Withdrawal Mobile 7917148 Bpay Asic wagerwon Pty Ltd		237.00	F78-79	315.00 DR
11/10/2017	Withdrawal Mobile 4026997 Bpay Asic late fee		245.00	F4/A17#4	560.00 DR
21/03/2018	Withdrawal Mobile 7899591 Bpay Asic wagerwon		78.00		638.00 DR
21/03/2018	Withdrawal Mobile 7899591 Bpay Asic wagerwon		245.00	F80-81	883.00 DR
			883.00		883.00 DR

Life Insurance Premiums (39000)

(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation (HULGEO00001A)

04/07/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196	Policy: F83-88	268.10		268.10 DR
04/08/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10	F12	536.20 DR
04/09/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10	F13	804.30 DR
04/10/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10	F15	1,072.40 DR
06/11/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		94.47		1,166.87 DR
04/12/2017	Payment By Authority To Bt Life Insuranc YI267467 032-196		94.47	F16	1,261.34 DR
04/01/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		94.47	F18	1,355.81 DR
05/02/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		94.47		1,450.28 DR
05/03/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196	Policy: F89-94	268.10	F19	1,718.38 DR
04/04/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10		1,986.48 DR
04/05/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		268.10	F21	2,254.58 DR
04/06/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29	F22	2,550.87 DR
			2,550.87		2,550.87 DR

Property Expenses - Electricity (41920) Sum \$5,391.91

52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)

18/09/2017	Withdrawal Mobile 1430177 Bpay Origin Ene origin electricity		602.97	F51	602.97 DR
------------	--	--	--------	------------	-----------

Hull Family Super Fund General Ledger

As at 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
07/02/2018	Withdrawal Mobile 6095505 Bpay Origin Ene		327.93 F54		930.90 DR
21/03/2018	Withdrawal Mobile 1105532 Bpay Origin Ene prize farm		401.45 F19/A16		1,332.35 DR
			1,332.35		1,332.35 DR
Property Expenses - Council Rates (41960)					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
07/08/2017	Withdrawal Mobile 5492904 Bpay Midcoast F wager won pty ltd		1,521.84 F39		1,521.84 DR
			1,521.84		1,521.84 DR
Property Expenses - Insurance Premium (41980)					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
31/07/2017	Payment By Authority To Cgu Insurance 135U68351190237731		\$125.54 Monthly (F58) 125.54 F12		125.54 DR
31/08/2017	Payment By Authority To Cgu Insurance 135U68351190237831		125.54 F13		251.08 DR
02/10/2017	Payment By Authority To Cgu Insurance 135U68351190237930		125.54 F15		376.62 DR
31/10/2017	Payment By Authority To Cgu Insurance 135U68351190237A31		125.54 F15		502.16 DR
04/12/2017	Withdrawal Mobile 4716844 Bpay Ajg Insura farm insurance		1,756.05 F59		2,258.21 DR
			2,258.21		2,258.21 DR
Property Expenses - Sundry Expenses (42110)					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
10/07/2017	Withdrawal Mobile 7244435 Bpay Elgas Limi gas		9.50 F57		9.50 DR
13/11/2017	Withdrawal Mobile 5574404 Bpay Elgas Limi		270.01 F57		279.51 DR
			279.51		279.51 DR

Total Debits: 24,972.61

Total Credits: 0.00

F. SOURCE DOCUMENTS



Statement Period
30 June 2017 - 29 September 2017

Westpac DIY Super Working Account

Account Name
PRIZE INVESTMENTS PTY. LTD. ATF
HULL FAMILY SUPERFUND

Customer ID
4813 7779 PRIZE INVESTMENTS PTY.
LTD.

BSB Account Number
032-196 439 985

Opening Balance	+ \$944.63
Total Credits	+ \$8,330.85
Total Debits	- \$8,962.90
Closing Balance	+ \$312.58

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
23 Dec 2016	0.25 %	1.05 %	1.05 %	1.05 %

Effective Date	Over \$499999
23 Dec 2016	1.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/17	STATEMENT OPENING BALANCE			944.63
10/07/17	Withdrawal Mobile 3945295 Bpay Origin Ene electricity	260.63		684.00
10/07/17	Withdrawal Mobile 7244435 Bpay Elgas Limi gas	125.00		559.00
17/07/17	Deposit Leanne Freel Apple		1,600.00	2,159.00
26/07/17	Periodical Payment To Prize Investment Loan Repayment	1,558.00		601.00
31/07/17	Interest Paid		0.24	601.24
07/08/17	Deposit Online 2945612 Tfr Westpac Diy Super Sarates		1,521.84	2,123.08
07/08/17	Withdrawal Mobile 5492904 Bpay Midcoast F wager won pty ltd	1,521.84		601.24
15/08/17	Deposit Leanne Freel Rent		1.00	602.24



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
21/08/17	Deposit Leanne Freel Rent		1,630.00	2,232.24
28/08/17	Periodical Payment To Prize Investment Loan Repayment	1,558.00		674.24
29/08/17	Withdrawal Mobile 7917148 Bpay Asic wagerwon Pty Ltd	237.00		437.24
29/08/17	Withdrawal Mobile 8435485 Bpay Asic prize investments	125.00		312.24
31/08/17	Interest Paid		0.20	312.44
18/09/17	Deposit Online 2068723 Tfr Westpac Diy Super Saaicon install		650.00	962.44
18/09/17	Deposit Online 2719687 Tfr Westpac Diy Super Saseptember mortgage		1,558.00	2,520.44
18/09/17	Deposit Online 2727363 Tfr Westpac Diy Super Saelectricity		602.97	3,123.41
18/09/17	Deposit Online 2731070 Tfr Westpac Diy Super Saaicon purchase		766.46	3,889.87
18/09/17	Withdrawal Mobile 1085420 Pymt Jake Wheel Prize investment	650.00		3,239.87
18/09/17	Withdrawal Mobile 1430177 Bpay Origin Ene origin electricity	602.97		2,636.90
18/09/17	Withdrawal Mobile 1773949 Pymt Geoffrey H aircon purchase	766.46		1,870.44
26/09/17	Periodical Payment To Prize Investment Loan Repayment	1,558.00		312.44
29/09/17	Interest Paid		0.14	312.58
29/09/17	CLOSING BALANCE			312.58

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9985

Transaction fee(s) period 01 JUN 2017 to 31 AUG 2017

Total \$0.00



ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2016 TO 30 JUNE 2017

For account: 2196/439985

Total interest credited

\$2.53

These details are provided for your records and taxation purposes

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 September 2017 - 29 December 2017

Westpac DIY Super Working Account

Account Name
PRIZE INVESTMENTS PTY. LTD. ATF
HULL FAMILY SUPERFUND

Customer ID
4813 7779 PRIZE INVESTMENTS PTY.
LTD.

BSB Account Number
032-196 439 985

Opening Balance	+ \$312.58
Total Credits	+ \$6,846.53
Total Debits	- \$6,945.06
Closing Balance	+ \$214.05

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
23 Dec 2016	0.25 %	1.05 %	1.05 %	1.05 %

Effective Date	Over \$499999
23 Dec 2016	1.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/09/17	STATEMENT OPENING BALANCE			312.58
11/10/17	Withdrawal Mobile 4026997 Bpay Asic late fee	245.00		67.58
16/10/17	Deposit Leanne Freel Rent		1,630.00	1,697.58
26/10/17	Periodical Payment To Prize Investment Loan Repayment	1,558.00		139.58
31/10/17	Interest Paid		0.14	139.72
13/11/17	Deposit Online 2152379 Tfr Westpac Diy Super Saelgas Minimbah		270.01	409.73
13/11/17	Deposit Online 2186193 Tfr Westpac Diy Super Sanovember payment		1,560.00	1,969.73
13/11/17	Withdrawal Mobile 5574404 Bpay Elgas Limi	270.01		1,699.72
27/11/17	Periodical Payment To Prize Investment Loan Repayment	1,558.00		141.72
30/11/17	Interest Paid		0.17	141.89



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
04/12/17	Deposit Online 2015758 Tfr Westpac Diy Super Safarm insurance		1,756.05	1,897.94
04/12/17	Withdrawal Mobile 4716844 Bpay Ajg Insura farm insurance	1,756.05		141.89
15/12/17	Deposit Leanne Freel Geoff		1,630.00	1,771.89
27/12/17	Periodical Payment To Prize Investment Loan Repayment	1,558.00		213.89
29/12/17	Interest Paid		0.16	214.05
29/12/17	CLOSING BALANCE			214.05

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9985

Transaction fee(s) period 01 SEP 2017 to 30 NOV 2017

Total \$0.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 December 2017 - 29 March 2018

Westpac DIY Super Working Account

Account Name
PRIZE INVESTMENTS PTY. LTD. ATF
HULL FAMILY SUPERFUND

Customer ID
4813 7779 PRIZE INVESTMENTS PTY.
LTD.

BSB Account Number
032-196 439 985

Opening Balance	+ \$214.05
Total Credits	+ \$4,392.05
Total Debits	- \$4,427.38
Closing Balance	+ \$178.72

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
23 Dec 2016	0.25 %	1.05 %	1.05 %	1.05 %

Effective Date	Over \$499999
23 Dec 2016	1.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/12/17	STATEMENT OPENING BALANCE			214.05
29/01/18	Fee For Periodical Payment Not Made Prize Investments P/L	5.00		209.05
31/01/18	Interest Paid		0.04	209.09
07/02/18	Deposit Online 2065548 Tfr Westpac Diy Super Satop up		1,783.21	1,992.30
07/02/18	Withdrawal Mobile 6095505 Bpay Origin Ene	327.93		1,664.37
26/02/18	Periodical Payment To Prize Investment Loan Repayment	1,558.00		106.37
28/02/18	Interest Paid		0.22	106.59
16/03/18	Deposit Leanne Freel rent		1,630.00	1,736.59
21/03/18	Deposit Online 2847724 Tfr Westpac Diy Super Sawagerwon		577.00	2,313.59



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
21/03/18	Deposit Online 2889806 Tfr Westpac Diy Super Saorigin electric		401.45	2,715.04
21/03/18	Withdrawal Mobile 1105532 Bpay Origin Ene prize farm	401.45		2,313.59
21/03/18	Withdrawal Mobile 7899591 Bpay Asic waggerwon	577.00		1,736.59
26/03/18	Periodical Payment To Prize Investment Loan Repayment	1,558.00		178.59
29/03/18	Interest Paid		0.13	178.72
29/03/18	CLOSING BALANCE			178.72

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9985

Transaction fee(s) period 01 DEC 2017 to 28 FEB 2018

Total \$0.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 March 2018 - 29 June 2018

Westpac DIY Super Working Account

Account Name
PRIZE INVESTMENTS PTY. LTD. ATF
HULL FAMILY SUPERFUND

Customer ID
4813 7779 PRIZE INVESTMENTS PTY.
LTD.

BSB Account Number
032-196 439 985

Opening Balance	+ \$178.72
Total Credits	+ \$4,890.65
Total Debits	- \$3,121.00
Closing Balance	+ \$1,948.37

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
23 Dec 2016	0.25 %	1.05 %	1.05 %	1.05 %

Effective Date	Over \$499999
23 Dec 2016	1.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/03/18	STATEMENT OPENING BALANCE			178.72
16/04/18	Deposit Leanne Freel rent Prize		1,630.00	1,808.72
26/04/18	Periodical Payment To Prize Investment Loan Repayment	1,558.00		250.72
30/04/18	Interest Paid		0.15	250.87
28/05/18	Fee For Periodical Payment Not Made Prize Investments P/L	5.00		245.87
31/05/18	Interest Paid		0.05	245.92
01/06/18	Deposit Leanne Freel Rent		1,630.00	1,875.92
18/06/18	Deposit Leanne Freel rent Prize		1,630.00	3,505.92
26/06/18	Periodical Payment To Prize Investment Loan Repayment	1,558.00		1,947.92
29/06/18	Interest Paid		0.45	1,948.37
29/06/18	CLOSING BALANCE			1,948.37



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9985

Transaction fee(s) period 01 MAR 2018 to 31 MAY 2018

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 June 2017 - 29 September 2017

Westpac DIY Super Savings Account

Account Name
PRIZE INVESTMENTS PTY. LTD. ATF
HULL FAMILY SUPERFUND

Customer ID
4813 7779 PRIZE INVESTMENTS PTY.
LTD.

BSB Account Number
032-196 439 993

Opening Balance	+ \$8,286.16
Total Credits	+ \$70.16
Total Debits	- \$6,184.65
Closing Balance	+ \$2,171.67

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
23 Dec 2016	1.25 %	1.25 %	1.25 %	1.25 %

Effective Date	Over \$499999
23 Dec 2016	1.25 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/17	STATEMENT OPENING BALANCE			8,286.16
03/07/17	Transaction Fee	10.00		8,276.16
04/07/17	Payment By Authority To Bt Life Insuranc YI267467 032-196	268.10		8,008.06
31/07/17	Interest Paid		8.53	8,016.59
31/07/17	Payment By Authority To Cgu Insurance 135U68351190237731	125.54		7,891.05
01/08/17	Transaction Fee	10.00		7,881.05
04/08/17	Payment By Authority To Bt Life Insuranc YI267467 032-196	268.10		7,612.95
07/08/17	Withdrawal Mobile 1945611 Tfr Westpac Diy rates	1,521.84		6,091.11
31/08/17	Interest Paid		6.86	6,097.97



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/17	Payment By Authority To Cgu Insurance 135U68351190237831	125.54		5,972.43
01/09/17	Transaction Fee	10.00		5,962.43
04/09/17	Payment By Authority To Bt Life Insuranc YI267467 032-196	268.10		5,694.33
05/09/17	Deposit Quicksuper Qsuper2011538521		50.39	5,744.72
18/09/17	Withdrawal Mobile 1068722 Tfr Westpac Diy aircon install	650.00		5,094.72
18/09/17	Withdrawal Mobile 1719686 Tfr Westpac Diy September mortgage	1,558.00		3,536.72
18/09/17	Withdrawal Mobile 1727362 Tfr Westpac Diy electricity	602.97		2,933.75
18/09/17	Withdrawal Mobile 1731069 Tfr Westpac Diy aircon purchase	766.46		2,167.29
29/09/17	Interest Paid		4.38	2,171.67
29/09/17	CLOSING BALANCE			2,171.67

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9993

Transaction fee(s) period 01 JUN 2017 to 31 AUG 2017

		Charged	Unit Price	Fee
Total	Non-internet/electronic tele-banking withd	6	\$5.00	\$30.00
\$30.00	Total	6		\$30.00

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2016 TO 30 JUNE 2017

For account: 2196/439993

Total interest credited \$88.36

These details are provided for your records and taxation purposes



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 September 2017 - 29 December 2017

Westpac DIY Super Savings Account

Account Name
PRIZE INVESTMENTS PTY. LTD. ATF
HULL FAMILY SUPERFUND

Customer ID
4813 7779 PRIZE INVESTMENTS PTY.
LTD.

BSB Account Number
032-196 439 993

Opening Balance	+ \$2,171.67
Total Credits	+ \$10,874.70
Total Debits	- \$4,319.18
Closing Balance	+ \$8,727.19

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
23 Dec 2016	1.25 %	1.25 %	1.25 %	1.25 %

Effective Date	Over \$499999
23 Dec 2016	1.25 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/09/17	STATEMENT OPENING BALANCE			2,171.67
02/10/17	Transaction Fee	5.00		2,166.67
02/10/17	Payment By Authority To Cgu Insurance 135U68351190237930	125.54		2,041.13
04/10/17	Payment By Authority To Bt Life Insuranc YI267467 032-196	268.10		1,773.03
30/10/17	Deposit Bt Insurance CI267468		4,201.75	5,974.78
31/10/17	Interest Paid		2.14	5,976.92
31/10/17	Payment By Authority To Cgu Insurance 135U68351190237A31	125.54		5,851.38
01/11/17	Transaction Fee	15.00		5,836.38
06/11/17	Payment By Authority To Bt Life Insuranc YI267467 032-196	94.47		5,741.91



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
13/11/17	Withdrawal Mobile 1152379 Tfr Westpac Diy elgas	270.01		5,471.90
13/11/17	Withdrawal Mobile 1186192 Tfr Westpac Diy November payment	1,560.00		3,911.90
30/11/17	Interest Paid		4.85	3,916.75
01/12/17	Transaction Fee	5.00		3,911.75
04/12/17	Withdrawal Mobile 1015757 Tfr Westpac Diy farm insurance	1,756.05		2,155.70
04/12/17	Payment By Authority To Bt Life Insuranc YI267467 032-196	94.47		2,061.23
05/12/17	Deposit Quicksuper Qsuper2069871668		98.87	2,160.10
05/12/17	Deposit Bt Insurance CI267468		2,531.20	4,691.30
05/12/17	Deposit Bt Insurance CI267468		4,028.12	8,719.42
29/12/17	Interest Paid		7.77	8,727.19
29/12/17	CLOSING BALANCE			8,727.19

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9993

Transaction fee(s) period 01 SEP 2017 to 30 NOV 2017

		Charged	Unit Price	Fee
Total \$25.00	Non-internet/electronic tele-banking withd	5	\$5.00	\$25.00
	Total	5		\$25.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 December 2017 - 29 March 2018

Westpac DIY Super Savings Account

Account Name
PRIZE INVESTMENTS PTY. LTD. ATF
HULL FAMILY SUPERFUND

Customer ID
4813 7779 PRIZE INVESTMENTS PTY.
LTD.

BSB Account Number
032-196 439 993

Opening Balance	+ \$8,727.19
Total Credits	+ \$5,182.54
Total Debits	- \$4,791.70
Closing Balance	+ \$9,118.03

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
23 Dec 2016	1.25 %	1.25 %	1.25 %	1.25 %

Effective Date	Over \$499999
23 Dec 2016	1.25 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/12/17	STATEMENT OPENING BALANCE			8,727.19
02/01/18	Transaction Fee	5.00		8,722.19
03/01/18	Deposit Quicksuper Qsuper2086832980		265.16	8,987.35
04/01/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	94.47		8,892.88
23/01/18	Deposit Bt Insurance CI267468		2,523.03	11,415.91
31/01/18	Interest Paid		10.71	11,426.62
01/02/18	Transaction Fee	5.00		11,421.62
05/02/18	Deposit Bt Insurance CI267468		2,014.06	13,435.68
05/02/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	94.47		13,341.21
07/02/18	Withdrawal Mobile 1047270 Tfr Investment missed jan	1,558.00		11,783.21



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
07/02/18	Withdrawal Mobile 1065547 Tfr Westpac Diy top up	1,783.21		10,000.00
28/02/18	Interest Paid		10.06	10,010.06
01/03/18	Transaction Fee	5.00		10,005.06
05/03/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	268.10		9,736.96
06/03/18	Deposit Quicksuper Qsuper2126936888		349.80	10,086.76
21/03/18	Withdrawal Mobile 1847723 Tfr Westpac Diy wagerwon	577.00		9,509.76
21/03/18	Withdrawal Mobile 1889806 Tfr Westpac Diy origin electric	401.45		9,108.31
29/03/18	Interest Paid		9.72	9,118.03
29/03/18	CLOSING BALANCE			9,118.03

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9993

Transaction fee(s) period 01 DEC 2017 to 28 FEB 2018

		Charged	Unit Price	Fee
Total	Non-internet/electronic tele-banking withd	3	\$5.00	\$15.00
\$15.00	Total	3		\$15.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Westpac DIY Super Savings Account

Statement Period
29 March 2018 - 29 June 2018

Account Name
PRIZE INVESTMENTS PTY. LTD. ATF
HULL FAMILY SUPERFUND

Customer ID
4813 7779 PRIZE INVESTMENTS PTY.
LTD.

BSB Account Number
032-196 439 993

Opening Balance	+ \$9,118.03
Total Credits	+ \$1,313.16
Total Debits	- \$847.49
Closing Balance	+ \$9,583.70

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
23 Dec 2016	1.25 %	1.25 %	1.25 %	1.25 %

Effective Date	Over \$499999
23 Dec 2016	1.25 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/03/18	STATEMENT OPENING BALANCE			9,118.03
03/04/18	Transaction Fee	5.00		9,113.03
04/04/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	268.10		8,844.93
17/04/18	Deposit Quicksuper Qsuper2155689103		338.71	9,183.64
30/04/18	Interest Paid		9.89	9,193.53
01/05/18	Transaction Fee	5.00		9,188.53
04/05/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	268.10		8,920.43
08/05/18	Deposit Quicksuper Qsuper2169865064		324.51	9,244.94
28/05/18	Deposit CBA Surfside MC Garage		291.84	9,536.78
31/05/18	Interest Paid		9.79	9,546.57
01/06/18	Transaction Fee	5.00		9,541.57
04/06/18	Deposit CBA Geoff H Super		82.08	9,623.65



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
04/06/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		9,327.36
11/06/18	Deposit CBA Surfside Motorcycl		82.08	9,409.44
18/06/18	Deposit CBA Surfside		82.08	9,491.52
25/06/18	Deposit CBA Surfside Motorcycl		82.80	9,574.32
29/06/18	Interest Paid		9.38	9,583.70
29/06/18	CLOSING BALANCE			9,583.70

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9993

Transaction fee(s) period 01 MAR 2018 to 31 MAY 2018

		Charged	Unit Price	Fee
Total \$15.00	Non-internet/electronic tele-banking withd	3	\$5.00	\$15.00
	Total	3		\$15.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Investment Property Loan

Statement Period

17 February 2017 - 17 August 2017

Account No.

032-196 45-4907

YOUR ACCOUNT SUMMARY

YOUR ACCOUNT STATUS as at 17 AUG 2017

Opening Balance	- \$252,698.16	Limit	\$250,916.00
Total Credits	+ \$9,348.00	Funds Available ¹	\$0.00
Total Debits	- \$7,178.61		
Closing Balance ¹	- \$250,528.77		

YOUR ACCOUNT DETAILS

YOUR CUSTOMER DETAILS

Account Name

PRIZE INVESTMENTS PTY. LTD.

Your Name

PRIZE INVESTMENTS PTY. LTD.

Your Customer Number

4813 7779

TRANSACTIONS

032-196 45-4907

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
17/02/17	Statement Opening Balance			-252,698.16
27/02/17	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-251,140.16
06/03/17	Interest	1,076.14		-252,216.30
27/03/17	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-250,658.30
05/04/17	Interest	1,169.44		-251,827.74
26/04/17	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-250,269.74
05/05/17	Interest	1,196.19		-251,465.93
26/05/17	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-249,907.93
05/06/17	Interest	1,234.12		-251,142.05
26/06/17	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-249,584.05
05/07/17	Interest	1,192.93		-250,776.98



TRANSACTIONS

032-196 45-4907

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/07/17	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-249,218.98
07/08/17	Interest	1,309.79		-250,528.77
17/08/17	Closing Balance			-250,528.77

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
23 Aug 2016	5.56 %
24 Mar 2017	5.79 %

MORE INFORMATION

Things you should know:

¹ Proceeds of cheques will not be available until cleared.

Westpac Live



Register now at
westpac.com.au/register

Telephone Banking



132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch



westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



TRANSACTIONS

032-196 45-4907

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
07/02/18	Deposit Online 2047281 Tfr Westpac Diy Super Samissed jan		1,558.00	-248,375.51
16/02/18	Closing Balance			-248,375.51

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

INTEREST RATES SUMMARY

Annual Percentage Rate (per annum) on Debit Balances

Effective Date	Annual Rate
24 Mar 2017	5.79 %

MORE INFORMATION

Things you should know:

¹ Proceeds of cheques will not be available until cleared.

Westpac Live



Register now at
westpac.com.au/register

Telephone Banking



132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch



westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC


SMSF Investment Property Loan

Statement Period

16 February 2018 - 17 August 2018

Account No.

032-196 45-4907

YOUR ACCOUNT SUMMARY

Opening Balance	- \$248,375.51
Total Credits	+ \$7,790.00
Total Debits	- \$7,146.45
Closing Balance ¹	- \$247,731.96

YOUR ACCOUNT STATUS as at 17 AUG 2018

Limit	\$247,330.00
Funds Available ¹	\$0.00

YOUR ACCOUNT DETAILS

Account Name
PRIZE INVESTMENTS PTY. LTD.

YOUR CUSTOMER DETAILS

Your Name PRIZE INVESTMENTS PTY. LTD.
Your Customer Number 4813 7779

YOUR LOAN SUMMARY

Repayment Type ² Principal and Interest
Loan Expiry Date ³ 25 February 2045

TRANSACTIONS
032-196 45-4907

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
16/02/18	Statement Opening Balance			-248,375.51
26/02/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-246,817.51
05/03/18	Interest	1,101.95		-247,919.46
26/03/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-246,361.46
05/04/18	Interest	1,216.68		-247,578.14
26/04/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-246,020.14
07/05/18	Interest	1,254.02		-247,274.16
05/06/18	Interest	1,137.52		-248,411.68

**TRANSACTIONS****032-196 45-4907**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/06/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-246,853.68
05/07/18	Interest	1,179.94		-248,033.62
26/07/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-246,475.62
06/08/18	Interest	1,256.34		-247,731.96
17/08/18	Closing Balance			-247,731.96

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

INTEREST RATES SUMMARY**Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
24 Mar 2017	5.79 %

MORE INFORMATION**17 Aug 2018**

Mandatory positive credit reporting commences in Australia this year for the major banks. The change means additional information, including account open dates, credit limits and up to 24 months of repayment history, will be supplied to credit reporting bodies for all open consumer credit accounts. This means it's now more important than ever to pay your bills on time and if you do, this will appear favourably on your credit report. For further info, visit the CreditSmart website. If you don't have automatic payments in place, you might like to consider setting this up to take the hassle out of remembering to pay your account each month.

Things you should know:

- ¹ Proceeds of cheques will not be available until cleared.
- ² To learn more about loan repayment types, go to:
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- ³ Your Loan Term expires on this date and all debit funds are due and payable.

Westpac Live

Register now at
[westpac.com.au/register](https://www.westpac.com.au/register)

Telephone Banking

132 032
+61 2 9293 9270 if overseas
8am-8pm 7 days

Local Branch

[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

THANK YOU FOR BANKING WITH WESTPAC

THIS PAGE HAS BEEN LEFT INTENTIONALLY BLANK

IMPORTANT NOTES ABOUT THIS AGREEMENT

1. The tenant should be given time to read this agreement (including the completed condition report) and to obtain appropriate advice if necessary.
2. A landlord or landlord's agent must give a tenant an approved form of information statement (which explains both parties' rights and obligations under this agreement) published by NSW Fair Trading before the tenant enters into the residential tenancy agreement.
3. If this agreement has a fixed term of more than 3 years, it must be annexed to the form approved by the Registrar-General for registration under the *Real Property Act 1900*. In that circumstance, the parties should seek their own independent legal advice to ensure this agreement is in a registrable form.

This agreement is made on 1/8/17 at Minimbah, NSW between
LANDLORD [Insert name of landlord(s) and contact details]

Name/s Geoffrey Hull (Hull SMSF) A.B.N. (if applicable)

Contact Details P.O. Box 994 Delinghurst NSW 1300 Care of Agent Yes No
0432 711 955 geoff@hull.com.au

TENANT [Insert name of tenant(s) and contact details (eg. Residential and business address, phone, fax and email details.)]

Leanne Freel - 0403 197 593
- leannefreel@icloud.com
52 Minimbah west branch rd, Minimbah 2312

LANDLORD'S AGENT DETAILS [Insert name of landlord's agent (if any) and contact details]

Licensee _____ A.B.N. _____

Trading as _____ A.B.N. _____

Address _____ Postcode _____

Phone _____ Fax _____ Mobile _____ Email _____

TENANT'S AGENT DETAILS [Insert name of tenant's agent (if any) and contact details]

If appointed, all notices and documents given to the tenant must also be given to the tenant's agent

Name/s _____ A.B.N. _____

Address _____ Postcode _____

Phone _____ Fax _____ Mobile _____ Email _____

TERM OF AGREEMENT

The term of this agreement is: 3 weeks/months/years
starting on 1/8/2017 and ending on 1/7/2020 [Cross out if not applicable]

RESIDENTIAL PREMISES

The residential premises are [Insert address]

Address 52 Minimbah west branch rd, Minimbah NSW Postcode 2312

The residential premises include: [Include any additional matters, such as a parking space or furniture provided]

THE LANDLORD AND TENANT ENTER INTO THIS AGREEMENT AND AGREE TO ALL ITS TERMS.

SIGNED BY THE LANDLORD

in the presence of: Leanne Freed
(Name of witness)

[Signature]
(Signature of witness)

[Signature]
(Signature of landlord)

SIGNED BY THE TENANT

in the presence of: Geoffrey Hull
(Name of witness)

[Signature]
(Signature of witness)

[Signature]
(Signature of tenant)

in the presence of: _____
(Name of witness)

(Signature of witness)

(Signature of tenant)

The tenant acknowledges that, at or before the time of signing this residential tenancy agreement, the tenant was given a copy of an information statement published by NSW Fair Trading.

[Signature]
(Signature of tenant)

[Signature]
(Signature of tenant)

For information about your rights and obligations as a landlord or tenant, contact:
(a) NSW Fair Trading on 13 32 20 or www.fairtrading.nsw.gov.au, or
(b) Law Access NSW on 1300 888 529 or www.lawaccess.nsw.gov.au, or
(c) your local Tenants Advice and Advocacy Service at www.tenants.org.au

RIGHT TO OCCUPY THE PREMISES

1. The landlord agrees that the tenant has the right to occupy the residential premises during the tenancy. The residential premises include the additional things (if any) noted under "Residential premises".

COPY OF AGREEMENT

2. The landlord agrees to give the tenant:
2.1 a copy of this agreement before or when this agreement is signed and given by the tenant to the landlord or a person on the landlord's behalf, and
2.2 a copy of this agreement signed by both the landlord and the tenant as soon as is reasonably practicable.

RENT

3. The tenant agrees:
3.1 to pay rent on time, and
3.2 to reimburse the landlord for the cost of replacing rent deposit books or rent cards lost by the tenant, and
3.3 to reimburse the landlord for the amount of any fees paid by the landlord to a bank or other authorised deposit-taking institution as a result of funds of the tenant not being available for rent payment on the due date.

4. The landlord agrees:

- 4.1 to provide the tenant with at least one means to pay rent for which the tenant does not incur a cost (other than bank fees or other account fees usually payable for the tenant's transactions) and that is reasonably available to the tenant, and
- 4.2 not to require the tenant to pay more than 2 weeks rent in advance or to pay rent for a period of the tenancy before the end of the previous period for which rent has been paid, and
- 4.3 not to require the tenant to pay rent by a cheque or other negotiable instrument that is post-dated, and
- 4.4 to accept payment of unpaid rent after the landlord has given a termination notice on the ground of failure to pay rent if the tenant has not vacated the residential premises, and
- 4.5 not to use rent paid by the tenant for the purpose of any amount payable by the tenant other than rent, and
- 4.6 to give a rent receipt to the tenant if rent is paid in person (other than by cheque) and to make a rent receipt available for collection by the tenant or to post it to the residential premises if rent is paid by cheque, and
- 4.7 to keep a record of rent paid under this agreement and to provide a written statement showing the rent record for a specified period within 7 days of a request by the tenant (unless the landlord has previously provided a statement for the same period).

Note. The landlord and tenant may, by agreement, change the manner in which rent is payable under this agreement.

RENT INCREASES

5. The landlord and the tenant agree that the rent cannot be increased after the end of the fixed term (if any) of this agreement or under this agreement unless the landlord gives not less than 60 days written notice of the increase to the tenant. The notice must specify the increased rent and the day from which it is payable.

Note. Section 42 of the *Residential Tenancies Act 2010* sets out the circumstances in which rent may be increased during the fixed term of a residential tenancy agreement. An additional term for this purpose may be included in the agreement.

6. The landlord and the tenant agree:
- 6.1 that the increased rent is payable from the day specified in the notice, and
 - 6.2 that the landlord may cancel or reduce the rent increase by a later notice that takes effect on the same day as the original notice, and
 - 6.3 that increased rent under this agreement is not payable unless the rent is increased in accordance with this agreement and the *Residential Tenancies Act 2010* or by the Civil and Administrative Tribunal.

RENT REDUCTIONS

7. The landlord and the tenant agree that the rent abates if the residential premises:
- 7.1 are destroyed, or become wholly or partly uninhabitable, otherwise than as a result of a breach of this agreement, or
 - 7.2 cease to be lawfully usable as a residence, or
 - 7.3 are compulsorily appropriated or acquired by an authority.
8. The landlord and the tenant may, at any time during this agreement, agree to reduce the rent payable.

PAYMENT OF COUNCIL RATES, LAND TAX, WATER AND OTHER CHARGES

9. The landlord agrees to pay:
- 9.1 rates, taxes or charges payable under any Act (other than charges payable by the tenant under this agreement), and
 - 9.2 the installation costs and charges for initial connection to the residential premises of an electricity, water, gas, bottled gas or oil supply service, and
 - 9.3 all charges for the supply of electricity, gas (except bottled gas) or oil to the tenant at the residential premises that are not separately metered, and
 - 9.4 the costs and charges for the supply or hire of gas bottles for the supply of bottled gas at the commencement of the tenancy, and
 - 9.5 all charges (other than water usage charges) in connection with a water supply service to separately metered residential premises, and
 - 9.6 all charges in connection with a water supply service to residential premises that are not separately metered, and
 - 9.7 all charges for the supply of sewerage services (other than for pump out septic services) or the supply or use of drainage services to the residential premises, and
 - 9.8 all charges for the availability of gas to the residential premises if the premises do not have any appliances, supplied by the landlord, for which gas is required and the tenant does not use gas supplied to the premises for any purpose.

10. The tenant agrees to pay:
- 10.1 all charges for the supply of electricity, gas (except bottled gas) or oil to the tenant at the residential premises if the premises are separately metered, and
 - 10.2 all charges for the supply of bottled gas to the tenant at the residential premises, and
 - 10.3 all charges for pumping out a septic system used for the residential premises, and
 - 10.4 any excess garbage charges relating to the tenant's use of the residential premises, and

SCHEDULE A**SPECIAL CONDITIONS – FLATS****Special Condition 1 - Noise**

The tenant must not create any noise in the flat or on the common area likely to interfere with the peaceful enjoyment of the owner or occupier of another flat or of any person lawfully using the common area.

Special Condition 2 - Vehicles

The tenant must not park or stand any motor or other vehicle on the common area except with the written approval of the landlord.

Special Condition 3 - Obstruction of common area

The tenant must not obstruct lawful use of the common area by any person.

Special Condition 4 – Damage to lawns and plants on the common areas

The tenant must not:

- a damage any lawn, garden, tree, shrub, plant or flower being part of or situated on the common area, or
- b use for his or her own purposes as a garden any portion of the the common area.

Special Condition 5 – Damage to common areas

The tenant must not mark, paint, drive nails or screws or the like into, or otherwise damage or deface, any structure that forms part of the the common area without the approval in writing of the landlord or an order of the Civil and Administrative Tribunal.

Special Condition 6 – Behaviour of owners and occupiers

The tenant when on the common area must be adequately clothed and must not use language or behave in a manner likely to cause offence or embarrassment to the owner or occupier of another flat or to any person lawfully using the common area.

Special Condition 7 – Children playing on common areas in building

The tenant must not permit any child of whom the tenant has control to play on the common area within the building or, unless accompanied by an adult exercising effective control, to be or to remain on the common area comprising a laundry, car parking area or other area of possible danger or hazard to children.

Special Condition 8 – Behaviour of invitees

The tenant must take all reasonable steps to ensure that invitees of the tenant do not behave in a manner likely to interfere with the peaceful enjoyment of the owner or occupier of another flat or any person lawfully using the common area.

Special Condition 9 - Depositing rubbish and other material on common areas

The tenant must not deposit or throw on the common area any rubbish, dirt, dust or other material likely to interfere with the peaceful enjoyment of the owner or occupier of another flat or of any person lawfully using the common area.

Special Condition 10 – Drying of laundry items

The tenant must not, except with the consent in writing of the landlord, hang any washing, towel, bedding, clothing or other article on any part of the flat in such a way as to be visible from outside the building other than on any lines provided by the landlord for that purpose and then only for a reasonable period.

Special Condition 11 - Preservation of fire safety

The tenant must not do any thing or permit any invitees of the tenant to do any thing on the lot or the common area that is likely to affect the operation of fire safety devices or to reduce the level of fire safety in the flats or the common area.

Special Condition 12 - Cleaning windows and doors

The tenant must keep clean all glass in windows and all doors on the boundary of the flat, including so much as is common area.

Special Condition 13 - Storage of inflammable liquids and other substances and materials

- 1 The tenant must not, except with the approval in writing of the landlord, use or store on the flat or on the common area any inflammable chemical, liquid or gas or other inflammable material.
- 2 This special condition does not apply to chemicals, liquids, gases or other material used or intended to be used for domestic purposes, or any chemical, liquid, gas or other material in a fuel tank of a motor vehicle or internal combustion engine.

Special Condition 14 - Moving furniture and other objects on or through the common area

The tenant must not transport any furniture or large object through or on the common area within the building unless sufficient notice has first been given to the executive committee so as to enable the landlord to arrange for a person to be present at the time when the tenant does so.

Special Condition 15 - Garbage disposal

The tenant:

- a must maintain within the flat, or on such part of the common area as may be authorised by the landlord, in clean and dry condition and adequately covered a receptacle for garbage,
- b must ensure that before refuse is placed in the receptacle it is securely wrapped or, in the case of tins or other containers, completely drained,
- c for the purpose of having the garbage collected, must place the receptacle within an area designated for that purpose by the landlord and at a time not more than 12 hours before the time at which garbage is normally collected,
- d when the garbage has been collected, must promptly return the receptacle to the flat or other area referred to in paragraph (a),
- e must not place any thing in the receptacle of the owner or occupier of any other flat except with the permission of that owner or occupier, and
- f must promptly remove any thing which the tenant or garbage collector may have spilled from the receptacle and must take such action as may be necessary to clean the area within which that thing was spilled.

Special Condition 16 - Keeping of animals

The tenant must not, without the prior approval in writing of the landlord, keep any animal on the flat or the common area.

Special Condition 17 - Appearance of flat

- 1 The tenant must not, without the written consent of the landlord, maintain within the flat anything visible from outside the flat that, viewed from outside the flat, is not in keeping with the rest of the building.
- 2 This special condition does not apply to the hanging of any washing, towel, bedding, clothing or other article as referred to in Special Condition 10.

Special Condition 18 - Change in use of flat to be notified

The tenant must notify the landlord if the tenant changes the existing use of the flat in a way that may affect the insurance premiums for the landlord (for example, if the change of use results in a hazardous activity being carried out in the flat, or results in the flat being used for commercial or industrial purposes rather than residential purposes).

- 19.2 the tenant gives or makes a reasonable attempt to give the landlord notice of the damage, and
- 19.3 the tenant gives the landlord a reasonable opportunity to make the repairs, and
- 19.4 the tenant makes a reasonable attempt to have any appropriate tradesperson named in this agreement make the repairs, and
- 19.5 the repairs are carried out, where appropriate, by licensed or properly qualified persons, and
- 19.6 the tenant, as soon as possible, gives or tries to give the landlord written details of the repairs, including the cost and the receipts for anything the tenant pays for.

Note. The type of repairs that are **urgent repairs** are defined in the *Residential Tenancies Act 2010* and are defined as follows:

- (a) a burst water service,
- (b) an appliance, fitting or fixture that uses water or is used to supply water that is broken or not functioning properly, so that a substantial amount of water is wasted,
- (c) a blocked or broken lavatory system,
- (d) a serious roof leak,
- (e) a gas leak,
- (f) a dangerous electrical fault,
- (g) flooding or serious flood damage,
- (h) serious storm or fire damage,
- (i) a failure or breakdown of the gas, electricity or water supply to the premises,
- (j) a failure or breakdown of any essential service on the residential premises for hot water, cooking, heating, cooling or laundering,
- (k) any fault or damage that causes the premises to be unsafe or insecure.

SALE OF THE PREMISES**20. The landlord agrees:**

- 20.1 to give the tenant written notice that the landlord intends to sell the residential premises, at least 14 days before the premises are made available for inspection by potential purchasers, and
- 20.2 to make all reasonable efforts to agree with the tenant as to the days and times when the residential premises are to be available for inspection by potential purchasers.

21. The tenant agrees not to unreasonably refuse to agree to days and times when the residential premises are to be available for inspection by potential purchasers.**22. The landlord and tenant agree:**

- 22.1 that the tenant is not required to agree to the residential premises being available for inspection more than twice in a period of a week, and
- 22.2 that, if they fail to agree, the landlord may show the residential premises to potential purchasers not more than twice in any period of a week and must give the tenant at least 48 hours notice each time.

LANDLORD'S ACCESS TO THE PREMISES**23. The landlord agrees** that the landlord, the landlord's agent or any person authorised in writing by the landlord, during the currency of this agreement, may only enter the residential premises in the following circumstances:

- 23.1 in an emergency (including entry for the purpose of carrying out urgent repairs),
- 23.2 if the Civil and Administrative Tribunal so orders,
- 23.3 if there is good reason for the landlord to believe the premises are abandoned,

- 23.4 if there is good reason for serious concern about the health of the tenant or any other person on the residential premises and a reasonable attempt has been made to obtain consent to the entry,
- 23.5 to inspect the premises, if the tenant is given at least 7 days written notice (no more than 4 inspections are allowed in any period of 12 months),
- 23.6 to carry out, or assess the need for, necessary repairs, if the tenant is given at least 2 days notice each time,
- 23.7 to carry out, or assess the need for, work relating to statutory health and safety obligations relating to the residential premises, if the tenant is given at least 2 days notice each time,
- 23.8 to show the premises to prospective tenants on a reasonable number of occasions if the tenant is given reasonable notice on each occasion (this is only allowed during the last 14 days of the agreement),
- 23.9 to value the property, if the tenant is given 7 days notice (not more than one valuation is allowed in any period of 12 months),
- 23.10 if the tenant agrees.

24. The landlord agrees that a person who enters the residential premises under clause 23.5, 23.6, 23.7, 23.8 or 23.9 of this agreement:

- 24.1 must not enter the premises on a Sunday or a public holiday, unless the tenant agrees, and
- 24.2 may enter the premises only between the hours of 8.00 a.m. and 8.00 p.m., unless the tenant agrees to another time, and
- 24.3 must, if practicable, notify the tenant of the proposed day and time of entry.

25. The landlord agrees that, except in an emergency (including to carry out urgent repairs), a person other than the landlord or the landlord's agent must produce to the tenant the landlord's or the landlord's agent's written permission to enter the residential premises.**26. The tenant agrees** to give access to the residential premises to the landlord, the landlord's agent or any person, if they are exercising a right to enter the residential premises in accordance with this agreement.**ALTERATIONS AND ADDITIONS TO THE PREMISES****27. The tenant agrees:**

- 27.1 not to install any fixture or renovate, alter or add to the residential premises without the landlord's written permission, and
- 27.2 not to remove, without the landlord's permission, any fixture attached by the tenant that was paid for by the landlord or for which the landlord gave the tenant a benefit equivalent to the cost of the fixture, and
- 27.3 to notify the landlord of any damage caused by removing any fixture attached by the tenant, and
- 27.4 to repair any damage caused by removing the fixture or compensate the landlord for the reasonable cost of repair.

28. The landlord agrees not to unreasonably refuse permission for the installation of a fixture by the tenant or to a minor alteration, addition or renovation by the tenant.**LOCKS AND SECURITY DEVICES****29. The landlord agrees:**

- 29.1 to provide and maintain locks or other security devices necessary to keep the residential premises reasonably secure, and

RESIDENTIAL TENANCY AGREEMENT

- (b) any cost or expense of any kind incurred by the landlord to replace or fix an item, fixture or fitting in or on the residential premises that was required to be replaced or fixed as a result of a fire audit or fire inspection, provided that the item, fixture or fitting needed replacing or fixing due to the activities carried out by the tenant in or on the residential premises (including, without limitation, creating holes in, or attaching hooks to, fire safety doors); and
- (c) any fine, penalty or costs of any recovery action incurred by the landlord arising out of or in connection with the failure of a body corporate, community association or company to comply with a statutory requirement (including, without limitation, the lodgment of an annual fire safety statement) if that failure was caused or contributed to by the tenant;

61.2. to notify the landlord or the landlord's agent immediately if any smoke detector or smoke alarm in the residential premises is not working properly so that the landlord can attend to the landlord's obligation referred to in clause 38 of this agreement;

61.3. to pay any call out fees payable to the fire brigade or other authorities which become payable in the event that a smoke alarm fitted to the residential premises is activated by activities carried out by the tenant on the residential premises, including but not limited to burning food; and

61.4. where the residential premises are subject to the *Strata Schemes Management Act 1996* or the *Strata Schemes (Leasehold Development) Act 1986* to immediately notify the landlord or the landlord's agent of:

- (a) any windows in the residential premises that do not have any locks or other window safety devices; or
- (b) any locks or other window safety devices in the residential premises that are non-compliant with legislation or need repairing,

so that the landlord or landlord's agent can ensure compliance with section 64A of the *Strata Schemes Management Act 1996* with respect to window safety devices.

ADDITIONAL TERM - TENANCY DATABASES

62. The landlord or the landlord's agent advises and the tenant acknowledges and agrees that the tenant's personal information may be collected, used and disclosed for the purpose of listing the tenant on a tenancy database as permitted by, and in accordance with, the provisions of the *Residential Tenancies Act 2010*.

ADDITIONAL TERM – GARAGE, STORAGE CAGE, OPEN CAR SPACE OR OTHER STORAGE FACILITY

[This clause does not apply if there is no garage, storage cage, open car space or other storage facility on the residential premises]

63. The landlord gives no undertaking as to the security and/or waterproofing of any garage, storage cage, open car space or any other storage facility on the residential premises and accepts no liability for any damage to such garage, storage cage, open car space or other storage facility or to anything stored therein.

ADDITIONAL TERM – DETAILS OF TENANT AND TENANT'S AGENT

64. The tenant agrees to notify the landlord or the landlord's agent, in writing within 14 days, of any changes to the nominated contact details of the tenant or the tenant's agent, including those specified in this agreement.

ADDITIONAL TERM – TENANT'S REFUSAL OF ACCESS

65. Where the tenant has been provided with the requisite notice pursuant to clause 23.8 and the tenant has refused access to the residential premises preventing prospective tenants from inspecting them, the tenant acknowledges and agrees that the landlord is entitled to claim damages for loss of bargain in the event the landlord is unable to secure a future tenant as a result of the tenant's refusal to allow access to the residential premises.

66. The tenant agrees that the landlord and the landlord's agent are authorised to use the office set of keys to access the residential premises for the purpose of carrying out an inspection pursuant to clause 23.

ADDITIONAL TERM - PRIVACY POLICY

67. The *Privacy Act 1988* (Cth) (the Act) allows certain information about the tenant referred to in this agreement to be collected, used and disclosed for the purpose for which it was collected, and otherwise in accordance with the Act. This Privacy Policy does not form part of this agreement and only applies to the extent that the landlord collects, uses and discloses personal information and is required by the Act to comply with the requirements of the Act. If the landlord appoints an agent to act for the landlord, then this Privacy Policy will apply to the landlord's agent's collection, use and disclosure of personal information on behalf of the landlord.

The landlord may amend, or amend and restate, this Privacy Policy from time to time and may subsequently notify the tenant of any changes to this Privacy Policy by written notification to the tenant. Any change to this Privacy Policy takes effect on the date of that written notification.

The personal information the tenant provides in connection with this agreement or collected from other sources is necessary for the landlord and (if appointed) the landlord's agent to:

- identify and verify the tenant's identity;
- process and assess any application received in relation to the lease of the residential premises;
- assess the tenant's ability to meet their financial and other obligations under this agreement;
- manage this agreement and the residential premises including (without limitation) the collection of rent and the preparation of required statements of accounts;
- contact and liaise with goods and services providers as instructed by the tenant and to provide those providers with the tenant's personal information;
- comply with any applicable law;
- liaise and exchange information with the tenant and the legal and other advisors of the tenant, landlord and (if appointed) the landlord's agent in relation to or in connection with this agreement;
- negotiate the lease for the residential premises;
- process any payment (including, without limitation, the exchange of personal information with the relevant payment provider, where necessary); and
- comply with any dispute resolution process.

If the personal information is not provided by the tenant, the landlord and (if appointed) the landlord's agent may not be able to carry out the steps described above.

RESIDENTIAL TENANCY AGREEMENT

ADDITIONAL TERMS

[Additional terms may be included in this agreement if:

- both the landlord and tenant agree to the terms, and
- they do not conflict with the *Residential Tenancies Act 2010*, the *Residential Tenancies Regulation 2010* or any other Act, and
- they do not conflict with the standard terms of this agreement.

[ANY ADDITIONAL TERMS ARE NOT REQUIRED BY LAW AND ARE NEGOTIABLE.]

ADDITIONAL TERM – BREAK FEE

[Cross out this clause if not applicable and, if not applicable, note clauses 54.2(a) and 54.2(c)]

41. The tenant agrees that, if the tenant ends the residential tenancy agreement before the end of the fixed term of the agreement, the tenant must pay a break fee of the following amount:

41.1 if the fixed term is for 3 years or less, 6 weeks rent if less than half of the term has expired or 4 weeks rent in any other case, or

41.2 if the fixed term is for more than 3 years,

\$ _____

This clause does not apply if the tenant terminates the residential tenancy agreement early for a reason that is permitted under the *Residential Tenancies Act 2010*.

Note. Permitted reasons for early termination include destruction of residential premises, breach of the agreement by the landlord and an offer of social housing or a place in an aged care facility. Also refer to clauses 52, 53, 54 and 55 for termination of this agreement.

Section 107 of the *Residential Tenancies Act 2010* regulates the rights of the landlord and tenant under this clause.

42. The landlord agrees that the compensation payable by the tenant for ending the residential tenancy agreement before the end of the fixed term is limited to the amount specified in clause 41 and any occupation fee payable under the *Residential Tenancies Act 2010* for goods left on the residential premises.

ADDITIONAL TERM – PETS

43. The tenant agrees not to keep animals on the residential premises without first obtaining the written consent of the landlord and, if applicable, the body corporate, community association or board of directors.

44. The landlord agrees that the tenant may keep the following animals on the residential premises unless otherwise prohibited by a strata by-law, community title rule, company title rule and/or management statement, or under a law relating to health or other applicable law:

any _____

45. The tenant agrees to:

- have the carpet professionally cleaned and to have the residential premises treated by a professional pest control provider/entity if animals have been kept on the residential premises during the tenancy;
- repair any damage caused by animals kept on the residential premises;
- upon request, and in the form of evidence elected, by the landlord or the landlord's agent, provide to the landlord or the landlord's agent (as the case may be) evidence that the tenant has complied with clauses 45.1 and 45.2 of this agreement; and
- indemnify the landlord in respect of all claims arising out of or in connection with any damage, costs or personal injuries caused or contributed to by:

- any animals kept by the tenant on the residential premises; and
- any animals moving, or being moved by someone, across the residential premises and any common areas.

ADDITIONAL TERM – AGREEMENT TO USE PREVIOUS CONDITION REPORT

46. The landlord and tenant agree that the condition report included in a residential tenancy agreement entered into by the tenant and dated _____ (insert a date if the landlord and tenant agree to this clause) forms part of this agreement.

ADDITIONAL TERM – TENANT'S CARE AND USE OF THE RESIDENTIAL PREMISES

47. Further to clause 16, the tenant agrees:

- to clean the residential premises regularly with special attention to the kitchen, bathroom and appliances;
- to put nothing down any sink, toilet or drain likely to cause obstruction or damage;
- to wrap up and place garbage in a suitable container;
- to regularly mow the lawns and keep the grounds and garden tidy and free of weeds and rubbish and maintain them in their condition, fair wear and tear excepted, as at the commencement of this agreement;
- to take special care of the items let with the residential premises including any furniture, furnishings and appliances;
- to do no decorating that involves painting, marking or defacing the residential premises or fixing posters without the prior written consent of the landlord or an order of the Civil and Administrative Tribunal;
- to ensure that nothing is done that may prejudice any insurance policy or increase the premium payable under any insurance policy held by the landlord in relation to the residential premises and to ensure that nothing is done on the residential premises which may expose the owner to any claims or liability or which might give rise to an insurance claim;
- to notify the landlord promptly of any infectious disease or the presence of rats, cockroaches, fleas or other pests;
- to ventilate, in an adequate and timely manner and, if applicable, without any alteration or addition to the common property, all rooms and areas in the residential premises and to prevent the growth of mould;
- not to remove, alter or damage any water efficiency measure installed in the residential premises;
- not to store rubbish or unregistered vehicles on the residential premises, and not to store any items in the garage, storage cage, open car space or any other storage facility on the residential premises and storage of any items on the residential premises is at the tenant's own risk; and
- to take out and bring in, in accordance with the scheduled garbage collection days, and to keep clean, all bins that are supplied with the residential premises and to pay the cost of repair or replacement of any bins that become damaged, lost or stolen (if not repaired or replaced at the cost of the relevant authority) whilst the tenant is in occupation of the residential premises.

RESIDENTIAL TENANCY AGREEMENT

ADDITIONAL TERM – TELECOMMUNICATIONS SERVICES**48. The tenant agrees:**

- 48.1. to leave, in the same manner of connection or operation, any telephone service installed in the residential premises at the commencement of this agreement; and
- 48.2. the availability of telephone or fax lines, internet services, analogue, digital or cable television (and the adequacy of such services) are the sole responsibility of the tenant and the tenant should make their own enquiries as to the availability and adequacy of such services before executing this agreement. The landlord does not warrant that any telephone or fax plugs, antenna sockets or other such sockets or service points located in the residential premises are serviceable, or will otherwise meet the requirements of the tenant, and tenants must rely upon their own enquiries. The landlord is not obliged to install any antenna, plugs or sockets including but not limited to any digital aerials or antennas or to carry out any upgrades in respect of television or internet reception on the residential premises.

ADDITIONAL TERM – RENT AND RENTAL BOND**49. The tenant agrees:**

- 49.1. to pay the rent on or before the day on which the term of this agreement begins; and
- 49.2. not to apply any rental bond towards payment of the rent without the prior written consent of the landlord.

50. The landlord and the tenant may, by agreement, change the manner in which rent is payable under this agreement.

ADDITIONAL TERM – OCCUPANTS**51. The tenant agrees:**

- 51.1. not to part with possession other than in accordance with the provisions of this agreement or the *Residential Tenancies Act 2010*; and
- 51.2. to ensure that occupants and other persons who come on to the residential premises with the tenant's consent comply with the conditions of this agreement.

ADDITIONAL TERM – TERMINATION

52. **The tenant acknowledges** that a notice of termination does not by itself end the tenant's obligations under this agreement.

53. The tenant agrees:

- 53.1. upon termination of this agreement, to:
- promptly and peacefully deliver up vacant possession of the residential premises to the landlord by the date specified in the termination notice or otherwise in accordance with the *Residential Tenancies Act 2010*;
 - promptly notify the landlord or the landlord's agent of the tenant's forwarding address; and
 - comply with its obligations in clause 17 of this agreement; and

53.2. that the tenant's obligations under this agreement (including to pay rent and other amounts payable to the landlord pursuant to clause 54.2) continue until such time as the tenant has provided vacant possession of the residential premises, left them in the condition required under this agreement and returned to the landlord or the landlord's agent all keys, access cards, locks and other opening devices and security items.

54. Notwithstanding any termination of this agreement, **the tenant acknowledges and agrees that:**

- 54.1. an application may be made to the Civil and Administrative Tribunal if the tenant does not vacate when required or otherwise does not comply with this agreement;

54.2. if the tenant terminates this agreement before the expiry of the fixed term and if clauses 41 and 42 regarding the break fee are deleted (and, therefore, do not apply), subject to the parties' obligations to mitigate their losses:

- the tenant must:
 - reimburse the landlord for costs, fees and other charges and expenses in connection with such termination; and
 - pay rent or compensation for an amount equivalent to rent until such time as the landlord finds a suitable replacement tenant or until the date on which the fixed term of the agreement has expired (whichever occurs first),

and the parties agree that this clause 54.2(a) does not apply if the tenant terminates the residential tenancy agreement early for a reason permitted under the *Residential Tenancies Act 2010*;

- the tenant must comply with the requirements of clause 53 before the expiration of the fixed term of this agreement; and
- the landlord is under no obligation to advertise the residential premises, arrange any inspection of the residential premises by prospective tenants or take any other action to lease the residential premises until vacant possession is provided by the tenant; and

54.3. the landlord is entitled to claim damages for loss of bargain in the event of a termination of this agreement on the grounds of a breach.

55. The landlord and the tenant agree that:

- 55.1. any action by the landlord or the tenant to terminate this agreement shall not affect any claim for compensation in respect of a breach of this agreement;
- 55.2. the acceptance of or demand for rent or other money by the landlord after service of a termination notice for breach does not operate as a waiver of that notice nor does it evidence the creation of a new tenancy; and
- 55.3. the landlord's entitlement to claim damages for loss of bargain pursuant to clause 54.3 and the tenant's obligation to pay rent as and when it falls due are fundamental and essential terms of this agreement.

Note: Examples of where a fixed term agreement can be ended are where a party has breached the agreement (in which case the notice period is not less than 14 days) or where the rent has remained unpaid in breach of the agreement for not less than 14 days. Examples of where a periodic agreement can be ended are where a contract for sale of land requiring vacant possession has been exchanged (in which case the notice period is not less than 30 days), a party has breached the agreement (in which case the notice period is not less than 14 days) or where the rent has remained unpaid in breach of the agreement for not less than 14 days.

Note: If the tenant breaches this agreement the landlord should refer to section 187(2) of the *Residential Tenancies Act 2010*.

ADDITIONAL TERM – STATUTES, STRATA BY-LAWS, RULES AND SPECIAL CONDITIONS FOR FLATS**56. The tenant agrees:**

- 56.1. to observe all relevant statutes, statutory regulations, strata by-laws, company title rules and community title rules relating to health, safety, noise and other housing standards with respect to the residential premises;
- 56.2. where the residential premises are subject to the *Strata Schemes Management Act 1996*, the *Strata Schemes (Leasehold Development) Act 1986*, the *Community Land Development Act 1989* or the *Community Land Management Act 1989*, to observe and comply with any applicable strata by-laws and/or management statements and any applicable law; and

RESIDENTIAL TENANCY AGREEMENT

56.3. where the residential premises are a flat (not subject to the *Strata Schemes Management Act 1996*, the *Strata Schemes (Leasehold Development) Act 1986*, the *Community Land Development Act 1989* or the *Community Land Management Act 1989*), to comply with any applicable law and the special conditions contained in Schedule A of this agreement and any other special conditions as notified to the tenant from time to time

ADDITIONAL TERM – SWIMMING POOLS

(This clause does not apply when there is no pool on the residential premises)

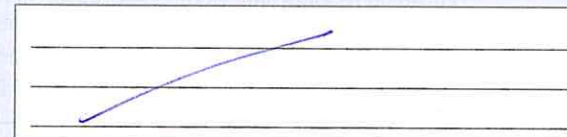
57. Unless otherwise agreed by the landlord and tenant in writing, **the tenant agrees:**

- 57.1. to vacuum, brush and clean the pool, backwash the filter and empty the leaf basket(s) regularly keeping them free from leaf litter and other debris;
- 57.2. to have the pool water tested once a month at a pool shop and to purchase and use the appropriate chemicals to keep the water clean and clear;
- 57.3. to keep the water level above the filter inlet at all times;
- 57.4. to notify the landlord or the landlord's agent as soon as practicable of any problems with the pool, equipment, safety gate, access door, fence or barrier;
- 57.5. not to interfere with the operation of any pool safety gate, access door, fence or barrier including not propping or holding open any safety gate or access door, nor leaving any item or object near a pool safety gate, access door, fence or barrier which would aid or allow access by children to the pool area or allow children to climb the pool safety gate, access door, fence or barrier; and
- 57.6. to ensure that the pool safety gate or access door is self-closing at all times.

ADDITIONAL TERM – RENT INCREASES DURING THE FIXED TERM (for a fixed term of less than 2 years):

58. By completing this clause, **the parties agree** that the rent will be increased during the fixed term of the agreement as follows:

- 58.1. the rent will be increased to
- \$ _____ per _____
 _____ on ____ / ____ / ____ ; and
 to \$ _____ per _____
 _____ on ____ / ____ / ____ ; or
- 58.2. the rent increase can be calculated by the following method (set out details):



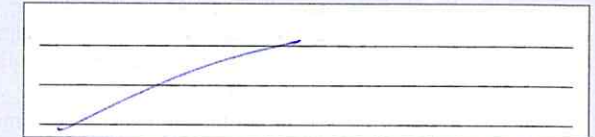
Note: The rent payable under a residential tenancy agreement may be increased only if the tenant is given written notice by the landlord or the landlord's agent specifying the increased rent and the day from which it is payable, and the notice is given at least 60 days before the increased rent is payable.

Notice of a rent increase must be given by a landlord or landlord's agent even if details of the rent increase are set out in the residential tenancy agreement.

ADDITIONAL TERM – RENT INCREASES DURING THE FIXED TERM (for a fixed term of 2 years or more)

59. By completing this clause, **the parties agree** that the rent will be increased during the fixed term of the agreement as follows:

- 59.1. the rent will be increased to
- \$ _____ per _____
 _____ on ____ / ____ / ____ ; and
 to \$ _____ per _____
 _____ on ____ / ____ / ____ ; or
- 59.2. the rent increase can be calculated by the following method (set out details):



Note: The rent payable under a residential tenancy agreement may be increased only if the tenant is given written notice by the landlord or the landlord's agent specifying the increased rent and the day from which it is payable, and the notice is given at least 60 days before the increased rent is payable.

Notice of a rent increase must be given by a landlord or landlord's agent even if details of the rent increase are set out in the residential tenancy agreement.

Note: The rent payable under a fixed term agreement for a fixed term of 2 years or more must not be increased more than once in any period of 12 months, and may be increased whether or not the agreement sets out the amount of the increase or the method of calculating the increase.

ADDITIONAL TERM – CONDITION REPORT FORMS PART OF THIS AGREEMENT

60. For avoidance of doubt:

- 60.1. a condition report which accompanies this agreement, forms part of this agreement;
- 60.2. a condition report that is signed by both the landlord and the tenant is presumed to be a correct statement, in the absence of evidence to the contrary, of the state of repair or general condition of the residential premises on the day specified in the report; and
- 60.3. if the tenant fails to return the condition report to the landlord or the landlord's agent within 7 days of being provided with the landlord's signed condition report then the tenant is deemed to have accepted the landlord's signed condition report and that report forms part of this agreement.

ADDITIONAL TERM – ADDITIONAL TENANT OBLIGATIONS

61. **The tenant agrees:**

- 61.1. to reimburse the landlord, within 30 days of being requested to do so, for:
- any call out fees payable where the call out has been arranged with the tenant and the tenant has failed to provide access to the residential premises for any reason, preventing the relevant service from taking place;

RESIDENTIAL TENANCY AGREEMENT

- 29.2 to give each tenant under this agreement a copy of the key or opening device or information to open any lock or security device for the residential premises or common property to which the tenant is entitled to have access, and
- 29.3 not to charge the tenant for the cost of providing the copies except to recover the cost of replacement or additional copies, and
- 29.4 not to alter, remove or add any lock or other security device without reasonable excuse (which includes an emergency, an order of the Civil and Administrative Tribunal, termination of a co-tenancy or an apprehended violence order prohibiting a tenant or occupant from having access) or unless the tenant agrees, and
- 29.5 to give each tenant under this agreement a copy of any key or other opening device or information to open any lock or security device that the landlord changes as soon as practicable (and no later than 7 days) after the change.
30. **The tenant agrees:**
- 30.1 not to alter, remove or add any lock or other security device without reasonable excuse (which includes an emergency, an order of the Civil and Administrative Tribunal, termination of a co-tenancy or an apprehended violence order prohibiting a tenant or occupant from having access) or unless the landlord agrees, and
- 30.2 to give the landlord a copy of the key or opening device or information to open any lock or security device that the tenant changes within 7 days of the change.
31. A copy of a changed key or other opening device need not be given to the other party if the other party agrees not to be given a copy or the Civil and Administrative Tribunal authorises a copy not to be given or the other party is prohibited from access to the residential premises by an apprehended violence order.

TRANSFER OF TENANCY OR SUB-LETTING BY TENANT

32. **The landlord and tenant agree that:**
- 32.1 the tenant may, with the landlord's written permission, transfer the tenant's tenancy under this agreement or sub-let the residential premises, and
- 32.2 the landlord may refuse permission (whether or not it is reasonable to do so) to the transfer of the whole of the tenancy or sub-letting the whole of the residential premises, and
- 32.3 the landlord must not unreasonably refuse permission to a transfer of part of a tenancy or a sub-letting of part of the residential premises, and
- 32.4 without limiting clause 32.3, the landlord may refuse permission to a transfer of part of the tenancy or to sub-letting part of the residential premises if the number of occupants would be more than is permitted under this agreement or any proposed tenant or sub-tenant is listed on a residential tenancy database or it would result in overcrowding of the residential premises.

Note. Clauses 32.3 and 32.4 do not apply to social tenancy housing agreements.

33. **The landlord agrees** not to charge for giving permission other than for the landlord's reasonable expenses in giving permission.

CHANGE IN DETAILS OF LANDLORD OR LANDLORD'S AGENT

34. **The landlord agrees:**
- 34.1 if the name and telephone number or contact details of the landlord change, to give the tenant notice in writing of the change within 14 days, and
- 34.2 if the address of the landlord changes (and the landlord does not have an agent), to give the tenant notice in writing of the change within 14 days, and

- 34.3 if the name, telephone number or business address of the landlord's agent changes or the landlord appoints an agent, to give the tenant notice in writing of the change or the agent's name, telephone number and business address, as appropriate, within 14 days, and
- 34.4 if the landlord or landlord's agent is a corporation and the name or business address of the corporation changes, to give the tenant notice in writing of the change within 14 days.

COPY OF CERTAIN BY-LAWS TO BE PROVIDED

[Cross out if not applicable]

35. **The landlord agrees** to give to the tenant within 7 days of entering into this agreement a copy of the by-laws applying to the residential premises if they are premises under the *Strata Schemes Management Act 1996*, the *Strata Schemes (Leasehold Development) Act 1986*, the *Community Land Development Act 1989* or the *Community Land Management Act 1989*.

MITIGATION OF LOSS

36. **The rules of law** relating to mitigation of loss or damage on breach of a contract apply to a breach of this agreement. (For example, if the tenant breaches this agreement the landlord will not be able to claim damages for loss which could have been avoided by reasonable effort by the landlord.)

RENTAL BOND

[Cross out this clause if no rental bond is payable]

37. **The landlord agrees** that where the landlord or the landlord's agent applies to the Rental Bond Board or the Civil and Administrative Tribunal for payment of the whole or part of the rental bond to the landlord, then the landlord or the landlord's agent will provide the tenant with details of the amount claimed and with copies of any quotations, accounts and receipts that are relevant to the claim and a copy of a completed condition report about the residential premises at the end of the residential tenancy agreement.

SMOKE ALARMS

38. **The landlord agrees** to ensure that smoke alarms are installed and maintained in the residential premises in accordance with section 146A of the *Environmental Planning and Assessment Act 1979* if that section requires them to be installed in the premises.
39. **The landlord and tenant each agree** not to remove or interfere with the operation of a smoke alarm installed on the residential premises unless they have a reasonable excuse to do so.

SWIMMING POOLS

[Cross out this clause if there is no swimming pool]

40. **The landlord agrees** to ensure that the requirements of the *Swimming Pools Act 1992* have been complied with in respect of the swimming pool on the residential premises.

[Cross out this clause if there is no swimming pool]

- 40A. **The landlord agrees** to ensure that at the time that this residential tenancy agreement is entered into:

40A.1 the swimming pool on the residential premises is registered under the *Swimming Pools Act 1992* and has a valid certificate of compliance under that Act or a relevant occupation certificate within the meaning of that Act, and

40A.2 a copy of that valid certificate of compliance or relevant occupation certificate is provided to the tenant.

This clause does not apply to a residential tenancy agreement entered into before 29 April 2016.

RESIDENTIAL TENANCY AGREEMENT

Personal information collected about the tenant may be disclosed by the landlord or (if appointed) the landlord's agent for the purpose for which it was collected, to other parties including to the landlord (if the landlord's agent is appointed), the landlord's mortgagee or head-lessor (in either case, if any), the legal and other advisors of the tenant, landlord and (if appointed) the landlord's agent, referees, valuers, other agents, Courts and applicable tribunals, third party operators of tenancy and other databases, other third parties instructed by the tenant (including, without limitation, goods and services providers), as required by any applicable law and to any prospective or actual purchaser of the residential premises including to their prospective or actual mortgagee (if any). Personal information held by tenancy databases and relevant agencies may also be requested by and disclosed to the landlord and/or the landlord's agent. The landlord and (if appointed) the landlord's agent will take reasonable precautions to protect the personal information they hold in relation to the tenant from misuse, loss, unauthorised access, modification or disclosure.

Further, if the tenant applies for the lease of the residential premises via any third party letting business, including any online letting businesses, then the tenant will have consented to the disclosure of its personal information by that business to the landlord and (if appointed) the landlord's agent. The tenant consents to the landlord and (if appointed) the landlord's agent receiving personal information from the relevant online letting business for the purposes specified in this Privacy Policy.

If the tenant fails to comply with its obligations under this agreement, then that fact and other relevant personal information collected about the tenant during the term of this agreement may also be disclosed to third party operators of tenancy and other databases, other agents, Courts and relevant tribunals.

The landlord and (if appointed) the landlord's agent may also use the tenant's information including personal information for marketing and research purposes to inform the tenant of products and services provided by the landlord and (if appointed) the landlord's agent, which the landlord and (if appointed) the landlord's agent consider may be of value or interest to the tenant, unless the tenant tells the landlord or (if appointed) the landlord's agent (see opt out option below) or has previously told the landlord or (if appointed) the landlord's agent not to. If the tenant **does not** wish to receive any information about such products and services then please tick this box: or otherwise notify the landlord and/or landlord's agent using the contact details of the landlord and/or landlord's agent (as applicable) set out earlier in this agreement.

The tenant has the right to request access to any personal information held by the landlord and (if appointed) the landlord's agent which relates to them, unless the landlord or (if appointed) the landlord's agent is permitted by law (including the Act) to withhold that information. If the Act applies to the landlord and the landlord is an 'organisation' (as defined under the Act) then it is entitled to charge a reasonable fee where access to personal information is provided (no fee may be charged for making an application to access personal information). If an agent is appointed by the landlord, it is entitled to charge a reasonable fee where access to personal information is provided (no fee may be charged for making an application to access personal information). Any requests for access to the tenant's personal information should be made in writing to the landlord or (if appointed) the landlord's agent at the contact details included in this agreement. The tenant has the right to request the correction of any personal information which relates to the tenant that is inaccurate, incomplete or out-of-date.

By signing this agreement, **the tenant acknowledges** that it has read and understands the terms of this Privacy Policy and agrees to those terms and the permissions to collect, use and disclose personal information, and **the tenant authorises** the landlord and (if appointed) the landlord's agent to collect, use and obtain, in accordance with the Act, their personal information for the purposes specified in this Privacy Policy.

ADDITIONAL TERM – ADDITIONAL TERMS AND CONDITIONS

68. **The landlord and tenant acknowledge** that:

- 68.1 the landlord and tenant are permitted to agree on additional terms and conditions of this agreement and to include them in an annexure at the end of this agreement; and
- 68.2 the additional terms and conditions may be included in this agreement only if:
- they do not contravene the *Residential Tenancies Act 2010* (NSW), the *Residential Tenancies Regulation 2010* (NSW) or any other Act; and
 - they are not inconsistent with the standard terms and conditions of this agreement.

69. **The landlord and tenant jointly and severally indemnify and hold harmless** The Real Estate Institute of New South Wales (**REINSW**) in relation to any actions, proceedings, claims, losses, costs and damages which REINSW suffers, incurs or becomes liable for and which arise directly or indirectly from or are in connection with any additional terms and/or conditions that are included in an annexure to this agreement.

10.5 water usage charges, if the landlord has installed water efficiency measures referred to in clause 11 and the residential premises:

- 10.5.1** are separately metered, or
- 10.5.2** are not connected to a water supply service and water is delivered by vehicle.

11. The landlord agrees that the tenant is not required to pay water usage charges unless:

- 11.1** the landlord gives the tenant a copy of the part of the water supply authority's bill setting out the charges, or other evidence of the cost of water used by the tenant, and
- 11.2** the landlord gives the tenant at least 21 days to pay the charges, and
- 11.3** the landlord requests payment of the charges by the tenant not later than 3 months after the issue of the bill for the charges by the water supply authority, and
- 11.4** the residential premises have the following water efficiency measures:
 - 11.4.1** all internal cold water taps and single mixer taps for kitchen sinks or bathroom hand basins on the premises have a maximum flow rate of 9 litres per minute,
 - 11.4.2** all showerheads have a maximum flow rate of 9 litres per minute,
 - 11.4.3** there are no leaking taps at the commencement of this agreement or when the water efficiency measures are installed, whichever is the later.

12. The landlord agrees to give the tenant the benefit of, or an amount equivalent to, any rebate received by the landlord for water usage charges payable or paid by the tenant.

POSSESSION OF THE PREMISES

13. The landlord agrees:

- 13.1** to make sure the residential premises are vacant so the tenant can move in on the date agreed, and
- 13.2** to take all reasonable steps to ensure that, at the time of signing this agreement, there is no legal reason why the premises cannot be used as a residence for the term of this agreement.

TENANT'S RIGHT TO QUIET ENJOYMENT

14. The landlord agrees:

- 14.1** that the tenant will have quiet enjoyment of the residential premises without interruption by the landlord or any person claiming by, through or under the landlord or having superior title to that of the landlord (such as a head landlord), and
- 14.2** that the landlord or the landlord's agent will not interfere with, or cause or permit any interference with, the reasonable peace, comfort or privacy of the tenant in using the residential premises, and
- 14.3** that the landlord or the landlord's agent will take all reasonable steps to ensure that the landlord's other neighbouring tenants do not interfere with the reasonable peace, comfort or privacy of the tenant in using the residential premises.

USE OF THE PREMISES BY TENANT

15. The tenant agrees:

- 15.1** not to use the residential premises, or cause or permit the premises to be used, for any illegal purpose, and
- 15.2** not to cause or permit a nuisance, and
- 15.3** not to interfere, or cause or permit interference, with the reasonable peace, comfort or privacy of neighbours, and

- 15.4** not to intentionally or negligently cause or permit any damage to the residential premises, and
- 15.5** not to cause or permit more people to reside in the residential premises than is permitted by this agreement.

16. The tenant agrees:

- 16.1** to keep the residential premises reasonably clean, and
- 16.2** to notify the landlord as soon as practicable of any damage to the residential premises, and
- 16.3** that the tenant is responsible to the landlord for any act or omission by a person who is lawfully on the residential premises if the person is only permitted on the premises with the tenant's consent and the act or omission would be in breach of this agreement if done or omitted by the tenant, and
- 16.4** that it is the tenant's responsibility to replace light globes and batteries for smoke detectors on the residential premises.

17. The tenant agrees, when this agreement ends and before giving vacant possession of the premises to the landlord:

- 17.1** to remove all the tenant's goods from the residential premises, and
- 17.2** to leave the residential premises as nearly as possible in the same condition, fair wear and tear excepted, as at the commencement of the tenancy, and
- 17.3** to leave the residential premises reasonably clean, having regard to their condition at the commencement of the tenancy, and
- 17.4** to remove or arrange for the removal of all rubbish from the residential premises, and
- 17.5** to make sure that all light fittings on the premises have working globes, and
- 17.6** to return to the landlord all keys, and other opening devices or similar devices, provided by the landlord.

LANDLORD'S GENERAL OBLIGATIONS FOR RESIDENTIAL PREMISES

18. The landlord agrees:

- 18.1** to make sure that the residential premises are reasonably clean and fit to live in, and
- 18.2** to make sure that all light fittings on the residential premises have working light globes on the commencement of the tenancy, and
- 18.3** to keep the residential premises in a reasonable state of repair, considering the age of, the rent paid for and the prospective life of the premises, and
- 18.4** not to interfere with the supply of gas, electricity, water, telecommunications or other services to the residential premises (unless the interference is necessary to avoid danger to any person or enable maintenance or repairs to be carried out), and
- 18.5** to comply with all statutory obligations relating to the health or safety of the residential premises.

URGENT REPAIRS

19. The landlord agrees to pay the tenant, within 14 days after receiving written notice from the tenant, any reasonable costs (not exceeding \$1,000) that the tenant has incurred for making urgent repairs to the residential premises (of the type set out below) so long as:

- 19.1** the damage was not caused as a result of a breach of this agreement by the tenant, and

NOTES.

1. Definitions

In this agreement:

landlord means the person who grants the right to occupy residential premises under this agreement, and includes a successor in title to the residential premises whose interest is subject to that of the tenant.

landlord's agent means a person who acts as the agent of the landlord and who (whether or not the person carries on any other business) carries on business as an agent for:

- (a) the letting of residential premises, or
- (b) the collection of rents payable for any tenancy of residential premises.

rental bond means money paid by the tenant as security to carry out this agreement.

residential premises means any premises or part of premises (including any land occupied with the premises) used or intended to be used as a place of residence.

tenancy means the right to occupy residential premises under this agreement.

tenant means the person who has the right to occupy residential premises under this agreement, and includes the person to whom such a right passes by transfer or operation of the law and a sub-tenant of the tenant.

2. Continuation of tenancy (if fixed term agreement)

Once any fixed term of this agreement ends, the agreement continues in force on the same terms as a periodic agreement unless the agreement is terminated by the landlord or the tenant in accordance with the *Residential Tenancies Act 2010* (see notes 3 and 4). Clause 5 of this agreement provides for rent to be able to be increased if the agreement continues in force.

3. Ending a fixed term agreement

If this agreement is a fixed term agreement it may be ended by the landlord or the tenant by giving written notice of termination. The notice may be given at any time up until the end of the fixed term but cannot take effect until the term ends. The landlord must give at least 30 days notice and the tenant must give at least 14 days notice.

4. Ending a periodic agreement

If this agreement is a periodic agreement it may be ended by the landlord or the tenant by giving written notice of termination. The notice may be given at any time. The landlord must give at least 90 days notice and the tenant must give at least 21 days notice.

5. Other grounds for ending agreement

The *Residential Tenancies Act 2010* also authorises the landlord and tenant to end this agreement on other grounds. The grounds for the landlord include sale of the residential premises, breach of this agreement by the tenant and hardship. The grounds for the tenant include sale of the residential premises (not revealed when this agreement was entered into), breach of this agreement by the landlord and hardship. For more information refer to that Act or contact NSW Fair Trading on 13 32 20.

6. Warning

It is an offence for any person to obtain possession of the residential premises without an order of the Civil and Administrative Tribunal if the tenant does not willingly move out. A court can order fines and compensation to be paid for such an offence.

Note: If the premises include a garage, the garage is provided for the purpose of parking a motor vehicle and not for the storage of goods or personal belongings.

The residential premises **do not include:** [List anything such as a parking space, garage or storeroom which do not form part of the residential premises]

[Handwritten signature]

RENT

The rent is \$ 1630 per month payable in advance starting on 15/8/2017

The method by which the rent must be paid:

(a) to [] at [] by cash or cheque, or

(b) into the following account, or any other account nominated by the landlord:

BSB number: 082-196 Account number: 439985

Account name: Prize Investments Pty Ltd.

Payment reference: Rent, or

(c) as follows: []

Note. The landlord or landlord's agent must permit the tenant to pay the rent by at least one means for which the tenant does not incur a cost (other than bank or other account fees usually payable for the tenant's transactions) (see clause 4.1) and that is reasonably available to the tenant.

RENTAL BOND [~~cross out if there is not going to be a bond~~]

A rental bond of \$ 500 must be paid by the tenant on signing this agreement.

The amount of the rental bond must not be more than 4 weeks rent.

IMPORTANT INFORMATION

MAXIMUM NUMBER OF OCCUPANTS

No more than 4 persons may ordinarily live in the premises at any one time.

URGENT REPAIRS

Nominated tradespeople for urgent repairs and their contact details:

Electrical repairs: Contact landlord Telephone: 0832 791 955

Plumbing repairs: // Telephone: []

Other repairs: // Telephone: []

WATER USAGE

Will the tenant be required to pay separately for water usage? Yes No . If yes, see clauses 11 and 12.

STRATA BY-LAWS

Are there any strata or community scheme by-laws applicable to the residential premises? Yes No . If yes, see clause 35 and clause 56.

CONDITION REPORT

A condition report relating to the condition of the premises must be completed by or on behalf of the landlord before or when this agreement is signed.

TENANCY LAWS

The *Residential Tenancies Act 2010* and the *Residential Tenancies Regulation 2010* apply to this agreement. Both the landlord and the tenant must comply with these laws.

THIS PAGE HAS BEEN LEFT INTENTIONALLY BLANK



Forster | 4 Breese Parade
PO Box 450 Forster 2428

council@midcoast.nsw.gov.au
ABN 44 961 208 161
Phone 6591 7222

WAGERWON PTY LTD
PO Box 994
DARLINGHURST NSW 1300



015

F39
RATE NOTICE **STD**

01/07/2017 to 30/06/2018

ASSESSMENT NO: 177849
DUE DATE: 31/08/2017
1ST INSTALMENT: \$248.64
TOTAL AMOUNT: \$1,521.84



Scan this QR Code to register for eNotices or go to greatlakes.formsport.com.au

Posting Date: 25/07/2017

Important: Please contact us if your mailing address is incorrect (see over)

LOCATION AND DESCRIPTION OF PROPERTY

52 Minimbah West Branch Road, MINIMBAH NSW 2312
Lot 4 DP 572753

PROPERTY RATING CATEGORY

Residential (Rural Sector)

RATES AND CHARGES

RATES IN \$ OR CHARGE

RATEABLE VALUE
(Base Date 01/07/2016)

AMOUNT

RATES AND CHARGES	RATES IN \$ OR CHARGE	RATEABLE VALUE	AMOUNT
Base Amount Residential			626.00
Residential Rural Sector	0.00298800	200,000	597.60
Onsite Sewage Mang/Approv Charge	70.00000000	1	70.00
Domestic Waste Management Charge	360.00000000	1	360.00
Waste Management Charge	44.15000000	1	44.15
Payments			-175.91

Please deduct any payments made since 18 July 2017

If there are any arrears included in this notice, interest charges will accrue daily at 7.5% until paid and the assessment may be subject to recovery action by Council.

If the instalment amount is not received by the due date, interest will be charged daily at 7.5% per annum.

1st Instalment	2nd Instalment	3rd Instalment	4th Instalment	Total Amount
31/08/2017 \$248.64	30/11/2017 \$424.40	28/02/2018 \$424.40	31/05/2018 \$424.40	\$1,521.84

PAYMENT OPTIONS:

Help us reduce costs by setting up a direct debit.



Direct Debit:

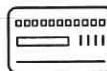
Arrange to have your rates paid automatically from your cheque or savings account. Complete the authority form on our website, or contact us.



Bill Code: 53017
Ref: 5000 1778 49

Telephone/Internet:

Contact your participating financial institution to make this payment from your cheque or savings account. More info: www.bpay.com.au



Credit Card¹, by phone:

Call 1300 858 977 and quote Assessment No: 177849

or

Credit Card¹, online:

Visit www.midcoast.nsw.gov.au/paymyrates, select online payment and link to Great Lakes region, quoting Assessment No: 177849

See over for additional payment options.

¹ Please note a merchant fee applies to all credit card payments.

BPAY® and BPAY View® are trademarks of BPAY Pty Ltd ABN 69 079 137 518.



INTERNAL USE ONLY

ABOUT YOUR RATES & CHARGES

Your rates help us provide the services that make our region a better place for us to live, such as sporting fields, libraries, protecting our environment, and maintaining our roads, bridges and footpaths.

Due Date / Instalments: The Rating Year is 1 July to 30 June, with your annual Rate Notice issued each July. Payment can be made in full, or by quarterly instalments which fall due on 31 August, 30 November, 28 February and 31 May. Quarterly instalment notices will be issued 30 days before each one is due. We may accept payment under an agreement made under the NSW Local Government Act.

Interest: Arrears overdue as at June 30 will be subject to daily interest from July 1. Instalments not paid by their due dates will incur interest charges calculated daily from the instalment due date. We may write off accrued interest, rates or charges under certain circumstances.

Postponed Rates: If you have a single dwelling on land that could be subdivided or developed, the rateable value of your land may be more than is usual for a single dwelling. If this is the case you may be able to postpone the payment of part of your rates.

Land Exempt from Rates: The Local Government Act provides exemption from rates for certain types of properties such as Crown Land, Charitable Organisations and Religious Bodies. If you believe your property is exempt from Rates you may appeal against its rating. Contact us for further information.

Selling or Buying: When you sell your property, our records are updated so the new owner becomes liable for the Annual Rates & Charges from the date of settlement. If you had an automatic BPAY payment in place with your bank to pay your rates, you'll need to cancel it by contacting your bank. You'll also need to contact your bank to set-up new automatic payments on a new property that you purchase, providing your new Reference Number which is unique to a property, not to an individual person.

Categorisation: We must declare all rateable land in our area to be in one of four categories: Residential, Farmland, Business or Mining. Sub-categories of the main categories may also be made. The categorisation of the property is shown on the front of this notice. You can apply to have the category changed by completing an application form. If we do not change the category after reviewing your application, you can lodge an appeal to the Land and Environment Court within 30 days of receiving our decision. If the land use changes, for example from residential to business, you must notify us within 30 days of the change.

Valuations: In NSW council rates are levied based on the rateable land value of each parcel of land as supplied by the Valuer General. Rates for 2017-2018 will be calculated using property values with a base date of 1 July 2016, which follows a state-wide revaluation for all properties in NSW.

Pensioners: Ratepayers who are eligible pensioners may be entitled to a rebate. The majority of pensioners will have already received the concession and it will be shown on the front of the July Rate Notice. To be eligible for the concession you must have a valid Pension Concession Card and reside on the rated property. If you think you're entitled to the concession, contact us to discuss your eligibility and to obtain a pension concession application form. Your Pensioner Rebate does not automatically transfer from one property to another, so you'll need to make a new application when you purchase another property if it is your sole place of residence.


Change of details: You'll need to notify us if the delivery address for your Rates Notices changes, so we can update our records. Please complete the Change of Contact Details form at www.midcoast.nsw.gov.au If you need to change the name on your Rates Notices, contact NSW Land & Property to do this, who will then notify us so we can update our records.

Contact our Customer Service team for more information about your rates notice.

midcoast.nsw.gov.au
council@midcoast.nsw.gov.au

Forster | Breese Parade | PO Box 450 Forster 2428 | 6591 7222
Taree | 2 Pulteney Street | PO Box 482 Taree 2430 | 6591 7222
Gloucester | 89 King Street | PO Box 11 Gloucester 2422 | 6538 5250

ADDITIONAL PAYMENT OPTIONS

 Mail: Please send cheque or money order to:
PO Box 450, Forster NSW 2428



In Person:
Pay by cash, cheque, EFTPOS or debit or credit¹ card at one of our local offices, Monday to Friday:

BPAY VIEW

Managing bills with online banking has never been easier. BPAY View® sends your bills and statements straight to the same online bank you use to pay them, saving you from shuffling paper. Register for BPAY View® and receive, pay and store your bills in your online banking.

Forster: 4 Breese Parade
8.30am - 4.30pm
Tea Gardens: 245 Myall Street
9.00am - 4.00pm
Stroud: 6 Church Lane
9.00am - 12.00pm
Bulahdelah Rural Transaction Centre: 63 Stroud St
9.00am - 1.00pm (Mon - Thurs), and
9.00am - 3.00pm (Fri)



REGISTER FOR YOUR RATES IN YOUR IN-BOX

Enjoy the convenience of having your rate notices delivered directly to your in-box, and help us save valuable rate-payer dollars at the same time. Register at greatlakes.formsport.com.au today!

About Your Rates & Charges

Your rates help us provide the services that make our region a better place for us to live, such as sporting fields, libraries, protecting our environment, and maintaining our roads, bridges and footpaths.

Due Date / Instalments: The Rating Year is 1 July to 30 June, with your annual Rate Notice issued each July. Payment can be made in full, or by quarterly instalments which fall due on 31 August, 30 November, 28 February and 31 May. Quarterly instalment notices will be issued 30 days before each one is due. Ratepayers experiencing difficulties in making payment should contact Council to make an alternative arrangement.

Interest: Arrears overdue as at June 30 will be subject to daily interest from July 1. Instalments not paid by their due dates will incur interest charges calculated daily from the instalment due date. We may write off accrued interest, rates or charges under certain circumstances.

Postponed Rates: If you have a single dwelling on land that could be subdivided or developed, the rateable value of your land may be more than is usual for a single dwelling. If this is the case you may be able to postpone the payment of part of your rates.

Land Exempt from Rates: The Local Government Act provides exemption from rates for certain types of properties such as Crown Land, Charitable Organisations and Religious Bodies. If you believe your property is exempt from Rates you may appeal against its rating. Contact us for further information.

Selling or Buying: When you sell your property, our records are updated so the new owner becomes liable for the Annual Rates & Charges from the date of settlement. If you had an automatic BPAY payment in place with your bank to pay your rates, you'll need to cancel it by contacting your bank. You'll also need to contact your bank to set-up new automatic payments on a new property that you purchase, providing your new Reference Number which is unique to a property, not to an individual person.

Categorisation: We must declare all rateable land in our area to be in one of four categories - Residential, Farmland, Business or Mining. Sub-categories of the main categories may also be made. The categorisation of the property is shown on the front of this notice. You can apply to have the category changed by completing an application form. If we do not change the category after reviewing your application, you can lodge an appeal to the Land and Environment Court within 30 days of receiving our decision. If the land use changes, for example from residential to business, you must notify us within 30 days of the change.

Waste Tax: The State Government has imposed a levy on MidCoast Council for all waste going to the landfill. The tax is currently \$78.60 per tonne of waste entering the landfill, all of which is paid to the State Government.

Pensioners: Ratepayers who are eligible pensioners may be entitled to a rebate. The majority of pensioners will have already received the concession and it will be shown on the front of the July Rate Notice. To be eligible for the concession you must have a valid Pension Concession Card and reside on the rated property. If you think you're entitled to the concession, contact us to discuss your eligibility and to obtain a pension concession application form. Your Pensioner Rebate does not automatically transfer from one property to another, so you'll need to make a new application when you purchase another property if it is your sole place of residence.

Change of details: You'll need to notify us if the delivery address for your Rates Notices changes, so we can update our records. Please complete the Change of Contact Details form at www.midcoast.nsw.gov.au. If you need to change the name on your Rates Notices, contact NSW Land & Property to do this, who will then notify us so we can update our records.

Contact our Customer Service team at your local office for more information about your rates notice.

midcoast.nsw.gov.au

Forster | 4 Breese Parade | PO Box 450 Forster 2428 | council@greatlakes.nsw.gov.au | 6591 7222
 Gloucester | 89 King Street | PO Box 11 Gloucester 2422 | council@gloucester.nsw.gov.au | 6538 5250
 Taree | 2 Pulteney Street | PO Box 482 Taree 2430 | tareecouncil@gtcc.nsw.gov.au | 6592 5399

Payment Options, Great Lakes region



Pay by mail

Detach this section and post, with cheque or money order, to PO Box 450 Forster NSW 2428.



Visit one of our offices, Monday to Friday:

Forster: 4 - 12 Breese Parade

8.30am - 4.30pm

Tea Gardens: 245 Myall Street

9.00am - 4.00pm

Stroud: 6 Church Lane

9.00am - 12.00pm

Bulahdelah Rural Transaction Centre:

63 Stroud Street

9.00am - 1.00pm (Mon-Thurs), 9.00am - 3.00pm (Fri)

Did you know?



We're on Facebook

A new MidCoast Council Facebook page is now live, so Like us to keep updated on what's happening across the region - and it's a great way for you to tell us what you think!



Our Website is a wealth of information

Visit www.midcoast.nsw.gov.au for our latest news, and to link to your region for all your online services.



Keeping Customer Service Local

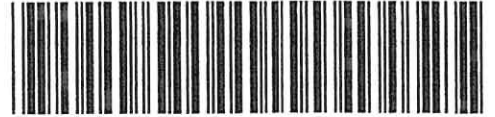
You can still call or visit the same Customer Service Centre you always have. Our friendly team will be on hand to help you with your enquiry.

Enjoy the convenience of having your rates notices delivered electronically, and help us save valuable rate-payer dollars at the same time. Register for your rates in your inbox by visiting www.greatlakes.formsport.com.au



Fair Trading

RENTAL BOND LODGEMENT



264265117

RENTAL BONDS

Locked Bag 9000, Grafton NSW 2460
Phone: 133 220 TTY: 1300 723 404
www.fairtrading.nsw.gov.au

1 AMOUNT OF BOND

Please Tick [x]

[x] Cash [] Cheque/Other

Lodgement Amount \$ 500 : 00

2 ADDRESS

Address of rented premises

Unit No Street No 52
Street Name Minimbah West branch rd.
Suburb Minimbah Postcode

V

3 TENANT/S

Tenant Names

First Name Family Name Mobile / Daytime Phone No.
Leanne Freel 0403197593

Tenant Email Address
leanne.freel@iata.com

4 OWNER

Name Address

Geoffrey Hull
P.O. Box 994
Darlinghurst 1300

Mobile / Daytime Phone No.
Landlord Email Address

5 LANDLORD / MANAGING AGENT

Landlord Code / Agents ID No.

Agent's Tenancy Code

Name Address

Mobile / Daytime Phone No.
Agent's Email Address

6

Signature of tenant's

[Handwritten signature]

Date 1/8/17

7

Signature of landlord/ managing agent

[Handwritten signature]

Date 1/8/17

8

Dwelling Type:- Please Tick [x]

[x] Separate House [] Flat/Unit Terrace/Townhouse Semi-detached Other

No. of Bedrooms

Date Previous Tenancy of this Dwelling Ended

Date this Tenancy Commences

/ /

1/8/17

Monthly Weekly Rental \$1630 : 00



ADDRESS OF PREMISES: 52 Ullimbah West beach rd 2312 TENANT: Carve Freel. COMMENCEMENT DATE: 1/6/15

CONDITION OF PREMISES AT START OF TENANCY					CONDITION OF PREMISES AT END OF TENANCY					
GENERAL	CLEAN	UNDAMAGED	WORKING	TENANT AGREES	COMMENTS	CLEAN	UNDAMAGED	WORKING	TENANT AGREES	COMMENTS
heating/air conditioning										
staircase/handrails										
external television antenna/tv points										
balcony/porch/deck										
swimming pool										
gates/fences	✓	✓	✓							
grounds/garden	✓	✓	✓							
lawns/edges	✓	✓	✓							
letter box/street number	✓	✓	✓							
water tanks/septic tanks	✓	✓	✓							
garbage bins	✓	✓	✓							
paving/driveways	✓	X	✓							
clothesline	✓	✓	✓							
garage/carport/storeroom	✓	✓	✓							
garden shed	✓	✓	✓							
hot water system	✓	✓	✓							
gutters/downpipe	✓	✓	✓							
other										

HEALTH ISSUES

The landlord must indicate whether the following apply to the residential premises:

(a) Are there any signs of mould and dampness? Yes No

(b) Are there any pests and vermin? Yes No

(c) Has any rubbish been left on the premises? Yes No

COMMUNICATION FACILITIES

The landlord must indicate whether the following communications facilities are available:

(a) a telephone line is connected to the residential premises Yes No

(b) an internet line is connected to the residential premises Yes No

WATER EFFICIENCY DEVICES

[only applicable if tenant pays water usage charges for the residential premises]

The landlord must indicate whether the following water efficiency measures are in place in the residential premises:

(a) all showerheads have a maximum flow rate of 9 litres per minute Yes No

(b) all internal cold water taps and single mixer taps in kitchen sinks or bathroom hand basins have a maximum flow rate of 9 litres per minute Yes No

(c) no leaking taps on residential premises Yes No

ADDITIONAL COMMENTS ON HEALTH ISSUES, COMMUNICATION FACILITIES, WATER EFFICIENCY DEVICES *[may be added by landlord or tenant, or both]*

Tank water

APPROXIMATE DATES WHEN WORK LAST DONE ON RESIDENTIAL PREMISES	
Installation of water efficiency measures:	
Painting of premises (external):	
Painting of premises (internal):	<u>partial 2016</u>
Flooring laid/replaced/cleaned:	<u>partial 2016</u>

INGOING

WATER METER READING: _____

FURNITURE: (see attached list) _____

Landlord / Agent's Signature _____

Date / / _____

Tenant's Signature _____

Date / / _____

OUTGOING

WATER METER READING: _____

Landlord / Agent's Signature _____

Date / / _____

Tenant's Signature _____

Date / / _____

HOW TO COMPLETE

- Three copies of this condition report are filled out and signed by the landlord or the landlord's agent.
- Before the tenancy begins, the landlord or the landlord's agent must inspect the residential premises and record the condition of the premises by indicating whether the particular room item is clean, undamaged and working by placing "Y" (YES) or "N" (NO) in the appropriate column (see example below). Where necessary, comments should be included in the report. The landlord or the landlord's agent must also indicate "yes" or "no" in relation to the matters set out under the headings "Health issues" and "Communications facilities".
- If the tenant has agreed to pay for water usage charges under the residential tenancy agreement, the landlord or landlord's agent must also indicate whether the residential premises have the required water efficiency measures.
- Two copies of the report which have been filled out and signed by the landlord or the landlord's agent must be given to the tenant before or when the tenant signs the agreement. The landlord or landlord's agent keeps the third copy.
- As soon as possible after the tenant signs the agreement, the tenant must inspect the residential premises and complete the tenant section of the condition report. The tenant indicates agreement or disagreement with the condition indicated by the landlord or landlord's agent by placing "Y" (YES) or "N" (NO) in the appropriate column and by making any appropriate comments on the form. The tenant may also comment on the matters under the headings "Health issues", "Communications facilities" and "Water efficiency devices".

- The tenant must return one copy of the completed condition report to the landlord or landlord's agent **within 7 days** after receiving it and is to keep the second copy.
- At, or as soon as practicable after, the termination of the tenancy agreement, both the landlord and tenant should complete the copy of the condition report that they retained, indicating the condition of the premises at the end of the tenancy. This should be done in the presence of the other party, unless the other party has been given a reasonable opportunity to be present and has not attended the inspection.

IMPORTANT NOTES ABOUT THIS REPORT

- It is a requirement that a condition report be completed by the landlord and the tenant (see above). This condition report is an important record of the condition of the residential premises when the tenancy begins and may be used as evidence of the state of repair or general condition of the premises at the commencement of the tenancy. It is important to complete the condition report accurately. It may be vital if there is a dispute, particularly about the return of the rental bond money and any damage to the premises.
- At the end of the tenancy the premises will be inspected and the condition of the premises at that time will be compared to that stated in the original condition report.
- A condition report should be filled out whether or not a rental bond is paid.
- If you do not have enough space on the report attach a separate sheet.
- Information about the rights and responsibilities of landlords and tenants may be obtained by **ringing NSW Fair Trading on 13 32 20 or contacting www.fairtrading.nsw.gov.au** before completing the condition report.

Note. Further items and comments may be added on a separate sheet signed by the landlord/agent and the tenant and attached to this report.

Are separate sheets attached to this report Yes

EXAMPLE - CONDITION OF PREMISES AT START OF TENANCY

	CLEAN				UNDAMAGED				WORKING				COMMENTS
	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	
ENTRANCE / HALL													
front door/screen door/security door	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
walls/picture hooks	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	2 picture hooks
lights/power points/door bell	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
floor coverings	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	carpet stain near window
ceiling/light fittings	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	stain on ceiling
skirting boards	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	

The tenant must return one copy of the completed condition report to the landlord or landlord's agent **within 7 days** after receiving it and is to keep the second copy.

LANDLORD'S PROMISE TO UNDERTAKE WORK [delete if not required]

The landlord agrees to undertake the following cleaning, repairs, additions or other work during the tenancy

Heating / Air conditioning
Solar hot water

The landlord agrees to complete that work by: *1/1/2020*

Landlord/agent's Signature: *[Signature]*

ADDRESS OF PREMISES: *52 Minimbah West Beach rd. 232* TENANT: *Leanne Freed.*

COMMENCEMENT DATE: *1.6.15*

CONDITION OF PREMISES AT START OF TENANCY

CONDITION OF PREMISES AT END OF TENANCY

COPYRIGHT JANUARY 2011
Originated and distributed by and printed and produced for the Real Estate Institute of N.S.W. in whom exclusive copyright vests.
WARNING: Unauthorised reproduction in whole or in part is an infringement of Copyright.

	CLEAN				UNDAMAGED				WORKING				COMMENTS
	Y	N	Y	N	Y	N	Y	N	Y	N	Y	N	
ENTRANCE / HALL													
front door/screen door/security door	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
walls/picture hooks	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	<i>average condition with signs of wear.</i>
doorway frames	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
windows/screens	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	<i>could use fresh paint.</i>
ceiling/light fittings	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
blinds/curtains	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
lights/power points/door bell	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
skirting boards	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
floor coverings	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
other													
LOUNGE ROOM													
walls/picture hooks	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	<i>"as above"</i>
doors/doorway frames	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
windows/screens	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
ceiling/light fittings	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
blinds/curtains	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
lights/power points	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
skirting boards	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
floor coverings	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
other													

INGOING Landlord/Agent's Signature

[Signature]

Date:

1.8.17

Tenant's Signature

[Signature]

Date:

1.8.17

ADDRESS OF PREMISES: 52 Minimbah West Driv rd 232 TENANT: Leanne Freel COMMENCEMENT DATE: 1/6/15

CONDITION OF PREMISES AT START OF TENANCY **CONDITION OF PREMISES AT END OF TENANCY**

NOTE: SEE FRONT OF THIS FORM FOR INSTRUCTIONS FOR COMPLETION

	CLEAN	UNDAMAGED	WORKING	TENANT AGREES	COMMENTS	CLEAN	UNDAMAGED	WORKING	TENANT AGREES	COMMENTS
KITCHEN	✓	✓	✓	✓	average condition with signs of wear. Could use fresh paint					
walls/picture hooks	✓	✓	✓	✓						
doors/doorway frames	✓	✓	✓	✓						
windows/screens	X	✓	✓	✓						
ceiling/light fittings	X	✓	✓	✓						
blinds/curtains	✓	✓	✓	✓						
lights/power points	✓	✓	✓	✓						
skirting boards	X	✓	✓	✓						
floor coverings	✓	✓	✓	✓						
cupboards/drawers	✓	✓	✓	✓						
bench tops/tiling	✓	✓	✓	✓						
sink/taps/disposal unit	✓	✓	✓	✓						
stove top/hot plates	✓	✓	✓	✓						
oven/griller	✓	✓	✓	✓						
exhaust fan/range hood	✓	✓	✓	✓						
dishwasher	✓	✓	✓	✓						
other										
DINING ROOM	✓	✓	✓	✓	"as above"					
walls/picture hooks	✓	✓	✓	✓						
doors/doorway frames	✓	✓	✓	✓						
windows/screens	X	✓	✓	✓						
ceiling/light fittings	X	✓	✓	✓						
blinds/curtains	✓	✓	✓	✓						
lights/power points	✓	✓	✓	✓						
skirting boards	X	✓	✓	✓						
floor coverings	✓	✓	✓	✓						
other										
LAUNDRY	✓	✓	✓	✓	freshly cleaned painted and updated. All in very good condition. 2016					
walls/tiles	✓	✓	✓	✓						
floor tiles/floor coverings	✓	✓	✓	✓						
doors/doorway frames	✓	✓	✓	✓						
windows/screens	X	✓	✓	✓						
ceiling/light fittings	X	✓	✓	✓						
blinds/curtains	✓	✓	✓	✓						
lights/power points	✓	✓	✓	✓						
washing machine/taps	✓	✓	✓	✓						
exhaust fan/vent	✓	✓	✓	✓						
washing tub	✓	✓	✓	✓						
dryer	✓	✓	✓	✓						
other										

INGOING Landlord/Agent's Signature: [Signature] Date: 1/8/17 Tenant's Signature: [Signature] Date: 1/8/17

ADDRESS OF PREMISES: 52 Minibah West branch rd. 2312 TENANT: Leanne Freese COMMENCEMENT DATE: 1.6.15

CONDITION OF PREMISES AT START OF TENANCY

CONDITION OF PREMISES AT END OF TENANCY

NOTE: SEE FRONT OF THIS FORM FOR INSTRUCTIONS FOR COMPLETION

	CLEAN	UNDAMAGED	WORKING	TENANT AGREES	COMMENTS	CLEAN	UNDAMAGED	WORKING	TENANT AGREES	COMMENTS
BEDROOM 1	✓	✓	✓	✓	New carpet and paint and blinds. 2016.					
walls/picture hooks	✓	✓	✓	✓						
built-in wardrobe/shelves	✓	✓	✓	✓						
doors/doorway frames	✓	✓	✓	✓						
windows/screens	✓	✓	✓	✓						
ceiling/light fittings	✓	✓	✓	✓						
blinds/curtains	✓	✓	✓	✓						
lights/power points	✓	✓	✓	✓						
skirting boards	✓	✓	✓	✓						
floor coverings	✓	✓	✓	✓						
other	✓	✓	✓	✓						
ENSUITE					/					
walls/tiles										
floor tiles/floor coverings										
doors/doorway frames										
windows/screens										
ceiling/light fittings										
blinds/curtains										
lights/power points										
bath/taps										
shower/screen/taps										
wash basin/taps										
mirror/cabinet/vanity										
towel rails										
toilet/cistern/seal										
toilet roll holder										
heating/exhaust fan/vent										
other										
BEDROOM 2	✓	✓	✓	✓	"as above" 2016					
walls/picture hooks	✓	✓	✓	✓						
built-in wardrobe/shelves	✓	✓	✓	✓						
doors/doorway frames	✓	✓	✓	✓						
windows/screens	✓	✓	✓	✓						
ceiling/light fittings	✓	✓	✓	✓						
blinds/curtains	✓	✓	✓	✓						
lights/power points	✓	✓	✓	✓						
skirting boards	✓	✓	✓	✓						
floor coverings	✓	✓	✓	✓						
other	✓	✓	✓	✓						

INGOING Landlord/Agent's Signature: [Signature] Date: 1.8.17 Tenant's Signature: [Signature] Date: 1.8.17

ADDRESS OF PREMISES: 52 Illinilah West beach rd 2317 TENANT: Leanne Reed. COMMENCEMENT DATE: 1/6/15

CONDITION OF PREMISES AT START OF TENANCY

CONDITION OF PREMISES AT END OF TENANCY

NOTE: SEE FRONT OF THIS FORM FOR INSTRUCTIONS FOR COMPLETION

	CLEAN	UNDAMAGED	WORKING	TENANT AGREES	COMMENTS	CLEAN	UNDAMAGED	WORKING	TENANT AGREES	COMMENTS
BEDROOM 3										
walls/picture hooks	✓	✓	✓	✓	New carpet and paint and blinds 2016					
built-in wardrobe/shelves	✓	✓	✓	✓						
doors/doorway frames	✓	✓	✓	✓						
windows/screens	✓	✓	✓	✓						
ceiling/light fittings	✓	✓	✓	✓						
blinds/curtains	✓	✓	✓	✓						
lights/power points	✓	✓	✓	✓						
skirting boards	✓	✓	✓	✓						
floor coverings	✓	✓	✓	✓						
other										
BATHROOM										
walls/tiles	✓	✓	✓	✓	New paint and fittings. 2016.					
floor tiles/floor coverings	✓	✓	✓	✓						
doors/doorway frames	✓	✓	✓	✓						
windows/screens	✓	✓	✓	✓						
ceiling/light fittings	✓	✓	✓	✓						
blinds/curtains	✓	✓	✓	✓						
lights/power points	✓	✓	✓	✓						
bath/taps	✓	✓	✓	✓						
shower/screen/taps	✓	✓	✓	✓						
wash basin/taps	✓	✓	✓	✓						
mirror/cabinet/vanity	✓	✓	✓	✓						
towel rails	✓	✓	✓	✓						
toilet/cistern/seat	✓	✓	✓	✓						
toilet roll holder	✓	✓	✓	✓						
heating/exhaust fan/vent	✓	✓	✓	✓						
other										
SECURITY / SAFETY										
external door locks	✓	✓	✓	✓						
window locks	✓	✓	✓	✓						
keys/other security devices	✓	✓	✓	✓						
smoke alarms	✓	✓	✓	✓						
electrical safety switch	✓	✓	✓	✓						
other										

INGOING Landlord/Agent's Signature

[Signature]

Date:

1/6/17

Tenant's Signature

[Signature]

Date:

1/6/17



0042

PRIZE INVESTMENT PTL LTD
52 MINIMBAH WEST BRANCH RD
MINIMBAH NSW 2312



Recorded in 2017 (treat as NCC)

15 Mar 17 - 16 Jun 17

Your electricity bill

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

YOUR ACCOUNT DETAILS	DUE DATE	AMOUNT DUE
<p>Account number 200 027 751 615</p> <p>Tax invoice 137 001 093 801</p> <p>Issue date 18 Jun 17</p> <p>Total amount due See the Account Summary on page 2</p>	<p>30 Jun 17</p> <p>\$12.00 fee may apply if paid after due date</p>	<p>\$260.63</p>
YOUR AGREEMENT	YOUR USAGE SUMMARY	
<p>Origin Supply This bill also includes benefits from your previous energy plan</p>	<p>Average cost per day \$3.45 Average daily usage 9.13 kWh Same time last year 5.99 kWh</p> <p>52.42% increase in usage since last year</p> <p>Your indicative greenhouse gas emissions Total for this bill 0.8 tonnes Same time last year 0.5 tonnes Saved with GreenPower N/A</p> <p>For more information on greenhouse gas emissions visit originenergy.com.au.</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p>5.99 kWh</p> <p>LAST YEAR</p> </div> <div style="text-align: center;"> <p>9.13 kWh</p> <p>THIS YEAR</p> </div> </div>	

NEED TO GET IN TOUCH?

Enquiries & moving address: **1300 661 544**
8 am - 6 pm local time Mon - Fri

Faults & emergencies: **13 20 80**
Call Essential Energy 24 hrs

FIND OUT MORE

originenergy.com.au

HOW TO PAY

DIRECT DEBIT
Register online at originenergy.com.au/busmyaccount or call **1300 661 544** to arrange automatic payment of future accounts*

VISA OR MASTERCARD**
Call **1300 658 783** or visit originenergy.com.au/buspaynow

Biller Code: 41
Ref: 200 027 751 615

MAIL
Send this slip with your cheque made payable to: Origin Energy Holdings Limited, Locked Bag 304 Silverwater NSW 1811

POST IN PERSON*
Pay by cash, eftpos or card* at any Post Office billpay

Billpay Code: 2958
Ref: 1200 0277 5161 5

TELEPHONE & INTERNET BANKING - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card* or transaction account. More info: www.bpay.com.au

Biller Code: 130112
Ref: 200 027 751 615

*Visa or MasterCard payments may incur a processing fee of 0.37% (incl GST) of the total payment amount. This will be shown on your next bill. Some exemptions and payment limits may apply.
**Over the counter payment fee of \$2.00 (incl GST) may apply. Origin Energy Electricity Ltd ABN 33 071 052 287

ACCOUNT SUMMARY

Previous activity

Opening balance	\$336.47
Payments received	\$400.00 CR ^A

Balance carried forward **\$63.53 CR**

Your new charges

Total electricity charges - incl discounts and rebates (incl GST of \$29.47)	\$324.16 ^B
--	-----------------------

Total amount due **\$260.63**

(incl net GST charges of \$29.47)

PAYMENTS RECEIVED ^A

18 Apr 17	BPAY Debit Account	\$400.00 CR
Total		\$400.00 CR

TOTAL ELECTRICITY CHARGES ^B

Your site details

Supply address

52 MINIMBAH WEST BRANCH RD
MINIMBAH NSW 2312

Meter read

Actual

National Meter Identifier (NMI)

44070406691

Last meter read date

16 Jun 17

Next scheduled read date

8 Sep 17 (+/- 2 business days)

Period: 15 Mar 17 - 16 Jun 17 (94 days)

Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
102039	Peak	78802 (A)	79660 (A)	858
			Total kWh	858

(A = Actual, E = Estimated)

Usage (kWh)	Charge	Amount
-------------	--------	--------

15 Mar 17 - 6 Jun 17 (84 days)

Charges

Peak Usage

First 0-921	766	24.20 c/kWh	\$185.37
Supply Charge		136.00 c/Day	\$114.24

Discounts and Rebates

Guaranteed usage discount (22%)			\$40.78 CR
---------------------------------	--	--	------------

7 Jun 17 - 16 Jun 17 (10 days): energy plan change

Charges

Peak Usage

First 0-110	92	24.20 c/kWh	\$22.26
Supply Charge		136.00 c/Day	\$13.60

Total for period 15 Mar 17 - 16 Jun 17 (excl GST) **\$294.69**

NEED TO GET IN TOUCH?

Moving address?

→ Go online
originenergy.com.au/busmovers
(allow 3 business days notice)

Contact us

We're happy to help - any questions or complaints:

→ My Account login
originenergy.com.au/busmyaccount

☎ Call us **1300 661 544**
(8 am - 6 pm local time Mon - Fri)

@ Go online
originenergy.com.au/buscontact

✉ Write to us (no payments) **Origin Energy Business Centre, GPO Box 186, Melbourne VIC 3001**

Solar and Home Products

For Solar Power, Emergency Hot Water (24/7), Heating and Cooling Products. Sales, installation, service and solar billing enquiries call **1300 791 468**.

National Relay Service

If you have a hearing or speech impairment, contact us through the National Relay Service. For more information, visit www.relayservice.gov.au

Need an interpreter?

Call **1300 137 427**

خدمة الترجمة الهاتفية للغات غير الإنكليزية.

Servicio Telefónico de Intérpretes para otros idiomas.

Per lingue oltre all'inglese contattate il Servizio

d'Interpretariato Telefonico

Dịch vụ thông dịch qua điện thoại cho những ngôn ngữ

khác không phải tiếng Anh.

Τηλεφωνική Υπηρεσία Διερμηνέων για άλλες γλώσσες εκτός της αγγλικής.

非英語語言電話傳譯服務。



PAYMENT SLIP



*2958 1 200027751615

Trancode	User code	Customer reference number
831	067222	000200027751615

Due date
(for new charges only)

30 / Jun / 17

Paid by NCC

Amount due

\$ 260.63

<0000026063>

<067222>

<000200027751615> >

Total electricity charges

Charges less discounts and rebates	\$294.69
GST	\$29.47
<hr/>	
Your total electricity charges (incl GST)	\$324.16

Account number
200 027 751 615

Tax invoice
137 001 093 801

Issue date
18 Jun 17

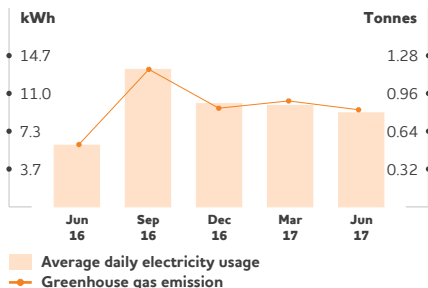


YOUR USAGE BREAKDOWN

Average cost per day **\$3.45**
 Average daily usage **9.13 kWh**
 Same time last year **5.99 kWh**

Your indicative greenhouse gas emissions
 Total for this bill **0.8 tonnes**
 Same time last year **0.5 tonnes**
 Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit originenergy.com.au.



YOUR SITE DETAILS

Supply address
52 MINIMBAH WEST BRANCH RD
MINIMBAH NSW 2312

National Meter Identifier (NMI)
44070406691

Meter read
Actual

Last meter read date
16 Jun 17

Next scheduled read date
8 Sep 17 (+/- 2 business days)



0042

PRIZE INVESTMENT PTL LTD
52 MINIMBAH WEST BRANCH RD
MINIMBAH NSW 2312



Your electricity bill

17 Jun 17 - 13 Sep 17

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

YOUR ACCOUNT DETAILS

Account number
200 027 751 615

Tax invoice
170 000 985 228

Issue date
14 Sep 17

Total amount due
See the Account Summary on page 2

DUE DATE

28 Sep 17

\$12.00 fee may apply if paid after due date

AMOUNT DUE

\$602.97

YOUR AGREEMENT

Origin Supply

YOUR USAGE SUMMARY

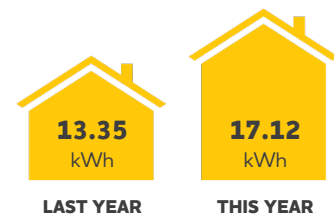
Average cost per day **\$6.77**
Average daily usage **17.12 kWh**
Same time last year **13.35 kWh**

28.24% increase
in usage since last year



Your indicative greenhouse gas emissions
Total for this bill **1.5 tonnes**
Same time last year **1.2 tonnes**
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit
originenergy.com.au.



NEED TO GET IN TOUCH?

Enquiries & moving address: 1300 661 544
8 am - 6 pm local time Mon - Fri

Faults & emergencies: 13 20 80
Call Essential Energy 24 hrs

FIND OUT MORE

originenergy.com.au

HOW TO PAY

DIRECT DEBIT
Register online at originenergy.com.au/busmyaccount or call **1300 661 544** to arrange automatic payment of future accounts*

VISA OR MASTERCARD**
Call **1300 658 783** or visit originenergy.com.au/buspaynow

Biller Code: 41
Ref: 200 027 751 615

MAIL
Send this slip with your cheque made payable to: Origin Energy Holdings Limited, Locked Bag 304 Silverwater NSW 1811

POST IN PERSON*
billpay Pay by cash, eftpos or card* at any Post Office

Billpay Code: 2958
Ref: 1200 0277 5161 5

TELEPHONE & INTERNET BANKING - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card* or transaction account. More info: www.bpay.com.au

Biller Code: 130112
Ref: 200 027 751 615

*Visa or MasterCard payments may incur a processing fee of 0.37% (incl GST) of the total payment amount. This will be shown on your next bill. Some exemptions and payment limits may apply.
**Payment processing fee of \$2.00 (incl GST) may apply. Origin Energy Electricity Ltd ABN 33 071 052 287

ACCOUNT SUMMARY

Previous activity

Opening balance	\$260.63
Payments received	\$260.63 CR ^A

Balance carried forward **\$0.00**

Your new charges

Total electricity charges - incl discounts and rebates (incl GST of \$54.82)	\$602.97 ^B
--	-----------------------

Total amount due **\$602.97**

(incl net GST charges of \$54.82)

PAYMENTS RECEIVED ^A

9 Jul 17	BPAY Bank Account	\$260.63 CR
Total		\$260.63 CR

TOTAL ELECTRICITY CHARGES ^B

Your site details

Supply address 52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312	National Meter Identifier (NMI) 44070406691
Meter read Actual	Last meter read date 13 Sep 17
	Next scheduled read date 14 Dec 17 (+/- 2 business days)

Period: 17 Jun 17 - 13 Sep 17 (89 days)

Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
102039	Peak	79660 (A)	81184 (A)	1524
(A = Actual, E = Estimated)			Total kWh	1524

Usage (kWh)	Charge	Amount
-------------	--------	--------

17 Jun 17 - 30 Jun 17 (14 days)

Charges

Peak Usage

First 0-153	153	24.20 c/kWh	\$37.03
Next 154-268	86	23.81 c/kWh	\$20.48
Supply Charge		136.00 c/Day	\$19.04

1 Jul 17 - 13 Sep 17 (75 days): price change

Charges

Peak Usage	1285	28.47 c/kWh	\$365.84
Supply Charge		141.01 c/Day	\$105.76

Total for period 17 Jun 17 - 13 Sep 17 (excl GST) \$548.15

NEED TO GET IN TOUCH?

Moving address?

→ Go online
originenergy.com.au/busmovers
(allow 3 business days notice)

Contact us

We're happy to help - any questions or complaints:

→ My Account login
originenergy.com.au/busmyaccount

☎ Call us **1300 661 544**
(8 am - 6 pm local time Mon - Fri)

@ Go online
originenergy.com.au/buscontact

✉ Write to us (no payments) **Origin Energy Business Centre, GPO Box 186, Melbourne VIC 3001**

Solar and Home Products

For Solar Power, Emergency Hot Water (24/7), Heating and Cooling Products. Sales, installation, service and solar billing enquiries call **1300 791 468**.

National Relay Service

If you have a hearing or speech impairment, contact us through the National Relay Service. For more information, visit www.relayservice.gov.au

Need an interpreter?

Call **1300 137 427**

خدمة الترجمة الهاتفية للغات غير الإنكليزية.

Servicio Telefónico de Intérpretes para otros idiomas.

Per lingue oltre all'inglese contattate il Servizio

d'Interpretariato Telefonico

Dịch vụ thông dịch qua điện thoại cho những ngôn ngữ

khác không phải tiếng Anh.

Τηλεφωνική Υπηρεσία Διερμηνέων για άλλες γλώσσες εκτός της αγγλικής.

非英語語言電話傳譯服務。



PAYMENT SLIP



*2958 1 200027751615

Trancode	User code	Customer reference number
831	067222	000200027751615

Due date
(for new charges only)

28 / Sep / 17

Amount due

\$ 602.97

<0000060297>

<067222>

<000200027751615> >



Total electricity charges

Charges less discounts and rebates	\$548.15
GST	\$54.82

Your total electricity charges (incl GST) \$602.97

Account number
200 027 751 615

Tax invoice
170 000 985 228

Issue date
14 Sep 17

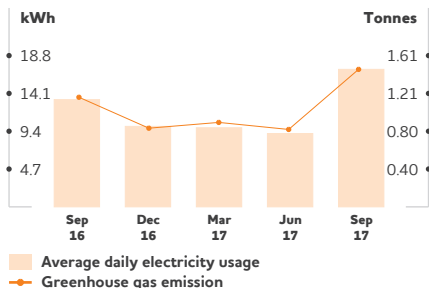
YOUR USAGE BREAKDOWN

Average cost per day	\$6.77
Average daily usage	17.12 kWh
Same time last year	13.35 kWh

Your indicative greenhouse gas emissions

Total for this bill	1.5 tonnes
Same time last year	1.2 tonnes
Saved with GreenPower	N/A

For more information on greenhouse gas emissions visit originenergy.com.au.



YOUR SITE DETAILS

Supply address
52 MINIMBAH WEST BRANCH RD
MINIMBAH NSW 2312

National Meter Identifier (NMI)
44070406691

Meter read
Actual

Last meter read date
13 Sep 17

Next scheduled read date
14 Dec 17 (+/- 2 business days)

Important Information

We changed our electricity charges for most New South Wales customers on 1 July 2017 (excludes Predictable Plan). You'll see any new charges on this bill. Find out more at originenergy.com.au

On 1 July 2017 our solar feed-in tariffs increased. Solar customers (except for Solar Boost) can see the change on this bill. If you're a Solar Boost customer we'll send you a new offer in July. Jump onto originenergy.com.au/solarfitnsw for more.



0042

PRIZE INVESTMENT PTL LTD
52 MINIMBAH WEST BRANCH RD
MINIMBAH NSW 2312

Cash \$327.93 on 07/02/2018 (F7) (included late fee) (A5#5.2/A16)



Your electricity bill

14 Sep 17 - 11 Dec 17

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

YOUR ACCOUNT DETAILS

Account number
200 027 751 615

Tax invoice
150 001 167 281

Issue date
12 Dec 17

Total amount due
See the Account Summary on page 2

DUE DATE

28 Dec 17

\$12.00 fee may apply if paid after due date

AMOUNT DUE

\$315.93

YOUR AGREEMENT

Origin Supply

YOUR USAGE SUMMARY

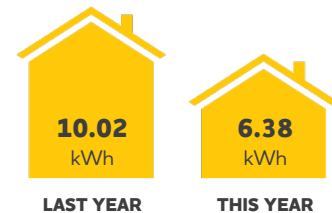
Average cost per day **\$3.55**
Average daily usage **6.38 kWh**
Same time last year **10.02 kWh**

36.33% decrease
in usage since last year



Your indicative greenhouse gas emissions
Total for this bill **0.5 tonnes**
Same time last year **0.8 tonnes**
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit
originenergy.com.au.



NEED TO GET IN TOUCH?

Enquiries & moving address: 1300 661 544
8 am - 6 pm local time Mon - Fri

Faults & emergencies: 13 20 80
Call Essential Energy 24 hrs

FIND OUT MORE

originenergy.com.au

HOW TO PAY

DIRECT DEBIT
Register online at originenergy.com.au/busmyaccount or call **1300 661 544** to arrange automatic payment of future accounts

VISA OR MASTERCARD**
Call **1300 658 783** or visit originenergy.com.au/buspaynow

Biller Code: 41
Ref: 200 027 751 615

MAIL
Send this slip with your cheque made payable to: Origin Energy Holdings Limited, Locked Bag 304 Silverwater NSW 1811

POST **IN PERSON***
billpay Pay by cash, eftpos or card* at any Post Office

Billpay Code: 2958
Ref: 1200 0277 5161 5

TELEPHONE & INTERNET BANKING - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card* or transaction account. More info: www.bpay.com.au

Biller Code: 130112
Ref: 200 027 751 615

*Visa or MasterCard payments may incur a processing fee of 0.37% (incl GST) of the total payment amount. This will be shown on your next bill. Some exemptions and payment limits may apply.
**Payment processing fee of \$2.00 (incl GST) may apply.
Origin Energy Electricity Ltd ABN 33 071 052 287

ACCOUNT SUMMARY

Previous activity	
Opening balance	\$602.97
Payments received	\$602.97 CR A
Balance carried forward	\$0.00
Your new charges	
Total electricity charges - incl discounts and rebates (incl GST of \$28.72)	\$315.93 B
Total amount due (incl net GST charges of \$28.72)	\$315.93

PAYMENTS RECEIVED **A**

17 Sep 17	BPAY Bank Account	\$602.97 CR
Total		\$602.97 CR

TOTAL ELECTRICITY CHARGES **B**

Your site details

Supply address 52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312	National Meter Identifier (NMI) 44070406691
Meter read Actual	Last meter read date 11 Dec 17
	Next scheduled read date 9 Mar 18 (+/- 2 business days)

Period: 14 Sep 17 - 11 Dec 17 (89 days)

Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
102039	Peak	81184 (A)	81752 (A)	568
(A = Actual, E = Estimated)			Total kWh	568

Charges	Usage (kWh)	Charge	Amount
Peak Usage	568	28.47 c/kWh	\$161.71
Supply Charge		141.01 c/Day	\$125.50
Total for period 14 Sep 17 - 11 Dec 17 (excl GST)			\$287.21

Total electricity charges

Charges less discounts and rebates	\$287.21
GST	\$28.72
Your total electricity charges (incl GST)	\$315.93

NEED TO GET IN TOUCH?

Moving address?

➔ Go online
originenergy.com.au/busmovers
(allow 3 business days notice)

Contact us

We're happy to help - any questions or complaints:

- ➔ My Account login
originenergy.com.au/busmyaccount
- ☎ Call us **1300 661 544**
(8 am - 6 pm local time Mon - Fri)
- @ Go online
originenergy.com.au/buscontact
- ✉ Write to us (no payments) **Origin Energy Business Centre, GPO Box 186, Melbourne VIC 3001**

Solar and Home Products

For Solar Power, Emergency Hot Water (24/7), Heating and Cooling Products. Sales, installation, service and solar billing enquiries call **1300 791 468**.

National Relay Service

If you have a hearing or speech impairment, contact us through the National Relay Service. For more information, visit www.relayservice.gov.au

Need an interpreter?

Call **1300 137 427**

خدمة الترجمة الهاتفية للغات غير الإنكليزية.

Servicio Telefónico de Intérpretes para otros idiomas.

Per lingue oltre all'inglese contattate il Servizio

d'Interpretariato Telefonico

Dịch vụ thông dịch qua điện thoại cho những ngôn ngữ

khác không phải tiếng Anh.

Τηλεφωνική Υπηρεσία Διερμηνέων για άλλες γλώσσες εκτός της αγγλικής.

非英語語言電話傳譯服務。



PAYMENT SLIP



*2958 1 200027751615

Trancode	User code	Customer reference number
831	067222	000200027751615

Due date
(for new charges only)

28 / Dec / 17

Amount due

\$ 315.93

<0000031593>

<067222>

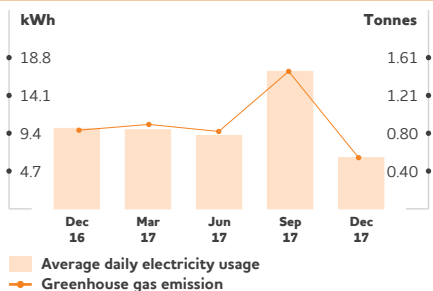
<000200027751615> >

YOUR USAGE BREAKDOWN

Average cost per day **\$3.55**
 Average daily usage **6.38 kWh**
 Same time last year **10.02 kWh**

Your indicative greenhouse gas emissions
 Total for this bill **0.5 tonnes**
 Same time last year **0.8 tonnes**
 Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit originenergy.com.au.



Account number
200 027 751 615

Tax invoice
150 001 167 281

Issue date
12 Dec 17



YOUR SITE DETAILS

Supply address
52 MINIMBAH WEST BRANCH RD
MINIMBAH NSW 2312

National Meter Identifier (NMI)
44070406691

Meter read
Actual

Last meter read date
11 Dec 17

Next scheduled read date
9 Mar 18 (+/- 2 business days)



If undeliverable please return to
7 BENT STREET,
TAREE NSW 2430

Elgas Limited
ACN 002-749-260
ABN 85-002-749-260

131 161

DELIVERY : PRIZE INVESTMENTS PTY LTD
52 MINIMBAH WEST BRANCH RD
MINIMBAH NSW 2312

Copy Only

STATEMENT

Customer Number
058009445 3

Terms :- 21 Days
From invoice Date

Date
01-Jan-15 - 31-Dec-17

Amount Payable
-9.50

Mr Geoff Hull
Prize Investments Pty Ltd
52 Minimbah West Branch Rd
Minimbah NSW 2312

Page 1 of 1

Date	Details	Ret/Del	Price	Debit	Credit	Balance
	Previous Balance					
01-Jan-16	0581703250 Journal				9.00	-9.00
08-Mar-16	0582793074 Cyl LPG 45kg	2 / 2	\$140.00	280.00		271.00
	Discount/Vouchers				20.00	251.00
17-May-16	0582939616 ANNUAL SERVICE CHARGE FROM 08/05/2016					
	Cyl LPG 45kg	3	\$38.50	115.50		366.50
18-May-16	0583785026 Payment				260.00	106.50
16-Jun-16	0581810079 Payment				50.00	56.50
30-Jun-16	0585711273 Payment				56.50	0.00
06-Dec-16	0583315541 Cyl LPG 45kg	2 / 2	\$140.00	280.00		280.00
	Discount/Vouchers				20.00	260.00
14-Dec-16	0587831187 Payment				260.00	0.00
17-May-17	0583613594 ANNUAL SERVICE CHARGE FROM 08/05/2017					
	Cyl LPG 45kg	3	\$38.50	115.50		115.50
11-Jul-17	0587244435 Payment				125.00	-9.50
31-Oct-17	0583953339 Cyl LPG 45kg	2 / 2	\$145.01	290.01		280.51
	Discount/Vouchers				20.00	260.51
14-Nov-17	0585574404 Payment				270.01	-9.50

This is a credit balance
Please do not pay as this will be deducted
from your next gas bill.

Overdue	Current	Total Due
0.00	-9.50	-9.50

IMPORTANT MESSAGE: Please tear off payment slip below and send with your cheque



STATEMENT
01-Jan-15 - 31-Dec-17



*820 0580094453 00

PAYMENT METHODS

- PHONE PAY: For Credit Card Payment Phone 1800 626 988 (24hr)
- DIRECT DEBIT: We can automatically deduct payment from your bank account or credit card on the due date. Phone 131 161 for details or click here.
- MAIL - Post to: ELGAS Payments GPO Box 4984 Sydney NSW 2001
- INTERNET: Log onto www.elgas.com.au to check your balance, pay your account or order gas.
- BPAY: Contact your participating bank to make this payment from your account. Biller Code : 2188 Reference Number : 058009445 3



Mr Geoff Hull

Customer No
058009445 3 HULLMIN

Overdue	Current	Amount Due
0.00	-9.50	-9.50



+00000000000000000000> +001385+ <0580094453> <0000000950> +444+

Insurance

Policy Details: CGU Farm Policy

Period of Insurance 2016-2017Client Name: Geoff Hull**Policy Number : 35U6835119****Client Code : HULL003**

Situation 1 Premium

Risks	Base Premium	Fire Service Levy	GST	Stamp Duty	Total Premium
CGU Farm Policy	\$ 1,025.74	\$ 230.79	\$ 125.65	\$ 124.40	\$ 1,506.58
Total	\$ 1,025.74	\$ 230.79	\$ 125.65	\$ 124.40	\$ 1,506.58

= 125.54 x 12 months



TAX INVOICE (Renewal)

Arthur J. Gallagher & Co (Aus) Limited
 ABN 34 005 543 920
 AFSL 238312
 Suite 3/36 Wingewarra Street
 DUBBO NSW 2830
 T: (02) 6884 9800
 F: (02) 6884 9811
 E: dubbo@ajg.com.au
 W: ajg.com.au

Mr G Hull
 PO BOX 994
 DARLINGHURST NSW 1300

Client Reference

HULL003

Invoice Number

I128682

Date

21/11/17

Account Executive

Kylie Hull
 E: kylie.hull@ajg.com.au
 T: 02 6884 9800

Insured: Mr G Hull

Insured With: Insurance Aust Ltd (t/as CGU) Sunrise Po Box 1037 DUBBO NSW 2830

Policy Number: 35U6835119 Expiring: 13/11/18

Insurance Class: CGU Farm

Period of Cover: 13/11/17 to 13/11/18 at 4pm Local Time

Covering: Renewal of Policy:
 - 52 Minimbah West Branch Road, Minimbah

Premium	1,148.83
Fire Levy	224.02
U/W GST	137.28
Stamp Duty	135.91
Brokers Fee	100.01
Br Fee GST	10.00

Total 1,756.05

This becomes a tax invoice upon proof of payment.

TOTAL DUE

\$1,756.05

Payment due by

21/11/17

Important Notice:

Should you require information regarding our important relationships, privacy and how we earn our remuneration, please visit the Arthur J. Gallagher website: ajg.com.au
 See important insurance notices overleaf and documents enclosed.

Remittance Advice

Arthur J. Gallagher
 Invoice: I128682
 Policy No: 35U6835119

PO Box 986 DUBBO NSW 2830
 Client: Mr G Hull
 Client Ref: HULL003

Arthur J. Gallagher Ref: 15110142/0284
 Account Executive: Kylie Hull
 Amount Due: \$1,756.05

PAYMENT OPTIONS



By BPAY®
 Contact your financial institution to arrange payment from your account

Bill Code: 43984
 Ref: 35001286823



Electronic Funds Transfer
 Direct Deposit BSB - 033819
 Account No - 284011302
 Use for Online payments only



Pay by Credit Card
 By Phone: Please call **1800 226 012**
 By Web: Go to www.ajg.com.au/client-portal
 A surcharge will apply of:
 0.76% for Visa and Mastercard, or
 2.2% for American Express, incl. GST.



Cheque by Mail
 Detach this remittance advice slip and return together with your payment



Instalment (Premium Finance)
 Contact your Account Executive if you would like to use this facility

Notice to Intending Insureds

Your duty of disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of matters:

- > that diminishes the risk to be undertaken by the insurer
- > that is of common knowledge
- > that your insurer knows of, or in the ordinary course of his business, ought to know
- > as to which compliance with your duty is waived by the insurer

Non-disclosure

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

Complaint Resolution

If you are not fully satisfied with the service we provide you may request that a complaint be referred to our National Complaints Manager. Arthur J. Gallagher & Co (Aus) Limited subscribes to the Financial Ombudsman Service, which is a free consumer service, and the Insurance Brokers Code of Practice. Further information is available from your Arthur J. Gallagher Branch.

Premium Funding

If your premium is over \$500, you may wish to pay by monthly instalments using our recommended premium funders. Arthur J. Gallagher is paid a maximum of 5% under some premium funding arrangements for providing this referral. We recommend that you read the premium funding contract to understand the implications in the event you cancel your insurance policy before its expiry.

Cancellation/Policy Amendments

If your contract of insurance is cancelled or amended before the expiry of the period of insurance, you will be paid the return premium received from the insurer. Arthur J. Gallagher will retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of your contract of insurance or future downward adjustment of premium. We may charge an additional fee for processing your request to cancel or amend your contract of insurance and you agree that this fee may be offset against any premium refund you are entitled to.





Arthur J. Gallagher
 BUSINESS WITHOUT BARRIERS™
 Incorporating OAMPS Insurance Brokers

SCHEDULE OF COVER
CGU Farm

OUR REFERENCE 15110142
INSURER POLICY NUMBER 35U6835119
POLICY PERIOD 13/11/17 to 13/11/18 at 4pm Local Time

COUNTRYPAK INSURANCE

Insured Name(s) MR G HULL

POLICY PREMIUM SUMMARY BY INSURANCE CLASS

Section	Total Premium
1 Domestic Buildings and Contents	\$ 1,646.04
2 Farm Property	Not Insured
3 Farm Machinery & Working Dogs	Not Insured
4 Theft	Not Insured
5 Hay, Fencing, Livestock & Farm Trees	Not Insured
6 Business Interruption	Not Insured
7 Business Liability	Not Insured
8 Machinery Breakdown	Not Insured
9 Personal Income	Not Insured
10 Road Transit	Not Insured

SECTION 1 - DOMESTIC BUILDING AND CONTENTS	Sum Insured	Total Premium
Cover Type	Listed Events	
Excess	\$500	
Limit of Liability	\$20,000,000	
Named Cyclone Excess	\$2,500	
Situation		
	52 MINIMBAH WEST BRANCH ROAD	
	MINIMBAH NSW 2312	
Occupation	Hobby Farming	
Property Size	5 hectares	
Dwelling 1 - Dwelling Building	\$ 344,800	\$ 1,646.04
SECTION 1 Total Premium		\$ 1,646.04

SECTION 2 - FARM PROPERTY : Not Insured



Arthur J. Gallagher
 BUSINESS WITHOUT BARRIERS™
 Incorporating OAMPS Insurance Brokers

SECTION 3 - FARM MACHINERY & WORKING DOGS	: Not Insured
SECTION 4 - THEFT	: Not Insured
SECTION 5 - HAY, FENCING, LIVESTOCK AND FARM TREES	: Not Insured
SECTION 6 - BUSINESS INTERRUPTION	: Not Insured
SECTION 7 - BUSINESS LIABILITY	: Not Insured
SECTION 8 - MACHINERY BREAKDOWN	: Not Insured
SECTION 9 - PERSONAL INCOME	: Not Insured
SECTION 10 - ROAD TRANSIT	: Not Insured

POLICY VARIATIONS AND EXTENSIONS

Variations and Extensions may apply to this policy. These Variations and Extensions may be noted under the relevant Policy Section of this Schedule, and /or detailed below.

Policy Variations & Extensions:

CGU Countrypak PDS and policy booklet.

IMPORTANT INFORMATION

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:

- (1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?
- (2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
- (3) Have there been any changes to the insured property which might increase the risk of loss or damage?

IMPORTANT NOTICES

TAX INVOICE

This document describes our proposed supply of insurance to you and will become a Tax Invoice for GST when payment is made. Where our agent or your broker issues you a Tax Invoice, which includes an amount for this supply of insurance, your payment is against the agent's or broker's invoice and this document does not become a Tax Invoice. If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown above. Please note that, in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

WORKERS COMPENSATION INSURANCE

This policy does not include Workers' Compensation for your business



Arthur J. Gallagher
 BUSINESS WITHOUT BARRIERS™
 Incorporating OAMPS Insurance Brokers

activities. CGU Insurance can arrange separate Domestic Workers' Compensation cover in those States where legislation permits.

FIRE SERVICES LEVY

A levy has been charged on this policy which is used to help fund the provision of fire services in Victoria or New South Wales (depending on the location of the insured property). Legislative changes in New South Wales in late 2008 introduced funding arrangements for state emergency services in addition to the existing funding arrangements for fire services. Accordingly, where the insured property is situated in New South Wales, the levy is also used to help fund the provision of state emergency services in New South Wales. The Fire Services Levy amount charged on this policy is the amount we have allocated to this policy based on the location of the insured property and the total estimated amount CGU expects to pay in this financial year.

COOLING-OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a full refund of premium paid, provided you have not made a claim under the policy.

The company reserves the right to vary the premium or the terms of this policy if, after the 'date of issue' of this notice, a claim is made relative to an event which occurred prior to the commencement of the 'period of insurance' shown hereon.

YOUR RENEWAL

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS) for this insurance. This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us.

You can contact us: By phone on 131532, or By writing to Insurance Australia Limited trading as CGU Insurance, GPO Box 9902 in your Capital City, or By completing our e-Form or e-Mail at www.cgu.com.au

FINANCIAL CLAIMS SCHEME - SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 1 July 2011 and will apply to policies taken out, or with a renewal effective date, on or after 1 July 2011.

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable Supplementary PDS.

Changes to your PDS

Your PDS is amended by the inclusion of the following:

Financial Claims Scheme You may be entitled to payment under the financial claims scheme in the event that Insurance Australia Limited trading as CGU Insurance becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be



Arthur J. Gallagher
 BUSINESS WITHOUT BARRIERS™
 Incorporating OAMPS Insurance Brokers

obtained from the Australian Prudential Regulation Authority (APRA) website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

Insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

LEISURE FARMS

If Section 1 - Domestic Property is insured by us the following applies:- Special Endorsement Definitions: Include under 1. Buildings

- (g)i) Farm Property as defined under Section 2. Our liability in respect of Unspecified Farm Buildings is limited to \$2,500 for any one building or all Unspecified Farm Buildings in total.
- ii) Fencing as defined under Section 5. Our liability in respect of Fencing is limited to \$2,500. Cover for Fencing is insured against destruction loss or damage caused by any of the Defined Events listed under Section 5. Include under 3. Contents
- (s)i) Farm Property as defined under Section 2. Our liability in respect of Contents of Unspecified Farm Buildings is limited to \$2,500 in any one building or in all Unspecified Farm Buildings.
- ii) Mobile and Farm machinery as defined under Section 3. Our liability in respect of Unspecified Mobile and Farm Machinery is limited to 2,500 for any one item or all Unspecified Mobile and Farm Machinery in total.
- iii) Hay as defined under Section 5. Our liability in respect of Hay is limited to \$2,500.
- iv) Livestock means farm animals but not domestic animals. Our liability in respect of Livestock is limited to \$2,500.

* Cover for Hay and Livestock whilst at the situation are insured against destruction loss or damage caused by any of the Defined Events listed under Section 5.

N.B. THIS ENDORSEMENT WILL ONLY APPLY TO PROPERTY NOT OTHERWISE INSURED BY THIS OR ANY OTHER POLICY.

NAMED CYCLONE EXCESS - SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (SPDS) is dated the 25th of May 2013 and will apply to policies taken out or with a renewal effective date, on or after the 1st of July 2013. This information in this SPDS updates and should be read with the Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable SPDS.

Changes to your PDS

Your PDS is amended by the addition of the following words in relation to your Policy Excess.

Named Cyclone Excess

Under Section 1 and Section 2 of this policy your excess will be increased by \$2,500 for any claim for damage or loss arising from a named cyclone.

A named cyclone means a low pressure weather system declared by the Australian Bureau of Meteorology, or another countries weather bureau



as a cyclone, and named by the relevant Bureau. The weather system will remain a named cyclone until such time the wind speed falls below 34 knots, measured at the closest possible Bureau recognised weather station to the damaged property.

If you have any questions, please contact your insurance adviser or call us on the telephone number listed on your schedule.

Insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (SPDS) is dated 28 December 2015 and will apply to policies taken out or with a renewal effective date, on or after 28 December 2015. The information in this SPDS updates and should be read with the Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable SPDS.

Changes to your PDS

Your PDS is amended by the deletion of the Duty of Disclosure notice

Insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

Supplementary Product Disclosure Statement - Insurer

This Supplementary Product Disclosure Statement (SPDS) is dated 01 August 2017 and will apply to all policies taken out, or with a renewal effective date, on or after this date. The information in this SPDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable SPDS.

Changes to your PDS

Your PDS is amended by the following:

Change 1:Change to details of CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291

All references to "CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291" are deleted and replaced by "Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance".

Change 2:Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by "Insurance Australia Limited trading as CGU Insurance".

Change 3:Duty of disclosure

Your PDS is amended by the deletion of the Duty of Disclosure notice.

Insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance



Arthur J. Gallagher
 BUSINESS WITHOUT BARRIERS™
Incorporating OAMPS Insurance Brokers

OUR REMUNERATION

Please note that the insurance cover we are placing for you may include a retail component. The insurer listed above may pay an initial commission of 10-25% on the retail portion of the annual premium paid by you. Commissions paid to us by the product provider are not an additional cost to you. Below is an example of how commission would be calculated:

Total Premium	\$500
Retail portion	\$100
<hr/>	
Commission paid at 10%	\$10

If you would like to know the specific commission details please contact our office and we will be happy to provide this to you.

Glen Dimplex Australia Pty Ltd

1340 FERNTREE GULLY RD
 SCORESBY VIC 3179
 AUSTRALIA
 Phone: 1-300-556 816
 Fax: 1-800-058 900



Glen Dimplex
AUSTRALIA

Tax Invoice No: I434064

Page No: 1 of 1

GST: 69 118 275 460

Account Address: **CASH SALES - WEBSHOP (SP)**
 SPARE PARTS ONLY
 1340 FERNTREE GULLY ROAD
 SCORESBY
 AUSTRALIA
 VIC 3179

Shipping Address: **Geoffrey hull**
 52 Minimbah west branch road
 Minimbah
 AU
 NSW 2312

Phone

Phone

Fax

Fax

I434064

Fob desc

Ship Via *EFM Logistics*

Invoice Date	Due Date	Sales Person	Org Id	Our Order No.	Your Order No.
06/05/19	06/05/19	Administration	11421 /000	0366805 /00	MAS-WEB01028

Part ID	Description	Order Qty	Ship Qty	U/M	Unit Price	Extd Price AUD
684001	DAMPER 4" (100MM)	1.000	1.000	EA	25.27	25.27
684022	HANDLE SOO	1.000	1.000	EA	26.92	26.92
	CHARGES: Freight Spares and Accessories					25.00

The Terms and Conditions of Sale apply to this invoice as if set out in full.

Bank Details for EFT Payments
 A/C Name: Glen Dimplex Australia Pty Ltd
 HSBC BSB: 343001
 A/C: 166719001

Invoice Sub-Total		77.19
GST		7.72
Invoice Total	AUD	84.91



TAX INVOICE #190696

Unit 1 / 8 Machinery St Darra QLD 4069
 P: 07 3375 1464 E: sales@mrstoves.com.au

ABN	Date
47 166 954 838	03 May 2019

Bill To:

Geoff Hull

A: Nabisac NSW 2312

T: 0432 791 955

E: geoff@hull.com.au

Installation Address:

Geoff Hull

A: Nabisac NSW 2312

T: 0432 791 955

E: geoff@hull.com.au

Notes: **Adam Otto picking up

Sales Person	Pick Up Date
Jesse Lutze	Friday, 3 May 2019

Description	Qty	Price	Discount	Amount
4.5" S/Steel Flue Kit 3.6m Flue Kit * Half Shield first length Triple Skin Kit	<input type="checkbox"/> 1	\$500.00		\$500.00
Flashing No 7 Large Red Silicone	<input type="checkbox"/> 1	\$90.00		\$90.00

Bank Details
Account Name: EMBRI PTY LTD - MR STOVES

BSB: 084 424

Account #: 39 481 2641

Ref: 190696...Hull

Payment terms as stated on invoice. All costs incurred to recover unpaid accounts will be added to invoice. Goods remain the property of EMBRI Pty Ltd until final payment is received.

Use of a credit card can incur a surcharge of up to 2.5%

GST: \$53.64

Invoice Total: \$590.00

Paid to Date: \$590.00

Balance Due: \$0.00

29-31 CRESCENT AVENUE
TAREE N.S.W. 2430
Telephone (02) 6557 7777
Mobile 0417 389 977
Email: h2ogm@bigpond.net.au

H2O Services Pty Ltd
ABN 24 838 387 350 trading as:

TANKS2GO!!

TAX INVOICE

0022376

Date 31 / 1 / 19

Name Prize Investments Pty Ltd
Address 52 Minimbah west branch rd
Minimbah

DETAILS of JOB:

Supply & install: 1x 22,500 litre rivergum poly water tank

PAID

with thanks Mark SSC
PRICE 272.73
incl. GST
TOTAL incl. GST \$ 3000

Title of these goods remains with H2O Services Pty Ltd trading as Tanks 2 Go!! until payment in full has been received.

PLEASE PAY THIS INVOICE AS NO STATEMENT WILL BE ISSUED

Direct deposit details: COMMONWEALTH BANK — BSB 062 603 — Acc 10603545



IntelliVal for Professionals

Automated Valuation Estimate

Prepared on 03 December 2020

52 Minimbah West Branch Road Minimbah NSW 2312

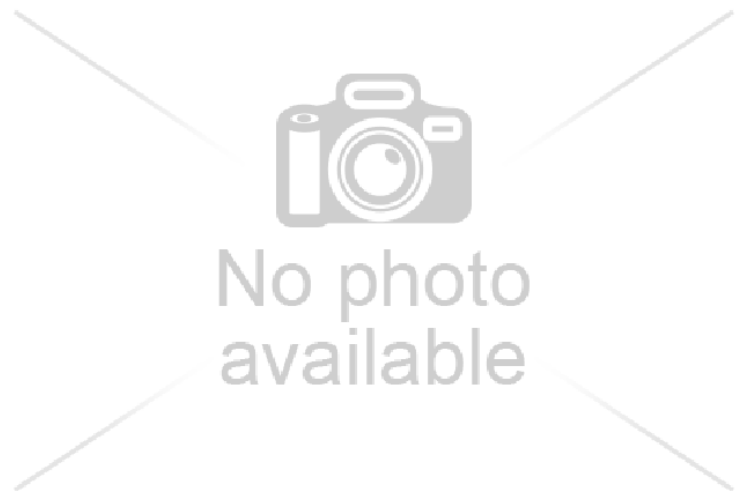
Lot/Plan: 4/DP572753

Estimated Value: As at:
\$436,722 29 Jun 2020

FSD*: (Forecast Standard Deviation)
21%

Estimated Price Range:
\$345,010 - \$528,434

Property Attributes:



Year Built

1970



Land Area

5.03Ha



Property Type

House



Land Use

-



Development Zoning

Rural landscape

The estimated value returned in this report is based on an historical date to the current date, and as such the property attributes utilised to calculate this estimate may not match the current property attributes showing in this report.

Sales History

Sale Date	Sale Price	Sale Type
22 Jan 2015	\$325,000	Unknown

Estimated Value as at 29 June 2020. An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by the valuer.

A Forecast Standard Deviation is an estimate of the variation between the modelled estimate and the market value of a property. A smaller FSD indicates that our estimate of value is likely closer to the true market value of a property than a larger FSD.

For more information on estimated values: <https://www.corelogic.com.au/estimated-value-faqs>

52 Minimbah West Branch Road Minimbah NSW 2312

Prepared on 03 December 2020

Location Highlights



CoreLogic IntelliVal for Professionals Automated Valuation Estimate

52 Minimbah West Branch Road Minimbah NSW 2312

Prepared on 03 December 2020

Recently Sold Properties



4
 2
 6
 -
 2.55Ha

569 Minimbah Road Minimbah NSW 2312

Sold Price: \$705,000

Sold Date: 11 December 2019

Distance from Subject: 0.8km

Features: Large Lot Residential, Courtyard, Dishwasher, RESIDENTIAL

-
 -
 -
 -
 45.08Ha

436 Hillcrest Road Nabiac NSW 2312

Sold Price: \$380,000

Sold Date: 27 July 2020

Distance from Subject: 2.5km

Features: Rural Landscape, RESIDENTIAL



4
 1
 4
 154m²
 19.33Ha

380 Minimbah West Branch Road Minimbah NSW 2312

Sold Price: \$610,000

Sold Date: 21 August 2020

Distance from Subject: 2.7km

Features: Rural Landscape, RESIDENTIAL, 3 Toilets





52 Minimbah West Branch Road Minimbah NSW 2312

Prepared on 03 December 2020



5
 2
 2
 204m² 40.26Ha

13130 Pacific Highway
Coolongolook NSW 2423

Sold Price: \$950,000

Sold Date: 26 August 2020

Distance from Subject: 3.9km

Features: Rural Landscape, Timber Bench Tops, Timber Floor, RESIDENTIAL, Shed, 2010 Year Building Refurbished



4
 2
 6
 161m² 8,000m²

106 Melaleuca Drive
Coolongolook NSW 2423

Sold Price: \$605,000

Sold Date: 28 August 2020

Distance from Subject: 4km

Features: Rural Landscape, Bath, Dishwasher, RESIDENTIAL



3
 2
 2
 120m² 4,000m²

13 Spotted Gum Road
Coolongolook NSW 2423

Sold Price: \$448,000

Sold Date: 28 September 2020

Distance from Subject: 4.1km

Features: Rural Landscape, Timber Floor, Dishwasher, RESIDENTIAL

CoreLogic IntelliVal for Professionals Automated Valuation Estimate



52 Minimbah West Branch Road Minimbah NSW 2312

Prepared on 03 December 2020

Minimbah Insights: A Snapshot



Houses

Median Price
\$636,124

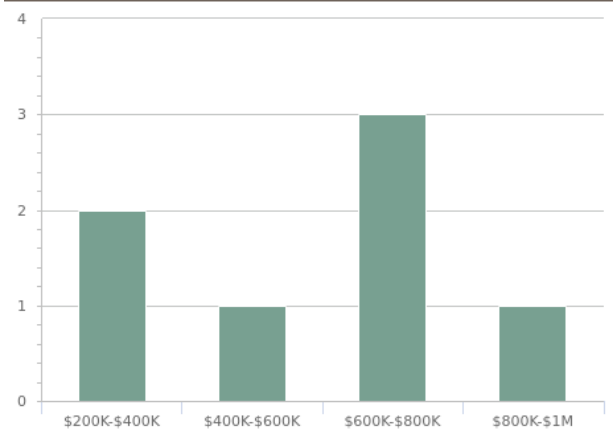
	Past Sales	Capital Growth
2020	7	↓ 2.40%
2019	8	- -
2018	5	- -
2017	6	↑ 9.36%
2016	9	↑ 5.66%

Units

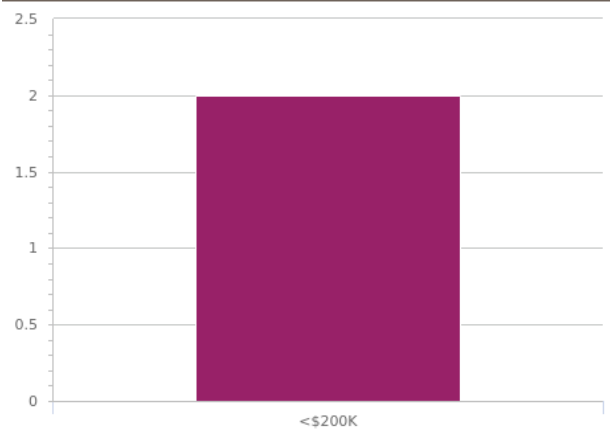
Median Price
-

	Past Sales	Capital Growth
2020	0	- -
2019	0	- -
2018	0	- -
2017	0	- -
2016	0	- -

House Sales by Price (Past 12 Months)



Unit Sales by Price (Past 12 Months)



CoreLogic IntelliVal for Professionals Automated Valuation Estimate

© Copyright 2020 | RP Data Pty Ltd trading as CoreLogic Asia Pacific (CoreLogic) and its licensors are the sole and exclusive owners of all rights, title and interest (including intellectual property rights) subsisting in this publication including any data, analytics, statistics and other information. All rights reserved. No reproduction, distribution, or transmission of the copyrighted materials is permitted. The information is deemed reliable but not guaranteed.



52 Minimbah West Branch Road Minimbah NSW
2312

Prepared on 03 December 2020

Disclaimers

This publication reproduces materials and content owned or licenced by RP Data Pty Ltd trading as CoreLogic Asia Pacific (CoreLogic) and may include data, statistics, estimates, indices, photographs, maps, tools, calculators (including their outputs), commentary, reports and other information (CoreLogic Data).

The CoreLogic Data provided in this publication is of a general nature and should not be construed as specific advice or relied upon in lieu of appropriate professional advice.

While CoreLogic uses commercially reasonable efforts to ensure the CoreLogic Data is current, CoreLogic does not warrant the accuracy, currency or completeness of the CoreLogic Data and to the full extent permitted by law excludes all loss or damage howsoever arising (including through negligence) in connection with the CoreLogic Data.

Contains property sales information provided under licence from the Land and Property Information ("LPI"). RP Data Pty Ltd trading as CoreLogic is authorised as a Property Sales Information provider by the LPI.

An Estimated Value is generated (i) by a computer driven mathematical model in reliance on available data; (ii) without the physical inspection of the subject property; (iii) without taking into account any market conditions (including building, planning, or economic), and/or (iv) without identifying observable features or risks (including adverse environmental issues, state of repair, improvements, renovations, aesthetics, views or aspect) which may, together or separately, affect the value.

The estimated value returned in this report is based on an historical date to the current date, and as such the property attributes utilised to calculate this estimate may not match the current property attributes showing in this report.

An Estimated Value is current only at the date of publication or supply. CoreLogic expressly excludes any warranties and representations that an Estimated Value is an accurate representation as to the market value of the subject property.

To the full extent permitted by law, CoreLogic excludes all liability for any loss or damage howsoever arising or suffered by the recipient, whether as a result of the recipient's reliance on the accuracy of an Estimated Value or otherwise arising in connection with an Estimated Value.

For more information on estimated values: <https://www.corelogic.com.au/estimated-value-faqs>

If you have any questions or concerns about the information in this report, please contact our Customer Engagement Team.

Within Australia: **1300 660 051**

Please do not hesitate to contact us via <https://valstatus.rpdata.com> if you have any questions about this notification.

CoreLogic IntelliVal for Professionals Automated Valuation Estimate



ASIC
Australian Securities & Investments Commission

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

ABN 86 768 265 615



038/2135

PRIZE INVESTMENTS PTY. LTD.
10 HAUSMANN CT WINDAROO QLD 4207

INVOICE STATEMENT

Issue date 18 Jul 17
PRIZE INVESTMENTS PTY. LTD.

ACN 169 576 345
Account No. 22 169576345

Summary

Balance outstanding	\$47.00
New items	\$78.00
Payments & credits	\$0.00
TOTAL DUE	\$125.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately **\$125.00**

If you have already paid please ignore this invoice statement.

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

Paid 29/8/17



ASIC
Australian Securities & Investments Commission

TOTAL DUE \$125.00
Immediately **\$125.00**

PAYMENT SLIP

PRIZE INVESTMENTS PTY. LTD.

Payment options are listed on the back of this payment slip



Billers Code: 17301
Ref: 2291695763451

ACN 169 576 345 Account No: 22 169576345



22 169576345



*814 129 0002291695763451 81

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
	Unpaid or partially paid		
2017-07-18	Late Payment Fee 1	2X6234059480C A	\$78.00
	Outstanding transactions		
2017-05-15	Annual Review - Special Purpose Co	2X6234059480C A	\$47.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 6957 6345 181

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Biller Code: 17301
Ref: 2291695763451

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



ASIC
Australian Securities & Investments Commission

page 1 of 2

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

ABN 86 768 265 615

WAGERWON PTY LTD
GEOFFREY HULL
10 HAUSMANN CT
WINDAROO QLD 4207

27 July 2017

WAGERWON PTY LTD
ABN/ACN/ARBN 603 190 398
Account No. 22603190398

OVERDUE AMOUNT \$237.00

OVERDUE

Our records indicate that we have not received payment for this account due on 08 March 2016. As this payment is overdue, please pay **immediately** to prevent further action.

If this account has been paid in full, thank you and please disregard this notice.

Outstanding transaction details are listed overleaf.

*paid
29/8/17*



ASIC
Australian Securities & Investments Commission

TOTAL DUE \$237.00
Immediately \$237.00

PAYMENT SLIP
WAGERWON PTY LTD

Payment options are listed on the back of this payment slip

Billers Code: 17301
Ref: 2296031903984

ACN 603 190 398 Account No. 22603190398



22603190398



*814 129 0002296031903984 71

Transaction Details

page 2 of 2

	<i>Outstanding Transactions</i>	<i>ASIC reference</i>	<i>\$ Amount</i>
08/03/2016	Late Payment Fee 2	2X2879097480BA	\$237.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 0319 0398 471

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Bill Code: 17301
Ref: 2296031903984

Use these details for phone or Internet banking. Call your financial institution to pay from your cheque, savings or credit card account. For info: www.bpay.com.au



ASIC
Australian Securities & Investments Commission

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

ABN 86 768 265 615



015/1780

WAGERWON PTY LTD
TAXSPOT UNIT TRUST
PO BOX Q699 QUEEN VICTORIA BUILDING NSW 1230

INVOICE STATEMENT

Issue date 06 Mar 18
WAGERWON PTY LTD

ACN 603 190 398
Account No. 22 603190398

Summary

Balance outstanding	\$332.00
New items	\$245.00
Payments & credits	\$0.00
TOTAL DUE	\$577.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately **\$577.00**

If you have already paid please ignore this invoice statement.

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



ASIC
Australian Securities & Investments Commission

TOTAL DUE **\$577.00**
Immediately **\$577.00**

PAYMENT SLIP
WAGERWON PTY LTD

Payment options are listed on the back of this payment slip



Billers Code: 17301
Ref: 2296031903984

ACN 603 190 398 Account No: 22 603190398



22 603190398



*814 129 0002296031903984 71

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
	Unpaid or partially paid		
2018-03-06	Late Payment Fee 2	2X7724321480B A	\$245.00
	Outstanding transactions		
2017-12-03	Annual Review - Pty Co	2X7724321480B A	\$254.00
2018-02-06	Late Payment Fee 1	2X7724321480B A	\$78.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 0319 0398 471

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296031903984

Telephone & Internet Banking – BPAY®

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

10 July 2017

013367 015



THE TRUSTEES
HULL FAMILY SUPER FUND
PO BOX 994
DARLINGHURST NSW 1300

Dear Secretary,

Your BT Income Protection Policy
Policy Number: CL267468

Thank you for being a valued BT customer.

I am writing to advise you that the total of your premiums paid for the year to 30 June 2017 was \$1316.66.

Under current tax legislation, premiums paid for income protection policies may be tax deductible. We recommend you seek advice from your tax professional if you have any specific questions in relation to your personal financial situation and the associated tax implications.

If you have any questions, please contact your financial adviser or call us on 1300 553 764 Monday to Friday between 8:00am to 6:30pm (Sydney time).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Scott Moffitt', written in a cursive style.

Scott Moffitt
Head of Life Insurance Operations



15 May 2017

000329 000


 THE TRUSTEES
 HULL FAMILY SUPER FUND
 PO BOX 994
 DARLINGHURST NSW 1300

Portfolio No: BL267467-A

Your BT Protection Plans Renewal

Dear Sir/madam,

We are pleased to inform you that your life insurance contract with us is due for renewal. This renewal notice outlines your level of cover, and confirms the premiums you pay.

The following policies are being renewed:

Policy no	Product	Insured person	Renewal date	Payment method
YL267467	Term Life	Geoffrey Hull	4 Jun 2017	Automatic debit
CL267468	Income Protection	Geoffrey Hull	4 Jun 2017	Automatic debit

A feature of your policies is the adjustment of your benefits to reflect changes in the cost of living. This takes place each year on your renewal date, and is based on the increase in the Consumer Price Index (CPI). You may decline any CPI increases on your policies at any time.

Renewal Summary enclosed

With this letter you'll find a renewal summary that shows your policy details. Your renewal summary should be kept along with your policy schedule which, together with your Product Disclosure Statement and Policy Document, forms part of your contract of insurance, so please keep it in a safe place.

What you need to do to stay covered

The payment method for your policies will determine if any further action is required by you to pay for your premiums.

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
 Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

Payment method**What you need to do**

Automatic debit

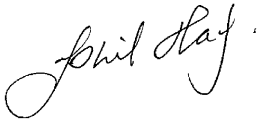
As long as the account or credit card details we have on file for you are up to date, you don't need to do anything, as the account or credit card we have on file for you will automatically be debited.

Any questions?

If you have questions about your cover, or wish to make changes to your policy, please contact your adviser, or call us on **1300 553 764**, Monday to Friday, 8.00am to 6.30pm (Sydney time).

We're here to help you stay covered.

Yours sincerely,



Phil Hay
Head of Life Insurance, BT



Your BT Protection Plans Renewal Summary for Term Life

Effective: 4 Jun 2017

Policy owner(s)	Hull Family Super Fund
Address	HULL FAMILY SUPER FUND PO BOX 994 DARLINGHURST NSW 1300

Your policy details

Portfolio number	BL267467-A
Policy number	YL267467
Product name	Term Life
Policy risk commencement date	4 Jun 2015
Renewal date	4 Jun each year

Premium details

Premium	\$86.19	
Policy fee	\$8.18	
Total premium payable	\$94.37	94.37 + 173.63 (F87) + 0.10 = 268.10
Premiums payable	Monthly	
CPI increase	3%	

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Geoffrey Hull	14 Mar 1975	Male	Smoker	Yes

Geoffrey Hull	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Death Benefit	4 Jun 2073	\$318,270	Stepped	No	N/A
	TPD Benefit (Any)	4 Jun 2073	\$318,270	Stepped	No	A

Policy: YL267467 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

Loyalty benefit details

Geoffrey Hull		
Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$15,914	4 Jun 2018
TPD Benefit (Any)	\$15,914	4 Jun 2018

Discount details

Insured person discounts	Discount	Applies to
Geoffrey Hull	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for TERM LIFE

Portfolio number	BL267467-A
Policy number	YL267467

Exclusions and conditions

Insured person
Geoffrey Hull

Please note that the following exclusions apply

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to melanoma and or skin cancer including complications, metastasis or complications arising from treatment thereof.

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.



Your BT Protection Plans Renewal Summary for Income Protection

Effective: 4 Jun 2017

Policy owner	Hull Family Super Fund
Address	HULL FAMILY SUPER FUND PO BOX 994 DARLINGHURST NSW 1300

Your policy details

Portfolio number	BL267467-A
Policy number	CL267468
Product name	Income Protection
Policy risk commencement date	4 Jun 2015
Renewal date	4 Jun each year

Premium details

Premium	\$157.18
Policy fee	\$8.18
Stamp duty	\$8.27
Total premium payable	\$173.63
Premiums payable	Monthly
CPI increase	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Geoffrey Hull	14 Mar 1975	Male	Smoker	Yes

Geoffrey Hull	Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
	Income Protection (Own)	\$4,031	4 Jun 2040	Stepped	No	A

Benefit type	Indemnity
Waiting period	14 days
Benefit period	To Age 65

Policy: CL267468 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

Loyalty benefit details

Geoffrey Hull Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	4 Jun 2018

Discount details

Insured person discounts	Discount	Applies to
Geoffrey Hull	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for INCOME PROTECTION

Portfolio number	BL267467-A
Policy number	CL267468

Exclusions and conditions

Insured person
Geoffrey Hull

Please note that the following exclusions apply

No benefit shall be payable under this Policy if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.

No benefit shall be payable under this Policy if the claim is directly or indirectly related to skin cancer and or melanoma including metastasis, complications and treatment thereof.



14 May 2018

000489 000


 THE TRUSTEES
 HULL FAMILY SUPER FUND
 PO BOX 994
 DARLINGHURST NSW 1300

Portfolio No: BL267467-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 4 Jun 2018. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
YL267467	Geoffrey Hull	Term Life	\$106.70	Monthly	Automatic debit
CL267468	Geoffrey Hull	Income Protection	\$189.49	Monthly	Automatic debit

Details of your policy

\$106.70 + \$189.49 + \$0.1 (fee) = \$296.29

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Renewal Summary, including any discounts or loyalty bonuses that may apply to your cover with us.

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
 Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,



Scott Moffitt
Head of Life Insurance Operations



Your BT Protection Plans Renewal Summary for Term Life

Effective: 4 Jun 2018

Policy owner	Hull Family Super Fund
Address	HULL FAMILY SUPER FUND PO BOX 994 DARLINGHURST NSW 1300

Your policy details

Portfolio number	BL267467-A
Policy number	YL267467
Product name	Term Life
Policy risk commencement date	4 Jun 2015
Renewal date	4 Jun each year

Premium details

Premium	\$98.36
Policy fee	\$8.34
Total premium payable	\$106.70
Premiums payable	Monthly
CPI increase	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Geoffrey Hull	14 Mar 1975	Male	Smoker	Yes

Geoffrey Hull	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Death Benefit	4 Jun 2073	\$327,818	Stepped	No	N/A
	TPD Benefit (Any)	4 Jun 2073	\$327,818	Stepped	No	A

Policy: YL267467 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

Loyalty benefit details

Geoffrey Hull Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$16,391	4 Jun 2018
TPD Benefit (Any)	\$16,391	4 Jun 2018

Discount details

Insured person discounts	Discount	Applies to
Geoffrey Hull	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for Term Life

Portfolio number	BL267467-A
Policy number	YL267467

Exclusions

**Insured person
Geoffrey Hull**
Please note that the following exclusions apply

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to melanoma and or skin cancer including complications, metastasis or complications arising from treatment thereof.

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.



Your BT Protection Plans Renewal Summary for Income Protection

Effective: 4 Jun 2018

Policy owner	Hull Family Super Fund
Address	HULL FAMILY SUPER FUND PO BOX 994 DARLINGHURST NSW 1300

Your policy details

Portfolio number	BL267467-A
Policy number	CL267468
Product name	Income Protection
Policy risk commencement date	4 Jun 2015
Renewal date	4 Jun each year

Premium details

Premium	\$172.13
Policy fee	\$8.34
Stamp duty	\$9.02
Total premium payable	\$189.49
Premiums payable	Monthly
CPI increase	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Geoffrey Hull	14 Mar 1975	Male	Smoker	Yes

Geoffrey Hull	Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
	Income Protection (Own)	\$4,151	4 Jun 2040	Stepped	No	A

Benefit type	Indemnity
Waiting period	14 days
Benefit period	To Age 65

Policy: CL267468 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

Loyalty benefit details

Geoffrey Hull Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	4 Jun 2018

Discount details

Insured person discounts	Discount	Applies to
Geoffrey Hull	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for Income Protection

Portfolio number	BL267467-A
Policy number	CL267468

Exclusions
**Insured person
Geoffrey Hull**
Please note that the following exclusions apply

No benefit shall be payable under this Policy if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.

No benefit shall be payable under this Policy if the claim is directly or indirectly related to skin cancer and or melanoma including metastasis, complications and treatment thereof.

09 July 2018

013970 015



THE TRUSTEES
HULL FAMILY SUPER FUND
PO BOX 994
DARLINGHURST NSW 1300

Dear Secretary,

Your BT Income Protection Policy
Policy Number: CL267468

Thank you for being a valued BT customer.

I am writing to advise you that the total of your premiums paid for the year to 30 June 2018 was \$1231.27.

Under current tax legislation, premiums paid for income protection policies may be tax deductible. We recommend you seek advice from your tax professional if you have any specific questions in relation to your personal financial situation and the associated tax implications.

If you have any questions, please contact your financial adviser or call us on 1300 553 764 Monday to Friday between 8:00am to 6:30pm (Sydney time).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Scott Moffitt', written in a cursive style.

Scott Moffitt
Head of Life Insurance Operations



Australian Government
Australian Taxation Office

Agent SYDNEY TAX PRACTICE
Client THE TRUSTEE FOR HULL
FAMILY SUPER FUND
ABN 88 376 812 366
TFN 368 490 448

Income tax 552

Date generated	17/10/2019
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$852.00 CR

Transactions

8 results found - from 01 June 2015 to 17 October 2019 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
11 Jan 2019	10 Jan 2019	Payment received		\$32.35	\$852.00 CR
11 Jan 2019	10 Jan 2019	Payment received		\$819.65	\$819.65 CR
1 Aug 2016	1 Aug 2016	Remission of general interest charge (GIC)		\$2.03	\$0.00
1 Aug 2016	1 Aug 2016	General interest charge (GIC) calculated from 01 Jul 16 to 31 Jul 16	\$2.03		\$2.03 DR
1 Aug 2016	1 Jul 2016	Remission of general interest charge (GIC)		\$45.25	\$0.00
1 Aug 2016	1 Jul 2016	General interest charge (GIC) calculated from 01 Jul 15 to 30 Jun 16	\$45.25		\$45.25 DR
16 Jul 2016	1 Dec 2015	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 14 to 30 Jun 15	\$819.65		\$0.00
12 Jul 2016	11 Jul 2016	Payment received		\$819.65	\$819.65 CR



Australian Government
Australian Taxation Office

Agent SYDNEY TAX PRACTICE
Client THE TRUSTEE FOR HULL
FAMILY SUPER FUND
ABN 88 376 812 366
TFN 368 490 448

Activity statement 001

Date generated	17/10/2019
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 June 2015** to **17 October 2019** sorted by **processed date** ordered **newest to oldest**