

# **WORK PAPER INDEX**

**Client: RAPHAEL CHARLES MAGUIRE  
SUPERANNUATION FUND**

**PERIOD: YEAR ENDED 30<sup>th</sup> JUNE 2017**

**C - CLIENT INFORMATION**

**N - NOTES ON JOB**

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
**W - WORKING PAPER**

**S - SOURCE DOCUMENTS**

# **C - CLIENT INFORMATION**

## Discussion for Job : Raphael Charles Maguire Super Fund - 2017

C1

Client	Time	Status	Note	Edit	File
Wealth Safe Accounting	06/02/2018 14:43:14	New Job	One member Mr Raphael Charles Maguire has contributed as a non-concessional contribution land to the SMSF. Market value \$140,000. Please prepare the notice of intention to claim 0 as a tax deduction.		



KAV PARTNERS

## Query List

Client	Wealth Safe Accounting
End Client	RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND
Year	2017
Query date	02-Mar-18

Item	Account	Query	Answer
		<p><i>Please note that there were information for income, expense and bank transfer presented on the provided spreadsheet under name "SMSF - All Transactions". Therefore, please provide us with the following documents to process 2017FY correctly:</i></p> <p><a href="#">SMSF - All Transactions</a></p>	
1	60400	<p>Please provide us with the bank statements of the following bank accounts from 01/07/2016 to 30/06/2017:</p> <ul style="list-style-type: none"> <li>+ ANZ Bank A/c 28677 (O/B: \$0.54)</li> <li>+ HSBC Day to Day A/c 601412 (O/B: \$1,019.3)</li> <li>+ HSBC Flexi Saver A/c 601439 (O/B: \$1,178.32)</li> <li>+ HSBC Flexi Saver A/c 601440 (GBP) (O/B: -\$23.15)</li> <li>+ HSBC Flexi Saver 601441 (USD) (O/B: \$1,743,908.74)</li> <li>+ HSBC Flexi Saver A/c 601900 (O/B: \$31.20)</li> <li>+ Westpac DIY Super Working A/c 499544 (O/B: \$290.60)</li> <li>+ Westpac eSaver A/c 506214 (O/B: \$264,630.32)</li> </ul>	Attached
2	30700	<p>Please confirm there was any audit fee needs to be accrued this year. If yes, please provide us with the tax invoice to record correctly.</p>	No invoice



KAV PARTNERS


## Query List

<b>Client</b>	Wealth Safe Accounting
<b>End Client</b>	RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND
<b>Year</b>	2017
<b>Query date</b>	12-Mar-18

Item	Account	Query	Answer
1	Unbanked amounts	\$4,678.73 Income tax refund on 30/06/2017 was not gone through fund's bank account during 2017FY. Please confirm whether we could treat it as pension payment for Raphael. Otherwise, please advise.	The Australian Taxation Office mailed out the 2016 tax refund cheque on the 27 June 2017. It was not received till after the 30 June 2017, and banked in the 2017/18 financial year
		<a href="#">Unbanked!A1</a>	
2	Accounting fee	There was \$1,534.50 accounting fee invoiced on 16.06.2017 and we did not see this amount withdrawn from fund's bank account. Please confirm whether it was paid after 30.06.2017. Otherwise, please advise.	This was paid after 1 July 2017
4	Suspenses	Please provide us with more information and supporting documents to record these amounts recorded in suspense account.	See comments in the "Suspense" tab
		<a href="#">Suspense!A1</a>	
5	Pension	Please confirm whether Raphael accumulation account should be commenced to pension mode at 01/07/2016. Please note that except these amounts in suspense account, there was no pension payment.	Not at this stage.

Date	Descriptions	Debit	Credit	Bank	
27/07/2016	From DLGC SNRCARD16-3528449		85.35	ANZ Ac 8677	Undeducted contribution
7/12/2016	Medicare Benefit		37.05	ANZ Ac 8677	Undeducted contribution
3/02/2017	Raphael Charles Maguire Property Purchase to SMSF	1,357,191.21		HSBC 441 (USD)	This was transferred to Westpac Acc USD Currency Account USD BSB 034-702 Acc 08-5497. These bank accounts were already provided
3/04/2017	Withdrawal Online 1117269 Tfr Westpac Cho Smsf Withdrawal	100,000.00		Westpac eSaver acc 506-214	Pension payment
11/04/2017	Transfer 341387 to 99479	1,880.00		ANZ Ac 8677	Pension payment
18/04/2017	Withdrawal Online 1914754 Tfr Westpac Cho Smsf Withdrawal 2	38,120.00		Westpac eSaver acc 506-214	Pension payment
16/06/2017	Cash Deposit		10.00	HSBC 1439	Undeducted contribution
	<b>Total</b>	<b>1,497,191.21</b>	<b>132.40</b>		

**Total Non- Concessional Contr = \$140,000(C1)+\$132.4= \$140,132.40**

Client	Time	Status	Note	Edit	File
Wealth Safe Accounting	16/03/2018 06:29:39	Query answer	<p>Because of the changes to the amount allowed in pension phase we need to commute \$300,000 out of pension phase back into accumulation phase.</p> <p>Before I pay for an actuarial certificate I need the \$300,000 commuted and all of the minutes etc prepared for this.</p> <p>I have attached an article that explains this.</p>		

**16 March 2018**
**Reference number: 120144969**

The Trustees  
 RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND  
 c/o Wealth Safe Accounting  
 PO Box 1095  
**BENTLEY WA 6983**

Dear Trustees,

### SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

This certificate has been prepared for the Trustees of RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND to certify the exempt current pension income proportion in accordance with section 295.390 of the Income Tax Assessment Act (ITAA) 1997 for the 2016/17 financial year.

I hereby certify that the proportion of the applicable income of RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND for the year ending 30 June 2017 that should be exempt from income tax is: **87.455%**

The weighted average proportions for each Fund member are provided below:

Member Name	Raphael Maguire
Tax exempt %	87.455%
Taxable %	12.545%

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- ◆ Appendix A: Information used to calculate the exempt income proportion
- ◆ Appendix B: Exempt current pension income result and adequacy opinion
- ◆ Appendix C: Exempt current pension income proportion methodology

I confirm that this actuarial certificate has been prepared in accordance with Guidance Note 451 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

Yours sincerely,



**Doug McBirnie**, B.Sc. (Hons), FIA, FIAA

This certificate has been prepared by Accurium Pty Limited, ABN 13 009 492 219 (Accurium). It is not intended to be legal advice and should not be relied upon as such. Before acting on any of the information contained in this certificate we recommend that you obtain appropriate professional advice. Accurium has prepared the certificate based on the data provided by you (or on your behalf). Whilst all care is taken in the preparation of this certificate no warranty is given and Accurium accepts no responsibility for errors or omissions beyond our reasonable control. For further information about the terms of our services, please refer to the terms and conditions at [www.accurium.com.au](http://www.accurium.com.au)



## Appendix A – Information used to calculate the exempt income proportion

This certificate has been prepared at the request of, and based on data supplied by, Wealth Safe Accounting on behalf of the Trustees for the 2016/17 financial year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

**Name of fund:** RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND  
**Fund ABN:** 83531398683  
**Trustees:** Elizabeth Tysoe  
 Raphael Maguire

Member Name	Raphael Maguire
Date of birth	27 Oct 1950
Pension(s) rolled back	30 Jun 2017

The aggregate operating statement information is:

<b>Assets available at 01 July 2016</b>	<b>\$2,217,274</b>
<b>Plus</b>	
Non-concessional contributions	\$140,132
Concessional contributions	\$0
Transfers in from other funds	\$0
<b>Less</b>	
Accumulation account withdrawals	\$0
Pension payments and withdrawals	\$140,000
<b>Equals</b>	
<b>Balance before income and expenses</b>	<b>\$2,217,406</b>
Preliminary net income	(\$15,967)
<b>Gross assets available at year end (before tax)</b>	<b>\$2,201,439</b>

In addition to relying on the data provided to us, we have made the following assumption when completing this actuarial certificate:

- ◆ Member One commuted \$300,000.00 of their pension balance on 30 June 2017, leaving \$1,491,136.41 in pension phase after any pension payments on that date.

This superannuation fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). Based on the information provided, this superannuation fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The calculation also assumes that the data supplied to us excludes all superannuation liabilities supported by segregated current pension assets and segregated non-current assets. To the extent that they relate to segregated current pension assets, we have assumed that any liabilities relating to periods during the income year where the fund's only superannuation liabilities were in respect of account based type superannuation income streams have been excluded from the data supplied to us.

## Appendix B – Exempt current pension income result and adequacy opinion

### Exempt current pension income proportion

Where a fund contains unsegregated pension assets the trustees are required by section 295.390 of the ITAA 1997 to obtain an actuary's certificate prior to lodgement of the fund's income tax return in order to claim an exemption from income tax.

The proportion of the applicable income of the Fund for the year ending 30 June 2017 that should be exempt from income tax is: **87.455%**

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. Please note that, unless otherwise stated, we have not checked the terms of the Fund's Trust Deed and Rules. One fair and reasonable method of apportioning these items between the member accounts at year end is to use a daily weighted average of the account balances for each member. The calculation of the exempt proportion provides this weighted average for each member and is provided below:

Member Name	Raphael Maguire
Tax exempt %	87.455%
Taxable %	12.545%

### Calculating the fund's exempt current pension income for the purpose of your tax return

Ordinary income and statutory income that a complying superannuation fund earns from assets held to provide for pension benefits is exempt from income tax. This is referred to as exempt current pension income (ECPI).

The exempt proportion is applied to net ordinary assessable income including net capital gains, and excluding assessable contributions, non-arm's length income and income derived from any segregated assets.

Exempt current pension income is calculated as:

$$\text{Income} * \text{ECPI proportion} + \text{Income on any segregated current pension assets}$$

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

### Adequacy opinion

By definition, the liabilities of an account-based income stream, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

## Appendix C – Exempt current pension income proportion methodology

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### Methodology

Under section 295.390 of the ITAA 1997 the tax exempt proportion is calculated for the unsegregated pool of assets in the Fund for the year of income as:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}}$$

By definition, the value of the current pension liability at a particular time in respect of an account-based type pension is the value of the individual pension account. The value of the superannuation liabilities at a particular time is taken to be the account balances of all members and reserves at the relevant date.

The average values above have been determined using a daily weighted average calculation which takes into account relevant information such as:

- ◆ the opening balances of each member's accumulation and pension accounts and any reserves;
- ◆ the size and timing of any pension commencements and commutations during the financial year;
- ◆ the size and timing of contributions, pension payments, withdrawals and transfers in to the Fund made during the financial year; and
- ◆ the contributions tax payable on concessional contributions.

Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day.

The tax exempt proportion is the total average pension assets divided by total average Fund assets. This gives the average proportion of assets in the SMSF which were backing pension during the financial year, and therefore the proportion of net ordinary assessable income which is exempt from income tax.

Since the fund design consists only of accumulation and account-based pension accounts, no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. No adjustment to the rate of the pension has been assumed other than that it will comply with Superannuation Industry Supervision (SIS) regulation requirements for allocated pensions, market linked pensions and/or account-based income streams.

### Minimum pension standards

It was confirmed upon submission of the data for this report that all assets shown as supporting superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the financial year. Please note that, unless otherwise stated, we have not checked that these minimum pension standards have been met.

The standards for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance and date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax and the tax exempt proportion shown in this certificate may not be correct.

# **N – NOTES ON JOB**

# **F – FINANCIAL REPORT**



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Financial statements and reports for the year ended  
30 June 2017

RAPHAEL CHARLES MAGUIRE SUPERANNUATION  
FUND

# Operating Statement

For the year ended 30 June 2017



	Note	2017 \$	2016 \$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received	4	W1 8,237	11,521
Interest Received		W2-3 5,548	7,668
Other Investment Income		S79 10	0
<b>Investment Gains</b>			
Changes in Market Values	5	F6 24,716	(46,431)
<b>Contribution Income</b>			
Personal Non Concessional		C3-4 140,132	178,388
<b>Other Income</b>			
Foreign Exchange Profits/ Losses		W4 (56,172)	(143,969)
Interest Received ATO General Interest Charge		0	1
<b>Total Income</b>		<u>122,471</u>	<u>7,178</u>
<b>Expenses</b>			
Accountancy Fees		S1 1,534	0
ATO Supervisory Levy		259	0
Bank Charges		W4 38	326
Interest Paid		W4 4	0
<b>Member Payments</b>			
Pensions Paid		C3-4 140,000	103,000
<b>Total Expenses</b>		<u>141,835</u>	<u>103,326</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(19,365)</u>	<u>(96,148)</u>
Income Tax Expense		(3,530)	(4,938)
<b>Benefits accrued as a result of operations</b>		<u>(15,835)</u>	<u>(91,210)</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND  
**Statement of Financial Position**

As at 30 June 2017

	Note	2017 \$	2016 \$
<b>Assets</b>			
<b>Investments</b>			
Real Estate Properties ( Australian - Residential)	2	140,000	0
Shares in Listed Companies (Australian)	3	224,025	201,300
<b>Total Investments</b>		<u>364,025</u>	<u>201,300</u>
<b>Other Assets</b>			
ANZ A/c 28677		0	1
ANZ ETrade A/c 76063		0	0
HSBC Flexi Saver A/c 601439		2	1,178
HSBC Day to Day A/c 601412		0	1,019
HSBC Flexi Saver A/c 601900		0	31
HSBC Flexi Saver A/c 601440 (GBP)		0	(23)
Westpac DIY Super Working A/c 499544		26	291
Westpac eSaver A/c 506214		142,908	264,630
HSBC Flexi Saver 601441 (USD)		2	1,743,909
Westpac USA Currency A/c 5497		1,687,802	0
Income Tax Refundable		8,209	4,938
<b>Total Other Assets</b>		<u>1,838,949</u>	<u>2,015,974</u>
<b>Total Assets</b>		<u>2,202,974</u>	<u>2,217,274</u>
Less:			
<b>Liabilities</b>			
Sundry Creditors		1,534	0
<b>Total Liabilities</b>		<u>1,534</u>	<u>0</u>
<b>Net assets available to pay benefits</b>		<u>2,201,440</u>	<u>2,217,274</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
Maguire, Raphael - Accumulation		710,304	272,163
Maguire, Raphael - Pension (Account Based Pension)		1,491,136	1,945,111
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>2,201,440</u>	<u>2,217,274</u>

The accompanying notes form part of these financial statements.

Refer to compilation report



**RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND****Notes to the Financial Statements**

For the year ended 30 June 2017

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**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 accompanying Regulations, the trust deed of the fund and the needs of members.

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

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 Trustee(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 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 their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the 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 values have 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 trustees' assessment of 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 reporting date. The trustees have determined that the gross values of the fund's financial liabilities are 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 are subject to an insignificant risk of change in value.

**c. Revenue**

Revenue is recognised at the fair value of the consideration received or receivable.

**Interest revenue**

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

**RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND**
**Notes to the Financial Statements**

 For the year ended 30 June 2017
 

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**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 are 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 the investment was acquired during the period).

**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: Real Estate Properties ( Australian - Residential)**

	2017 \$	2016 \$
Land	140,000	0
	140,000	0

**Note 3: Shares in Listed Companies (Australian)**

	2017 \$	2016 \$
Woodside Petroleum Limited	224,025	201,300
	224,025	201,300

## RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

## Notes to the Financial Statements

For the year ended 30 June 2017

## Note 4: Dividends

	2017 \$	2016 \$
RIO Tinto Limited	0	125
Woodside Petroleum Limited	8,237	11,397
	8,237	11,522

## Note 5: Unrealised Movements in Market Value

	2017 \$	2016 \$
<b>Shares in Listed Companies (Australian)</b>		
Woodside Petroleum Limited	35,712	(38,181)
	35,712	(38,181)
<b>Total Unrealised Movement</b>	35,712	(38,181)

## Realised Movements in Market Value

	2017 \$	2016 \$
<b>Shares in Listed Companies (Australian)</b>		
BHP Billiton Limited	0	261
RIO Tinto Limited	0	634
Woodside Petroleum Limited	<b>F13</b> (10,996)	(9,145)
	(10,996)	(8,250)
<b>Total Realised Movement</b>	(10,996)	(8,250)
<b>Total Market Movement</b>	24,716	(46,431)

## Trustees Declaration

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The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2017 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2017 and the results of its operations for the year then ended 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 2017.

Signed in accordance with a resolution of the trustees by:

.....  
Elizabeth Tysoe

Trustee

.....  
Raphael Maguire

Trustee

Dated this ..... day of .....

**Statement of Taxable Income**

For the year ended 30 June 2017



	2017
	\$
Benefits accrued as a result of operations	<b>F2</b> (19,365.00)
<b>Less</b>	
Increase in MV of investments	<b>F2</b> 35,712.00
Realised Accounting Capital Gains	<b>F6</b> (10,996.00)
Non Taxable Contributions	<b>F2</b> 140,132.00
	<u>164,848.00</u>
<b>Add</b>	
SMSF non deductible expenses	<b>(1,534 + 38 + 4)F2 x 87.455%</b> 1,377.00
Pension Payments	<b>F2</b> 140,000.00
Franking Credits	<b>W1</b> 3,530.00
	<u>144,907.00</u>
SMSF Annual Return Rounding	2.00
<b>Taxable Income or Loss</b>	<u>(39,304.00)</u>
Income Tax on Taxable Income or Loss	0.00
<b>Less</b>	
Franking Credits	<b>W1</b> 3,530.04
 <b>CURRENT TAX OR REFUND</b>	 <u>(3,530.04)</u>
Supervisory Levy	259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(3,271.04)</u>



# Members Statement

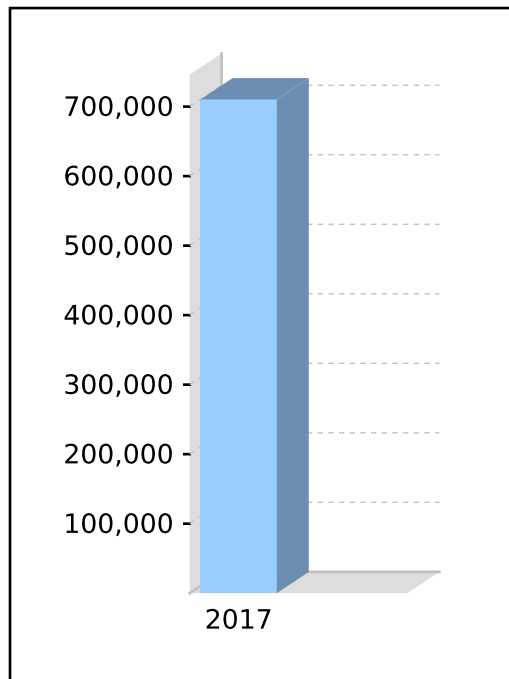
Raphael Charles Maguire  
 PO Box 316  
 MORLEY, Western Australia, 6943, Australia

## Your Details

Date of Birth :	27/10/1950	Nominated Beneficiaries	N/A
Age:	66	Vested Benefits	710,303
Tax File Number:	Provided	Total Death Benefit	710,303
Date Joined Fund:	05/06/2007		
Service Period Start Date:	05/06/2007		
Date Left Fund:			
Member Code:	MAGRAP00001A		
Account Start Date	05/06/2007		
Account Type:	Accumulation		
Account Description:	Accumulation		

## Your Balance

<b>Total Benefits</b>	<b>710,303</b>
<u>Preservation Components</u>	
Preserved	363,428
Unrestricted Non Preserved	346,875
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	419,779
Taxable	290,524



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2016	272,163
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	140,132 <b>C3-4</b>
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(1,993)
Internal Transfer In	300,000 <b>C5</b>
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2017	710,302

# Members Statement

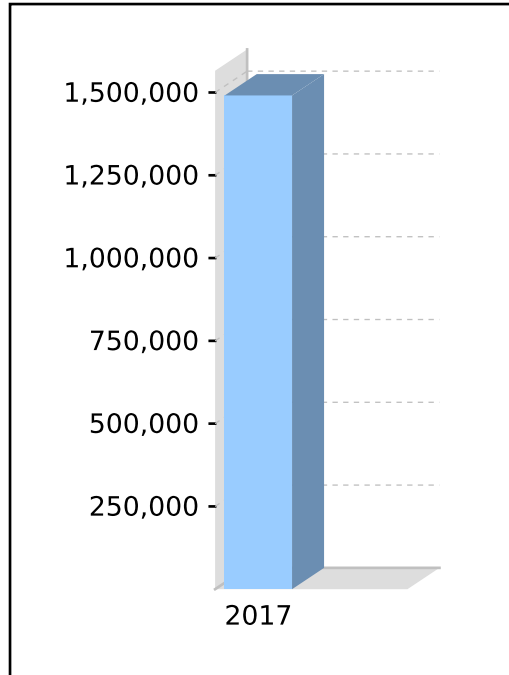
Raphael Charles Maguire  
 PO Box 316  
 MORLEY, Western Australia, 6943, Australia

### Your Details

Date of Birth :	27/10/1950	Nominated Beneficiaries	N/A
Age:	66	Vested Benefits	1,491,136
Tax File Number:	Provided	Total Death Benefit	1,491,136
Date Joined Fund:	05/06/2007		
Service Period Start Date:	05/06/2007		
Date Left Fund:			
Member Code:	MAGRAP00003P		
Account Start Date	01/07/2012		
Account Type:	Pension		
Account Description:	Account Based Pension		

### Your Balance

<b>Total Benefits</b>	<b>1,491,136</b>
<u>Preservation Components</u>	
Preserved	1,314,075
Unrestricted Non Preserved	177,061
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (5.64%)	5,524
Taxable	1,485,612



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2016	1,945,111
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(13,974)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	140,000 <b>C3-4</b>
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	300,000 <b>C5</b>
Closing balance at 30/06/2017	1,491,137


**RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND**
**Members Summary Report**

As at 30 June 2017

Opening Balance	Increases				Decreases						Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses	
<b>Raphael Charles Maguire (Age: 66)</b>											
MAGRAP00001A - Accumulation											
272,163	140,132	300,000	(1,993)	0	0	0	0	0	0	0	710,302
MAGRAP00003P - Account Based Pension - Tax Free: 5.64%											
1,945,111	0	0	(13,974)	0	140,000	0	0	300,000	0	0	1,491,137
<b>2,217,274</b>	<b>140,132</b>	<b>300,000</b>	<b>(15,967)</b>	<b>0</b>	<b>140,000</b>	<b>0</b>	<b>0</b>	<b>300,000</b>	<b>0</b>	<b>0</b>	<b>2,201,439</b>
<b>2,217,274</b>	<b>140,132</b>	<b>300,000</b>	<b>(15,967)</b>	<b>0</b>	<b>140,000</b>	<b>0</b>	<b>0</b>	<b>300,000</b>	<b>0</b>	<b>0</b>	<b>2,201,439</b>





**RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND**  
**Investment Summary with Market Movement**

As at 30 June 2017

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement			
						Overall	Current Year				
<b>Cash/Bank Accounts</b>											
ANZ A/C 28677		0.300000	0.30	0.30	0.30			<b>S10</b>			
ANZ ETrade A/c 76063		0.030000	0.03	0.03	0.03			<b>S11</b>			
HSBC Flexi Saver 601441 (USD)		1.990000	1.99	1.99	1.99			<b>S58</b>			
HSBC Flexi Saver A/c 601439		1.950000	1.95	1.95	1.95						
HSBC Flexi Saver A/c 601440 (GBP)		(0.220000)	(0.22)	(0.22)	(0.22)						
Westpac DIY Super Working A/c 499544		25.750000	25.75	25.75	25.75			<b>S85</b>			
Westpac USA Currency A/c 5497	1,687,801.980000		1,687,801.98	1,687,801.98	1,687,801.98			<b>S123</b>			
Westpac eSaver A/c 506214	142,908.350000		142,908.35	142,908.35	142,908.35			<b>S113</b>			
			<b>1,830,740.13</b>		<b>1,830,740.13</b>						
<b>Real Estate Properties ( Australian - Residential)</b>											
Land1	Land	1.00	140,000.000000	140,000.00	140,000.00	140,000.00		<b>C1</b>	0.00	0.00	0.00
				<b>140,000.00</b>		<b>140,000.00</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>											
WPL.AX	Woodside Petroleum Limited	7,500.00	29.870000	224,025.00	30.20	226,493.81	(2,468.81)		35,711.96	(10,996.22)	
	<b>4,600(S128)+2,900(S132)</b>			<b>224,025.00</b>		<b>226,493.81</b>	<b>(2,468.81)</b>		<b>35,711.96</b>	<b>(10,996.22)</b>	
				<b>2,194,765.13</b>		<b>2,197,233.94</b>	<b>(2,468.81)</b>		<b>35,711.96</b>	<b>(10,996.22)</b>	



RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND  
**Realised Capital Gains Report**

For the period: 1 July 2016 to 30 June 2017

Investment	Accounting Treatment					Tax Treatment						
	Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
Woodside Petroleum Limited												
	02/12/2016	100.00	3,123.43	3,110.57	(12.86)	3,123.43	3,123.43	0.00	0.00	0.00	0.00	(12.86)
	02/12/2016	3,000.00	101,488.77	93,317.24	(8,171.54)	101,488.77	101,488.77	0.00	0.00	0.00	0.00	(8,171.54)
	02/12/2016	900.00	30,807.00	27,995.17	(2,811.83)	30,807.00	30,807.00	0.00	0.00	0.00	0.00	(2,811.83)
	<b>S129</b>	<b>4,000.00</b>	<b>135,419.20</b>	<b>124,422.98</b>	<b>(10,996.23)</b>	<b>135,419.20</b>	<b>135,419.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(10,996.23)</b>
		<b>4,000.00</b>	<b>135,419.20</b>	<b>124,422.98</b>	<b>(10,996.23)</b>	<b>135,419.20</b>	<b>135,419.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(10,996.23)</b>
		<b>4,000.00</b>	<b>135,419.20</b>	<b>124,422.98</b>	<b>(10,996.23)</b>	<b>135,419.20</b>	<b>135,419.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(10,996.23)</b>



## RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

**Investment Movement Report**

As at 30 June 2017

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
			1.00	140,000.00				1.00	140,000.00	140,000.00
				<b>140,000.00</b>					<b>140,000.00</b>	<b>140,000.00</b>
<b>Shares in Listed Companies (Australian)</b>										
Woodside Petroleum Limited	7,500.00	239,480.77	4,000.00	122,432.24	(4,000.00)	(135,419.20)	(10,996.23)	7,500.00	226,493.81	224,025.00
		<b>239,480.77</b>		<b>122,432.24</b>		<b>(135,419.20)</b>	<b>(10,996.23)</b>		<b>226,493.81</b>	<b>224,025.00</b>
		<b>2,250,517.02</b>		<b>2,101,006.20</b>		<b>(2,154,289.28)</b>	<b>(10,996.23)</b>		<b>2,197,233.94</b>	<b>2,194,765.13</b>



**RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND**  
**Unrealised Capital Gains Report**

As at 30 June 2017

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /(Loss)	Taxable Profit Indexation	Taxable Profit Discounted
<b>Cash/Bank Accounts</b>								
Westpac USA Currency A/c 5497		1,687,801.98	0.00	0.00	1,687,801.9800	0.00	0.00	0.00
ANZ A/C 28677		0.30	0.00	0.00	0.3000	0.00	0.00	0.00
ANZ ETrade A/c 76063		0.03	0.00	0.00	0.0300	0.00	0.00	0.00
HSBC Flexi Saver A/c 601439		1.95	0.00	0.00	1.9500	0.00	0.00	0.00
HSBC Flexi Saver A/c 601440		(0.22)	0.00	0.00	(0.2200)	0.00	0.00	0.00
HSBC Flexi Saver 601441 (USD)		1.99	0.00	0.00	1.9900	0.00	0.00	0.00
Westpac DIY Super Working A/c		25.75	0.00	0.00	25.7500	0.00	0.00	0.00
Westpac eSaver A/c 506214		142,908.35	0.00	0.00	142,908.3500	0.00	0.00	0.00
		<b>1,830,740.13</b>	<b>0.00</b>	<b>0.00</b>	<b>1,830,740.1300</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Real Estate Properties ( Australian - Residential)</b>								
Land	1.00	140,000.00	0.00	140,000.00	140,000.0000	0.00	0.00	0.00
		<b>140,000.00</b>	<b>0.00</b>	<b>140,000.00</b>	<b>140,000.0000</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>								
Woodside Petroleum Limited	7,500.00	226,493.81	0.00	226,493.81	224,025.0000	(2,468.81)	0.00	0.00
		<b>226,493.81</b>	<b>0.00</b>	<b>226,493.81</b>	<b>224,025.0000</b>	<b>(2,468.81)</b>	<b>0.00</b>	<b>0.00</b>
		<b>2,197,233.94</b>	<b>0.00</b>	<b>366,493.81</b>	<b>2,194,765.1300</b>	<b>(2,468.81)</b>	<b>0.00</b>	<b>0.00</b>

**Minutes of a meeting of the Trustee(s)**

held on 30 June 2017 at 4 Terra Close, Ballajura, Western Australia 6066

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<b>PRESENT:</b>	Elizabeth Tysoe and Raphael Maguire
<b>APOLOGIES:</b>	
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<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 2017 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the superannuation fund be signed.
<b>ANNUAL RETURN:</b>	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 2017, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the fund's assets and the fund's investment performance over this 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.
<b>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.
<b>ALLOCATION OF INCOME:</b>	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).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2017.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2017.
<b>AUDITORS</b>	<p>It was resolved that</p> <p>MM Accounting Solutions</p> <p>of</p> <p>PO Box 316, MORLEY, Western Australia 6943</p> <p>act as auditors of the Fund for the next financial year.</p>

**Minutes of a meeting of the Trustee(s)**

held on 30 June 2017 at 4 Terra Close, Ballajura, Western Australia 6066

**TAX AGENTS**

It was resolved that

Alex Mora

act as tax agents of the Fund for the next financial year.

**TRUSTEE STATUS:**

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.

**CONTRIBUTIONS RECEIVED:**

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.

**ACCEPTANCE OF ROLLOVERS**

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

- 1. making rollover between Funds; and,
- 2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

**CLOSURE:**

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....

Elizabeth Tysoe

.....

Raphael Maguire

Chairperson



# Trial Balance

As at 30 June 2017

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>23900</b>	<b>Dividends Received</b>			
(124.65)	23900/RIO.AX	RIO Tinto Limited			
(11,396.71)	23900/WPL.AX	Woodside Petroleum Limited			8,236.75
	<b>24200</b>	<b>Contributions</b>			
(178,388.00)	24200/MAGRAP00001 A	(Contributions) Maguire, Raphael - Accumulation			140,132.40
46,431.06	24700	Changes in Market Values of Investments			24,715.74
143,969.05	24950	Foreign Exchange Profits/ Losses		56,172.48	
	<b>25000</b>	<b>Interest Received</b>			
(1.35)	25000/ANZ484476063	ANZ ETrade A/c 76063			0.13
(22.96)	25000/HBA022601439	HSBC Flexi Saver A/c 601439			14.59
(405.46)	25000/HBA022601440	HSBC Flexi Saver A/c 601440 (GBP)			
(10.35)	25000/HBA022601441	HSBC Flexi Saver 601441 (USD)			105.11
(0.60)	25000/HBA022601900	HSBC Flexi Saver A/c 601900			0.42
(104.57)	25000/WBC499544	Westpac DIY Super Working A/c 499544			9.77
(7,122.72)	25000/WBC506214	Westpac eSaver A/c 506214			5,418.16
(0.66)	25100	Interest Received ATO General Interest Charge			
	<b>26500</b>	<b>Other Investment Income</b>			
	26500/WBC499544	Westpac DIY Super Working A/c 499544			9.64
	30100	Accountancy Fees		1,534.50	
	30400	ATO Supervisory Levy		259.00	
326.39	31500	Bank Charges		37.56	
	37900	Interest Paid		3.79	
	<b>41600</b>	<b>Pensions Paid</b>			
103,000.00	41600/MAGRAP00003 P	(Pensions Paid) Maguire, Raphael - Pension (Account Based Pension)		140,000.00	
(4,937.73)	48500	Income Tax Expense			3,530.04
(91,210.74)	49000	Profit/Loss Allocation Account			15,834.58
	<b>50010</b>	<b>Opening Balance</b>			
(101,505.45)	50010/MAGRAP00001 A	(Opening Balance) Maguire, Raphael - Accumulation			272,163.27



## RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

## Trial Balance

As at 30 June 2017

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(2,206,979.27)	50010/MAGRAP00003 P	(Opening Balance) Maguire, Raphael - Pension (Account Based Pension)			1,945,110.71
	<b>52420</b>	<b>Contributions</b>			
(178,388.00)	52420/MAGRAP00001 A	(Contributions) Maguire, Raphael - Accumulation			140,132.40
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
7,730.18	53100/MAGRAP00001 A	(Share of Profit/(Loss)) Maguire, Raphael - Accumulation		1,992.68	
158,868.56	53100/MAGRAP00003 P	(Share of Profit/(Loss)) Maguire, Raphael - Pension (Account Based Pension)		13,974.30	
	<b>54160</b>	<b>Pensions Paid</b>			
103,000.00	54160/MAGRAP00003 P	(Pensions Paid) Maguire, Raphael - Pension (Account Based Pension)		140,000.00	
	<b>56100</b>	<b>Internal Transfers In</b>			
	56100/MAGRAP00001 A	(Internal Transfers In) Maguire, Raphael - Accumulation			300,000.00
	<b>57100</b>	<b>Internal Transfers Out</b>			
	57100/MAGRAP00003 P	(Internal Transfers Out) Maguire, Raphael - Pension (Account Based Pension)		300,000.00	
	<b>60400</b>	<b>Cash bank accounts</b>			
	60400/034702085497	Westpac USA Currency A/c 5497		1,687,801.98	
0.54	60400/ANZ253028677	ANZ A/C 28677		0.30	
0.38	60400/ANZ484476063	ANZ ETrade A/c 76063		0.03	
1,019.30	60400/HBA022601412	HSBC Day to Day A/c 601412			0.00
1,178.32	60400/HBA022601439	HSBC Flexi Saver A/c 601439		1.95	
(23.15)	60400/HBA022601440	HSBC Flexi Saver A/c 601440 (GBP)			0.22
1,743,908.74	60400/HBA022601441	HSBC Flexi Saver 601441 (USD)		1.99	
31.20	60400/HBA022601900	HSBC Flexi Saver A/c 601900			0.00
290.60	60400/WBC499544	Westpac DIY Super Working A/c 499544		25.75	
264,630.32	60400/WBC506214	Westpac eSaver A/c 506214		142,908.35	
	<b>77200</b>	<b>Real Estate Properties ( Australian - Residential)</b>			
	77200/Land1	Land	1.0000	140,000.00	
	<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>			

## RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

**Trial Balance**

As at 30 June 2017

Last Year	Code	Account Name	Units	Debits \$	Credits \$
201,300.00	77600/WPL.AX	Woodside Petroleum Limited	7,500.0000	224,025.00	
4,937.73	85000	Income Tax Payable/Refundable		8,208.77	
	88000	Sundry Creditors			1,534.50
				<u>2,856,948.43</u>	<u>2,856,948.43</u>

Current Year Profit/(Loss): (19,364.62)

# **T – 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.

## Section A: Fund information

### 1 Tax file number (TFN)

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

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

### 3 Australian business number (ABN)

### 4 Current postal address





### 5 Annual return status

Is this an amendment to the SMSF's 2017 return?

 A  N

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

 B  N

### 6 SMSF auditor

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent  
address details?

Postal address





Date audit was completed  A  16/03/2018

Was Part B of the audit report qualified?  B  N

If the audit report was qualified, have the reported compliance issues been rectified?  C

**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)  Fund account number

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

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

Use Agent Trust Account?

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.)

Fund BSB number (must be six digits)  Account number

Fund 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.

**8 Status of SMSF**

Australian superannuation fund

**A**

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**

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

Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

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

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount **A**

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

Segregated assets method **B**

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

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

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

**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? **G**  Y  N Print Y for yes or N for no. 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? **M**  Y  N Print Y for yes or N for no. Code

Net capital gain **A**  Loss

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

Gross interest **C** **W2-3**  Loss

Forestry managed investment scheme income **X**

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

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

Transfers from foreign funds **F**  Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**  Loss

\* Dividend franking credit **L**  Code

\* Gross trust distributions **M**

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

**Calculation of assessable contributions**

Assessable employer contributions

**R1**

plus Assessable personal contributions

**R2**

plus #No-TFN-quoted contributions

**R3**

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

less Transfer of liability to life insurance company or PST

**R6**

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

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

**U1**

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

**U2**

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

**U3**

Net non-arm's length income (subject to 47% tax rate) (U1 plus U2 plus U3) **U**

\* Other income **S**  Code

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

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

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

Exempt current pension income **Y**

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

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

**12 Deductions and non-deductible expenses**

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	3
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	3.79 W4 x 87.455%
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
Death benefit increase	<b>G1</b> <input type="text"/>		
SMSF auditor fee	<b>H1</b> <input type="text"/>	<b>H2</b> <input type="text"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text"/>	<b>J2</b> <input type="text"/>	456 1,374
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	((1,534 (S1) + 37.56 (W4)) x 87.455%
Other amounts	<b>L1</b> <input type="text"/>	<b>L2</b> <input type="text"/>	56,162 <input type="text"/> Code F
Tax losses deducted	<b>M1</b> <input type="text"/>		
<b>TOTAL DEDUCTIONS</b>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b> <input type="text"/>		<b>Y</b> <input type="text"/>	
(Total A1 to M1)		(Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b>		<b>TOTAL SMSF EXPENSES</b>	
<b>O</b> <input type="text"/>		<b>Z</b> <input type="text"/>	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		(N plus Y)	
39,304 <input type="text"/> Loss L			

#This is a mandatory label.

**Section D: Income tax calculation statement**

**#Important:**

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory.

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2017 on how to complete the calculation statement.

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

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

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

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

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

Complying fund's franking credits tax offset <b>E1</b> <input type="text" value="3,530.04"/>	<b>Refundable tax offsets</b> <b>E</b> <input type="text" value="3,530.04"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

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

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

**F8**



Credit for interest on early payments – amount of interest

**H1**

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

**H2**

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

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

**Eligible credits**

**H**

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds**

(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**

**Total amount of tax refundable**

**S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**F8**

**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	<b>U</b>	159,162
Net capital losses carried forward to later income years	<b>V</b>	19,246

T12

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	8,250		19,246
Collectables	0		0

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

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

		See the Privacy note in the Declaration.		Member Number	1
Title	Mr	Member's TFN	420 419 827	Account status	<input type="checkbox"/> Code
Family name	Maguire				
First given name	Raphael				
Other given names	Charles				
Date of birth	27/10/1950		If deceased, date of death		

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	2,217,273.98
Employer contributions	<b>A</b>
ABN of principal employer	<b>A1</b>
Personal contributions	<b>B</b> 140,132.40
CGT small business retirement exemption	<b>C</b>
CGT small business 15-year exemption amount	<b>D</b>
Personal injury election	<b>E</b>
Spouse and child contributions	<b>F</b>
Other third party contributions	<b>G</b>
Assessable foreign superannuation fund amount	<b>I</b>
Non-assessable foreign superannuation fund amount	<b>J</b>
Transfer from reserve: assessable amount	<b>K</b>
Transfer from reserve: non-assessable amount	<b>L</b>
Contributions from non-complying funds and previously non-complying funds	<b>T</b>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>
<b>TOTAL CONTRIBUTIONS</b>	<b>N</b> 140,132.40

F9-10

**Other transactions**

Allocated earnings or losses	<b>O</b> 15,966.98	Loss	<input type="checkbox"/> L
Inward rollovers and transfers	<b>P</b>		
Outward rollovers and transfers	<b>Q</b>		
Lump Sum payment	<b>R1</b>		Code <input type="checkbox"/>
Income stream payment	<b>R2</b> 140,000.00		Code <input type="checkbox"/> M
<b>CLOSING ACCOUNT BALANCE</b>	<b>S</b> 2,201,439.40		

**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

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

15b Australian direct investments

Cash and term deposits	<b>E</b>	<input type="text" value="1,830,740"/>
Debt securities	<b>F</b>	<input type="text"/>
Loans	<b>G</b>	<input type="text"/>
Listed shares	<b>H</b>	<input type="text" value="224,025"/>
Unlisted shares	<b>I</b>	<input type="text"/>

**Limited recourse borrowing arrangements**

Australian residential real property

**J1**

Australian non-residential real property

**J2**

Overseas real property

**J3**

Australian shares

**J4**

Overseas shares

**J5**

Other

**J6**

Limited recourse borrowing arrangements **J**

Non-residential real property	<b>K</b>	<input type="text"/>
Residential real property	<b>L</b>	<input type="text" value="140,000"/>
Collectables and personal use assets	<b>M</b>	<input type="text"/>
Other assets	<b>O</b>	<input type="text" value="8,208"/>

**F3**

15c Overseas direct investments

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

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

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 **N**

15e Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b> <input type="text"/>	Borrowings <b>V</b> <input type="text" value="0"/>	<b>F3</b>
Permissible temporary borrowings	<b>V2</b> <input type="text"/>		
Other borrowings	<b>V3</b> <input type="text"/>		
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b> <input type="text" value="2,201,439"/>	
Reserve accounts		<b>X</b> <input type="text"/>	
Other liabilities		<b>Y</b> <input type="text" value="1,534"/>	
<b>TOTAL LIABILITIES</b>		<b>Z</b> <input type="text" value="2,202,973"/>	

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

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

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 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**

**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 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 <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px;">Day</td><td style="width: 20px;">Month</td><td style="width: 20px;">Year</td></tr></table>	Day	Month	Year
Day	Month	Year		

**Preferred trustee or director contact details:**

Title	Mr		
Family name	Maguire		
First given name	Raphael		
Other given names	Charles		
Phone number	Area code	Number	
	04	38975709	
Email address			
Non-individual trustee name (if applicable)			
ABN of non-individual trustee			
	Time taken to prepare and complete this annual return		Hrs
			<input style="width: 50px;" type="text"/>

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	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px;">Day</td><td style="width: 20px;">Month</td><td style="width: 20px;">Year</td></tr></table>	Day	Month	Year
Day	Month	Year				
Title	Mr					
Family name	Mora					
First given name	Alex					
Other given names						
Tax agent's practice	Wealth Safe Accounting					
Tax agent's phone number	Area code	Number				
Tax agent number	00000000		Reference number <input style="width: 150px;" type="text" value="MAGUR040"/>			

**Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2017 tax return.

Superannuation funds should complete and attach this schedule to their 2017 tax return.

**2017**

Refer to *Losses schedule instructions 2017*, available on our website [www.ato.gov.au](http://www.ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

863 173 284

Name of entity

Raphael Charles Maguire Super Fund

Australian business number (ABN)

83 531 398 683

**Part A Losses carried forward to the 2017-18 income year** · excludes film losses**1 Tax losses carried forward to later income years**

Year of loss			
2016-17	<b>B</b>	39,304	<b>T4</b>
2015-16	<b>C</b>	119,858	<b>2016 C/F</b>
2014-15	<b>D</b>		
2013-14	<b>E</b>		
2012-13	<b>F</b>		
2011-12 and earlier income years	<b>G</b>		
<b>Total</b>	<b>U</b>	159,162	

Transfer the amount at label **U** to the Tax losses carried forward to later income years label on your tax return.

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

Year of loss			
2016-17	<b>H</b>	10,996	<b>F13</b>
2015-16	<b>I</b>	8,250	<b>2016 C/F</b>
2014-15	<b>J</b>		
2013-14	<b>K</b>		
2012-13	<b>L</b>		
2011-12 and earlier income years	<b>M</b>		
<b>Total</b>	<b>V</b>	19,246	

Transfer the amount at label **V** to the Net capital losses carried forward to later income years label on your tax return.

**Part F Tax losses reconciliation statement**

Balance of tax losses brought forward from the prior income year	<b>A</b>	<input type="text" value="119,858"/>
ADD Uplift of tax losses of designated infrastructure project entities	<b>B</b>	<input type="text"/>
SUBTRACT Net forgiven amount of debt	<b>C</b>	<input type="text"/>
ADD Tax loss incurred (if any) during current year	<b>D</b>	<input type="text" value="39,304"/>
ADD Tax loss amount from conversion of excess franking offsets	<b>E</b>	<input type="text"/>
SUBTRACT Net exempt income	<b>F</b>	<input type="text"/>
SUBTRACT Tax losses forgone	<b>G</b>	<input type="text"/>
SUBTRACT Tax losses deducted	<b>H</b>	<input type="text"/>
SUBTRACT Tax losses transferred out under Subdivision 170-A (only for transfers involving a foreign bank branch or a PE of a foreign financial entity)	<b>I</b>	<input type="text"/>
Total tax losses carried forward to later income years	<b>J</b>	<input type="text" value="159,162"/>

Transfer the amount at **J** to the Tax losses carried forward to later income years label on your tax return.

**If the schedule is not lodged with the income tax return you are required to sign and date the schedule.**

**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

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

**TAXPAYER'S DECLARATION**

I declare that the information on this form is true and correct.

Signature

Date

Contact person

Daytime contact number  
Area code      Number



# **P – PRIOR YEAR INFORMATION**

RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

**Trial Balance**

As at 30 June 2016



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>23900</b>	<b>Dividends Received</b>			
	23900/RIO.AX	RIO Tinto Limited			124.65
(3,687.00)	23900/WPL.AX	Woodside Petroleum Limited			11,396.71
	<b>24200</b>	<b>Contributions</b>			
(100,000.00)	24200/MAGRAP00001 A	(Contributions) Maguire, Raphael - Accumulation			178,388.00
(61,105.00)	24700	Changes in Market Values of Investments		46,431.06	
	24950	Foreign Exchange Profits/ Losses		143,969.05	
	<b>25000</b>	<b>Interest Received</b>			
(69.00)	25000/ANZ263662508	ANZ A/c 62508			
(17.00)	25000/ANZ484476063	ANZ ETrade A/c 76063			1.35
(14,640.00)	25000/HBA022601439	HSBC Flexi Saver A/c 601439			22.96
(1,350.00)	25000/HBA022601440	HSBC Flexi Saver A/c 601440 (GBP)			405.46
	25000/HBA022601441	HSBC Flexi Saver 601441 (USD)			10.35
(2,902.00)	25000/HBA022601900	HSBC Flexi Saver A/c 601900			0.60
(7.00)	25000/WBC499544	Westpac DIY Super Working A/c 499544			104.57
(8,460.00)	25000/WBC499552	Westpac eSaver A/c 499552			
(3,948.00)	25000/WBC506214	Westpac eSaver A/c 506214			7,122.72
	25100	Interest Received ATO General Interest Charge			0.66
(82.00)	29000	Other Income			
2,035.00	30100	Accountancy Fees			
259.00	30400	ATO Supervisory Levy			
495.00	30700	Auditor's Remuneration			
498.00	31500	Bank Charges		326.39	
1.00	37900	Interest Paid			
	<b>41600</b>	<b>Pensions Paid</b>			
159,661.00	41600/MAGRAP00003 P	(Pensions Paid) Maguire, Raphael - Pension (Account Based Pension)		103,000.00	
(1,567.00)	48500	Income Tax Expense			4,937.73
34,885.00	49000	Profit/Loss Allocation Account			91,210.74

## RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

## Trial Balance

As at 30 June 2016

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>50010</b>	<b>Opening Balance</b>			
(101,505.45)	50010/MAGRAP00001 A	(Opening Balance) Maguire, Raphael - Accumulation			101,505.45
(2,206,979.27)	50010/MAGRAP00003 P	(Opening Balance) Maguire, Raphael - Pension (Account Based Pension)			2,206,979.27
	<b>52420</b>	<b>Contributions</b>			
	52420/MAGRAP00001 A	(Contributions) Maguire, Raphael - Accumulation			178,388.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
	53100/MAGRAP00001 A	(Share of Profit/(Loss)) Maguire, Raphael - Accumulation		7,730.18	
	53100/MAGRAP00003 P	(Share of Profit/(Loss)) Maguire, Raphael - Pension (Account Based Pension)		158,868.56	
	<b>54160</b>	<b>Pensions Paid</b>			
	54160/MAGRAP00003 P	(Pensions Paid) Maguire, Raphael - Pension (Account Based Pension)		103,000.00	
	<b>60400</b>	<b>Cash bank accounts</b>			
1,647.47	60400/ANZ253028677	ANZ A/C 28677		0.54	
48.61	60400/ANZ263662508	ANZ A/c 62508			0.00
1.61	60400/ANZ484476063	ANZ ETrade A/c 76063		0.38	
1,251.30	60400/HBA022601412	HSBC Day to Day A/c 601412		1,019.30	
1,155.36	60400/HBA022601439	HSBC Flexi Saver A/c 601439		1,178.32	
208.00	60400/HBA022601440	HSBC Flexi Saver A/c 601440 (GBP)			23.15
	60400/HBA022601441	HSBC Flexi Saver 601441 (USD)		1,743,908.74	
30.60	60400/HBA022601900	HSBC Flexi Saver A/c 601900		31.20	
6.36	60400/WBC499544	Westpac DIY Super Working A/c 499544		290.60	
2,102,014.57	60400/WBC506214	Westpac eSaver A/c 506214		264,630.32	
100,000.00	65501	Money in Transit - WPL 3,000 shares			0.00
	<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>			
99,267.00	77600/WPL.AX	Woodside Petroleum Limited	7,500.0000	201,300.00	
2,853.84	85000	Income Tax Payable/Refundable		4,937.73	

2,780,622.37

2,780,622.37

Current Year Profit/(Loss): (96,148.47)



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Financial statements and reports for the year ended  
30 June 2016

RAPHAEL CHARLES MAGUIRE SUPERANNUATION  
FUND

**Operating Statement**

For the year ended 30 June 2016

	Note	2016 \$	2015 \$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received	3	11,521	3,687
Interest Received		7,668	31,393
<b>Contribution Income</b>			
Personal Non Concessional		178,388	100,000
<b>Other Income</b>			
Foreign Exchange Profits/ Losses		(143,969)	0
Interest Received ATO General Interest Charge		1	0
Other Income		0	82
<b>Total Income</b>		<u>53,609</u>	<u>135,162</u>
<b>Expenses</b>			
Accountancy Fees		0	2,035
ATO Supervisory Levy		0	259
Auditor's Remuneration		0	495
Bank Charges		326	498
Interest Paid		0	1
<b>Member Payments</b>			
Pensions Paid		103,000	159,661
<b>Investment Losses</b>			
Changes in Market Movement	4	46,431	(61,105)
<b>Total Expenses</b>		<u>149,757</u>	<u>101,844</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(96,148)</u>	<u>33,318</u>
Income Tax Expense		(4,938)	(1,567)
<b>Benefits accrued as a result of operations</b>		<u>(91,210)</u>	<u>34,885</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND  
**Statement of Financial Position**

As at 30 June 2016



	Note	2016 \$	2015 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	201,300	99,267
<b>Total Investments</b>		<u>201,300</u>	<u>99,267</u>
<b>Other Assets</b>			
ANZ A/c 28677		1	1,647
ANZ ETrade A/c 76063		0	2
ANZ A/c 62508		0	49
HSBC Flexi Saver A/c 601439		1,178	1,155
HSBC Day to Day A/c 601412		1,019	1,251
HSBC Flexi Saver A/c 601900		31	31
HSBC Flexi Saver A/c 601440 (GBP)		(23)	208
Westpac DIY Super Working A/c 499544		291	6
Westpac eSaver A/c 506214		264,630	2,102,015
Money in Transit - WPL 3,000 shares		0	100,000
HSBC Flexi Saver 601441 (USD)		1,743,909	0
Income Tax Refundable		4,938	2,854
<b>Total Other Assets</b>		<u>2,015,974</u>	<u>2,209,218</u>
<b>Total Assets</b>		<u>2,217,274</u>	<u>2,308,485</u>
<b>Net assets available to pay benefits</b>		<u>2,217,274</u>	<u>2,308,485</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
Maguire, Raphael - Accumulation		272,163	101,506
Maguire, Raphael - Pension (Account Based Pension)		1,945,111	2,206,979
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>2,217,274</u>	<u>2,308,485</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

## RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

# Notes to the Financial Statements

For the year ended 30 June 2016

### 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 accompanying Regulations, the trust deed of the fund and the needs of members.

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

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 Trustee(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 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 their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the 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 values have 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 trustees' assessment of 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 reporting date. The trustees have determined that the gross values of the fund's financial liabilities are 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 are subject to an insignificant risk of change in value.

#### c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

##### Interest revenue

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



**RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND**
**Notes to the Financial Statements**

For the year ended 30 June 2016

**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 are 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 the investment was acquired during the period).

**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: Shares in Listed Companies (Australian)**

	2016 \$	2015 \$
Woodside Petroleum Limited	201,300	99,267
	<u>201,300</u>	<u>99,267</u>

**Note 3: Dividends**

	2016 \$	2015 \$
RIO Tinto Limited	125	0
Woodside Petroleum Limited	11,397	3,687
	<u>11,522</u>	<u>3,687</u>

## RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

**Notes to the Financial Statements**

For the year ended 30 June 2016

**Note 4: Unrealised Movements in Market Value**

	<b>2016</b> \$	<b>2015</b> \$
<b>Other Revaluations</b>		
Other Revaluations	0	61,105
	<u>0</u>	<u>61,105</u>
<b>Shares in Listed Companies (Australian)</b>		
Woodside Petroleum Limited	(38,181)	0
	<u>(38,181)</u>	<u>0</u>
<b>Total Unrealised Movement</b>	<u>(38,181)</u>	<u>61,105</u>
<b>Realised Movements in Market Value</b>		
	<b>2016</b> \$	<b>2015</b> \$
<b>Shares in Listed Companies (Australian)</b>		
BHP Billiton Limited	261	0
RIO Tinto Limited	634	0
Woodside Petroleum Limited	(9,145)	0
	<u>(8,250)</u>	<u>0</u>
<b>Total Realised Movement</b>	<u>(8,250)</u>	<u>0</u>
<b>Total Market Movement</b>	<u>(46,431)</u>	<u>61,105</u>

# Trustees Declaration

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The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2016 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2016 and the results of its operations for the year then ended 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 2016.

Signed in accordance with a resolution of the trustees by:

.....  
 Elizabeth Tysoe  
 Trustee

.....  
 Raphael Maguire  
 Trustee

Dated this ..... day of .....



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Member's Statements for the year ended 30<sup>th</sup> June  
2016

Fund Name: RAPHAEL CHARLES MAGUIRE  
SUPERANNUATION FUND

# Members Statement

Raphael Charles Maguire  
 PO Box 316  
 MORLEY, Western Australia, 6943, Australia

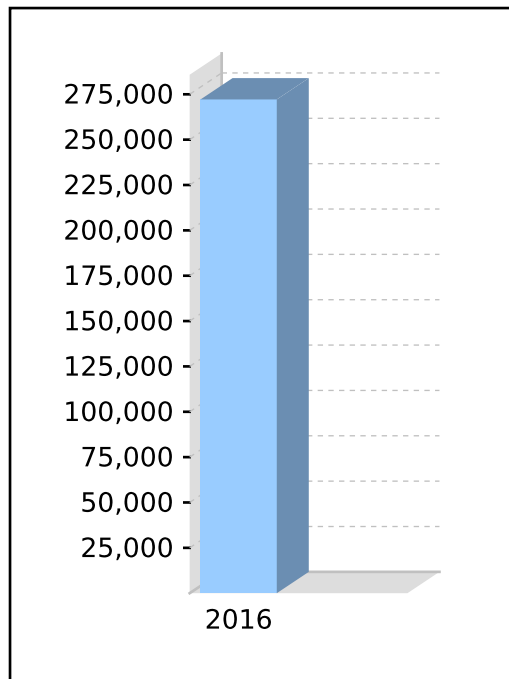
### Your Details

Date of Birth : 27/10/1950  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 05/06/2007  
 Service Period Start Date: 05/06/2007  
 Date Left Fund:  
 Member Code: MAGRAP00001A  
 Account Start Date 05/06/2007  
 Account Type: Accumulation  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 272,163  
 Total Death Benefit 272,163

### Your Balance

<b>Total Benefits</b>	272,163
<u>Preservation Components</u>	
Preserved	101,505
Unrestricted Non Preserved	170,658
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	278,388
Taxable	(6,225)



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2015	101,505
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	178,388
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(7,730)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2016	272,163

# Members Statement

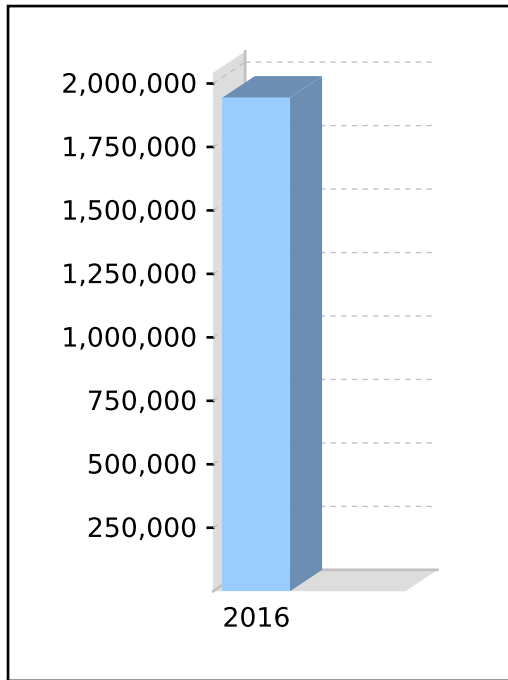
Raphael Charles Maguire  
 PO Box 316  
 MORLEY, Western Australia, 6943, Australia

### Your Details

Date of Birth :	27/10/1950	Nominated Beneficiaries	N/A
Age:	65	Vested Benefits	1,945,111
Tax File Number:	Provided	Total Death Benefit	1,945,111
Date Joined Fund:	05/06/2007		
Service Period Start Date:	05/06/2007		
Date Left Fund:			
Member Code:	MAGRAP00003P		
Account Start Date	01/07/2012		
Account Type:	Pension		
Account Description:	Account Based Pension		

### Your Balance

<b>Total Benefits</b>	<b>1,945,111</b>
<u>Preservation Components</u>	
Preserved	1,575,998
Unrestricted Non Preserved	369,113
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (5.64%)	15,467
Taxable	1,929,644



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2015	2,206,979
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(158,869)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	103,000
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2016	1,945,110



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Investment reports for the year ended 30<sup>th</sup> June 2016

Fund Name: RAPHAEL CHARLES MAGUIRE  
SUPERANNUATION FUND



## RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

## Investment Summary with Market Movement

As at 30 June 2016

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
<b>Cash/Bank Accounts</b>								
ANZ A/C 28677		0.540000	0.54	0.54	0.54			
ANZ ETrade A/c 76063		0.380000	0.38	0.38	0.38			
HSBC Day to Day A/c 601412		1,019.300000	1,019.30	1,019.30	1,019.30			
HSBC Flexi Saver 601441 (USD)	1,743,908.740000		1,743,908.74	1,743,908.74	1,743,908.74			
HSBC Flexi Saver A/c 601439		1,178.320000	1,178.32	1,178.32	1,178.32			
HSBC Flexi Saver A/c 601440 (GBP)		(23.150000)	(23.15)	(23.15)	(23.15)			
HSBC Flexi Saver A/c 601900		31.200000	31.20	31.20	31.20			
Westpac DIY Super Working A/c 499544		290.600000	290.60	290.60	290.60			
Westpac eSaver A/c 506214		264,630.320000	264,630.32	264,630.32	264,630.32			
			<b>2,011,036.25</b>		<b>2,011,036.25</b>			
<b>Shares in Listed Companies (Australian)</b>								
BHP.AX	BHP Billiton Limited	0.00	18.650000	0.00	0.00	0.00	0.00	261.21
RIO.AX	RIO Tinto Limited	0.00	45.500000	0.00	0.00	0.00	0.00	633.82
WPL.AX	Woodside Petroleum Limited	7,500.00	26.840000	201,300.00	31.93	239,480.77	(38,180.77)	(9,145.32)
			<b>201,300.00</b>		<b>239,480.77</b>	<b>(38,180.77)</b>	<b>(38,180.77)</b>	<b>(8,250.29)</b>
			<b>2,212,336.25</b>		<b>2,250,517.02</b>	<b>(38,180.77)</b>	<b>(38,180.77)</b>	<b>(8,250.29)</b>





## RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

## Investment Movement Report

As at 30 June 2016

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
				1,385,933.72		(1,385,933.72)			0.00	0.00
		<b>2,106,363.88</b>		<b>12,428,551.65</b>		<b>(12,523,879.28)</b>			<b>2,011,036.25</b>	<b>2,011,036.25</b>
<b>Shares in Listed Companies (Australian)</b>										
BHP Billiton Limited			3,888.00	100,777.13	(3,888.00)	(100,777.13)	261.21		0.00	
RIO Tinto Limited			1,900.00	97,716.71	(1,900.00)	(97,716.71)	633.82		0.00	
Woodside Petroleum Limited	2,900.00	99,267.00	6,600.00	208,673.77	(2,000.00)	(68,460.00)	(9,145.32)	7,500.00	239,480.77	201,300.00
		<b>99,267.00</b>		<b>407,167.61</b>		<b>(266,953.84)</b>	<b>(8,250.29)</b>		<b>239,480.77</b>	<b>201,300.00</b>
		<b>2,205,630.88</b>		<b>12,835,719.26</b>		<b>(12,790,833.12)</b>	<b>(8,250.29)</b>		<b>2,250,517.02</b>	<b>2,212,336.25</b>



**RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND**  
**Realised Capital Gains Report**

For the period: 1 July 2015 to 30 June 2016

Investment	Accounting Treatment					Tax Treatment						
	Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
BHP Billiton Limited												
	10/07/2015	1,888.00	50,181.54	50,354.15	172.61	50,181.54	50,181.54	0.00	0.00	0.00	172.61	0.00
	27/07/2015	2,000.00	50,595.59	50,684.19	88.60	50,595.59	50,595.59	0.00	0.00	0.00	88.60	0.00
		<b>3,888.00</b>	<b>100,777.13</b>	<b>101,038.34</b>	<b>261.21</b>	<b>100,777.13</b>	<b>100,777.13</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>261.21</b>	<b>0.00</b>
RIO Tinto Limited												
	10/07/2015	900.00	47,545.24	47,710.46	165.22	47,545.24	47,545.24	0.00	0.00	0.00	165.22	0.00
	27/07/2015	958.00	47,952.69	48,763.30	810.61	47,952.69	47,952.69	0.00	0.00	0.00	810.61	0.00
	08/03/2016	42.00	2,218.78	1,876.77	(342.01)	2,218.78	2,218.78	0.00	0.00	0.00	0.00	(342.01)
		<b>1,900.00</b>	<b>97,716.71</b>	<b>98,350.53</b>	<b>633.82</b>	<b>97,716.71</b>	<b>97,716.71</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>975.83</b>	<b>(342.01)</b>
Woodside Petroleum Limited												
	07/01/2016	2,000.00	68,460.00	59,314.68	(9,145.32)	68,460.00	68,460.00	0.00	0.00	0.00	0.00	(9,145.32)
		<b>2,000.00</b>	<b>68,460.00</b>	<b>59,314.68</b>	<b>(9,145.32)</b>	<b>68,460.00</b>	<b>68,460.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(9,145.32)</b>
		<b>7,788.00</b>	<b>266,953.84</b>	<b>258,703.55</b>	<b>(8,250.29)</b>	<b>266,953.84</b>	<b>266,953.84</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,237.04</b>	<b>(9,487.33)</b>
		<b>7,788.00</b>	<b>266,953.84</b>	<b>258,703.55</b>	<b>(8,250.29)</b>	<b>266,953.84</b>	<b>266,953.84</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,237.04</b>	<b>(9,487.33)</b>



**RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND**  
**Unrealised Capital Gains Report**

As at 30 June 2016

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /(Loss)	Taxable Profit Indexation	Taxable Profit Discounted
<b>Cash/Bank Accounts</b>								
ANZ A/C 28677		0.54	0.00	0.00	0.5400	0.00	0.00	0.00
ANZ ETrade A/c 76063		0.38	0.00	0.00	0.3800	0.00	0.00	0.00
HSBC Day to Day A/c 601412		1,019.30	0.00	0.00	1,019.3000	0.00	0.00	0.00
HSBC Flexi Saver A/c 601439		1,178.32	0.00	0.00	1,178.3200	0.00	0.00	0.00
HSBC Flexi Saver A/c 601440		(23.15)	0.00	0.00	(23.1500)	0.00	0.00	0.00
HSBC Flexi Saver 601441 (USD)		1,743,908.74	0.00	0.00	1,743,908.7400	0.00	0.00	0.00
HSBC Flexi Saver A/c 601900		31.20	0.00	0.00	31.2000	0.00	0.00	0.00
Westpac DIY Super Working A/c		290.60	0.00	0.00	290.6000	0.00	0.00	0.00
Westpac eSaver A/c 506214		264,630.32	0.00	0.00	264,630.3200	0.00	0.00	0.00
		<b>2,011,036.25</b>	<b>0.00</b>	<b>0.00</b>	<b>2,011,036.2500</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>								
Woodside Petroleum Limited	7,500.00	239,480.77	0.00	239,480.77	201,300.0000	(38,180.77)	0.00	0.00
		<b>239,480.77</b>	<b>0.00</b>	<b>239,480.77</b>	<b>201,300.0000</b>	<b>(38,180.77)</b>	<b>0.00</b>	<b>0.00</b>
		<b>2,250,517.02</b>	<b>0.00</b>	<b>239,480.77</b>	<b>2,212,336.2500</b>	<b>(38,180.77)</b>	<b>0.00</b>	<b>0.00</b>



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For the year ended 30<sup>th</sup> June 2016

Trustee resolution

Trustee representation letter

# Memorandum of Resolutions of

Elizabeth Tysoe and Raphael Maguire

## ATF RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

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### FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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.

The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2016 and it was resolved that such statements be and are hereby adopted as tabled.

### TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the superannuation fund be signed.

### ANNUAL RETURN:

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 2016, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

### TRUST DEED:

The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

### INVESTMENT STRATEGY:

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.

### INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.

### ALLOCATION OF INCOME:

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).

### INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2016.

### INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2016.

### AUDITORS

It was resolved that

MM Accounting Solutions

of

PO Box 316, MORLEY, Western Australia 6943

act as auditors of the Fund for the next financial year.

### TAX AGENTS

It was resolved that

Alex Mora

act as tax agents of the Fund for the next financial year.

### TRUSTEE STATUS:

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.

# Memorandum of Resolutions of

Elizabeth Tysoe and Raphael Maguire

## ATF RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

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**CONTRIBUTIONS RECEIVED:**

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.

**ACCEPTANCE OF ROLLOVERS**

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

- 1. making rollover between Funds; and,
- 2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

**PAYMENT OF BENEFITS**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

- 1. making payments to members; and,
- 2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

Signed as a true record –

.....

Elizabeth Tysoe

.....

Raphael Maguire

16/06/2017

Michael Bellesini CPA  
PO Box 316  
MORLEY WA 6943

Dear Michael,

### **Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2016, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2016 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations made to you during your audit.

1. Sole purpose test

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

2. Trustees are not disqualified

No disqualified person acts as a director of the trustee company or as an individual trustee.

3. Trust deed, trustees' responsibilities and fund conduct

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee receives any remuneration for any duties or services performed by the trustee in relation to the fund.

The Fund has been conducted in accordance with its constituent trust deed at all times during the year and there were no amendments to the trust deed during the year, except as notified to you.

The trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The trustees are not subject to any contract or obligation which would prevent or hinder the trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with SISA, SISR and the governing rules of the Fund.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.



#### 4. Investment strategy

The investment strategy has been determined with due regard to risk, return, liquidity and diversity, and the assets of the Fund are in line with this strategy.

#### 5. Accounting policies

All the significant accounting policies of the Fund are adequately described in the financial report and the notes attached thereto. These policies are consistent with the policies adopted last year.

#### 6. Fund books and records

We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the trustees.

We acknowledge our responsibility for the design and implementation of internal control to prevent and detect error. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

All accounting records and financial reports have been kept for 5 years, minutes and records of trustees' meetings have been kept for 10 years and trustee declarations in the approved form have been signed and kept for each trustee appointed after 30 June 2007.

#### 7. Asset form and valuation

The assets of the Fund are being held in a form suitable for the benefit of the members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

#### 8. Uncorrected misstatements

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. A summary of such items is attached.

#### 9. Ownership and pledging of assets

The Fund has satisfactory title to all assets appearing in the statement of financial position/net assets. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

#### 10. Related parties

Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of the investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

#### 11. Borrowings

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

#### 12. Subsequent events

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the financial statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

#### 13. Outstanding legal action

The trustees confirm that there is no outstanding legal action or claims against the Fund.

There have been no communications from the ATO concerning a contravention of SISA or SISR which has occurred, is occurring, or is about to occur.

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours faithfully

.....  
Trustee / Director



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For the year ended 30<sup>th</sup> June 2016

Audit report

**RAPHAEL CHARLES MAGUIRE SUPERANNUATION  
FUND**  
Self-Managed Superannuation Fund

## Independent Auditor's Report

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### Approved SMSF auditor details

Name	Michael Bellesini
Business name	MM Accounting Solutions
Business Postal address	PO Box 316, MORLEY, Western Australia, 6943
SMSF auditor number (SAN)	100030117

### Self-managed superannuation fund details

Self-managed superannuation fund (SMSF) name	RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND
Australian business number (ABN) or tax file number (TFN)	83531398683
Address	PO BOX 963, BALCATTa, Western Australia, 6914
Year of income being audited	2016

### To the SMSF trustees

To the SMSF trustees of	RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND
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## Independent Auditor's Report

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### **PART A - FINANCIAL REPORT**

I have audited the special purpose financial report comprising the Statement of Financial Position as at 30 June 2016, the Operating Statement for the year then ended, a summary of significant accounting policies and other explanatory notes of the RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND for the year ended 30 June 2016.

#### **SMSF trustee's responsibility for the financial report**

Each SMSF trustee (or director of corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR). Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

#### **Approved SMSF auditor's responsibility**

My responsibility is to express an opinion on the financial report based on my audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustee. I have complied with the auditor independence requirements prescribed by the SISR and the competency standards set by Australian Securities & Investments Commission (ASIC).

My audit has been conducted in accordance with Australian Auditing Standards. These standards require that I comply with relevant ethical requirements relating to audit engagements, and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the trustee's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the trustee's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the trustee, as well as evaluating the overall presentation of the financial report.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

#### **Approved SMSF auditor's opinion**

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the fund at 30 June 2016 and the results of its operations for the year then ended.

#### **Basis of accounting**

Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR). As a result, the financial report may not be suitable for

**RAPHAEL CHARLES MAGUIRE SUPERANNUATION  
FUND**  
Self-Managed Superannuation Fund

## **Independent Auditor's Report**

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another purpose.

## Independent Auditor's Report

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### **PART B - COMPLIANCE REPORT**

#### **SMSF trustee's responsibility for compliance**

Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR.

#### **Approved SMSF auditor's responsibility**

My responsibility is to express a conclusion on the trustee's compliance, based on the compliance engagement.

My firm applies the Australian Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

I have complied with the competency standards set by ASIC, the auditor independence requirements prescribed by the SISR and the ethical requirements relating to assurance engagements which are founded on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

My audit has been conducted in accordance with applicable Standards on Assurance Engagements, to provide reasonable assurance that the trustee of the fund has complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2016.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified. My procedures with respect to section 62 included testing that the fund trust deed establishes the fund solely for the provision of retirement benefits for fund members or their dependants in the case of the member's death before retirement; a review of investments to ensure the fund is not providing financial assistance to members, unless allowed under the legislation; and testing that no preserved benefits have been paid before a condition of release has been met.

My procedures with respect to regulation 4.09 included testing that the fund trustee has an investment strategy, that the trustee has given consideration to risk, return, liquidity, diversification, the insurance needs of fund members, and that the fund's investments are made in line with that investment strategy. No opinion is made on the investment strategy or its appropriateness to the fund members.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit conclusion.

# Independent Auditor's Report

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**Approved SMSF auditor's conclusion**

In my opinion, each trustee of RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND has complied, in all material respects, with the requirements of the SISA of the SISR specified above, for the year ended 30 June 2016.

Signature of approved SMSF auditor: .....

Michael Bellesini

Date:



## Independent Auditor's Report

### Appendix 1 – Explanation of listed sections and regulations in compliance report

This appendix is included to assist with the meaning of the legislation and regulations listed above.

Section or Regulation	Explanation
S17A	The fund must meet the definition of an SMSF
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none"> <li>• fund members upon their retirement</li> <li>• fund members upon reaching a prescribed age</li> <li>• the dependants of a fund member in the case of the member's death before retirement</li> </ul>
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration

## Independent Auditor's Report

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S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms-length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

**W – WORKING PAPER**





## Interest Worksheet

Client: Wealth Safe Accounting

End Client : Raphael Charles Maguire Super Fund

Year: 2017

Bank Account	Date	Gross Interest	Note	Ref
<b>1 ANZ Etrade Ac 6063</b>	<b>30/06/2017</b>	<b>0.13</b>		<b>S11</b>
<b>2 HSBC Flexi Saver A/c 601439 (HBA022601439)</b>				
Credit Interest	28/07/2016	1.70		S17
Credit Interest	29/08/2016	1.71		S21
Credit Interest	28/09/2016	1.46		S25
Credit Interest	28/10/2016	1.46		S29
Credit Interest	28/11/2016	1.51		S33
Credit Interest	28/12/2016	1.46		S36
Credit Interest	30/01/2017	1.61		S40
Credit Interest	28/02/2017	1.19		S44
Credit Interest	28/03/2017	1.11		S48
Credit Interest	28/04/2017	1.23		S52
Credit Interest	29/05/2017	0.14		S56
Credit Interest	28/06/2017	0.01		S59
	<b>Total</b>	<b>14.59</b>		
<b>3 HSBC Flexi Saver 601441 (USD) (HBA022601441)</b>				
Credit Interest	28/07/2016	11.31		S18
Credit Interest	29/08/2016	12.06		S22
Credit Interest	28/09/2016	11.31		S26
Credit Interest	28/10/2016	11.31		S30
Credit Interest	28/11/2016	11.69		S34
Credit Interest	28/12/2016	11.31		S37
Credit Interest	30/01/2017	12.44		S41
Credit Interest	28/02/2017	1.51		S45
	<b>Total in USD</b>	<b>82.94</b>		
Foreign exchange gains/losses	30/06/2017	22.17		
	<b>Total in AUD</b>	<b>105.11</b>	= \$82.94/0.7891	<b>S138</b>
<b>4 HSBC Flexi Saver A/c 601900 (HBA022601900)</b>				
Credit Interest	28/07/2016	0.05		S18
Credit Interest	29/08/2016	0.05		S22
Credit Interest	28/09/2016	0.04		S26
Credit Interest	28/10/2016	0.04		S30
Credit Interest	28/11/2016	0.04		S34
Credit Interest	28/12/2016	0.04		S37
Credit Interest	30/01/2017	0.04		S41
Credit Interest	28/02/2017	0.04		S45
Credit Interest	28/03/2017	0.04		S49
Credit Interest	28/04/2017	0.04		S53
	<b>Total</b>	<b>0.42</b>		



## Interest Worksheet

Client: Wealth Safe Accounting

End Client : Raphael Charles Maguire Super Fund

Year: 2017

Bank Account	Date	Gross Interest	Note	Ref
5 <u>Westpac DIY Super Working A/c 499544 (WBC499544)</u>	30/06/2017	9.77		S2
6 <u>Westpac eSaver A/c 506214 (WBC506214)</u>	30/06/2017	5418.16		S2
<b>Total Interest Received</b>		<b>5,548.18</b>		



## ACCOUNT BALANCE

Client: Wealth Safe Accounting  
 End Client : Raphael Charles Maguire Super Fund  
 Year: 2017

Account	Descriptions	In AUD	Note	In USD/GBP	Foreign Exchange Gains/losses	Ref
Bank Charges	Fees	37.56	=\$29.64/0.7891	29.64	7.92	S115/138
Interest Charges (GBP)	28/07/2016			0.19		S17
	29/08/2016			0.20		S21
	28/09/2016			0.19		S26
	28/10/2016			0.19		S30
	28/11/2016			0.20		S33
	28/12/2016			0.20		S37
	30/01/2017			0.22		S40
	28/02/2017			0.20		S45
	28/03/2017			0.19		S49
	28/04/2017			0.22		S53
	29/05/2017			0.22		S57
	28/06/2017			0.13		S59
		3.79	=\$2.35/0.6199	<u>2.35</u>	1.44	S138
Bank transfer	16/06/2017	26.88		15.56	(11.32)	S59
<b>Foreign Exchange Profits/Losses</b>						
HSBC GBP Ac 1440	Opening balance	(23.15)		(13.34)	9.81	P2/S13
	Closing balance	(0.22)		(0.13)	(0.09)	S58
HSBC USD Ac 1441	Opening balance	1,743,908.74		1,357,109.78	(386,798.96)	P2/S14
	Closing balance	1.99		1.51	0.48	S58
Westpac USD 5497	Closing balance	1,687,801.98		1,357,161.57	330,640.41	S123
Interest Received					(22.17)	W2
<b>Total</b>					<b>(56,172.48)</b>	



RAPHAEL CHARLES MAGUIRE SUPERANNUATION FUND

**General Ledger**

For The Period 01 July 2016 - 30 June 2017

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Income Tax Payable/Refundable (85000)</b>					
Income Tax Payable/Refundable (85000)					
01/07/2016	Opening Balance				4,937.73 DR
30/06/2017	ATO Super Levy			259.00	<b>S133</b> 4,678.73 DR
30/06/2017	Create Entries - Franking Credits Adjustment - 30/06/2017		<b>F8</b> 3,530.04		8,208.77 DR
			<b>3,530.04</b>	<b>259.00</b>	<b>8,208.77 DR</b>

**Total Debits: 3,530.04**

**Total Credits: 259.00**



# **S – SOURCE DOCUMENTS**

# Tax Invoice

ABN: 64 124 166 114



Building Your Wealth  
Ensuring Your Future

Ref : MAGUR040  
Invoice Number : 0069  
Date : 16 June, 2017

Raphael Charles Maguire Superannuation Fund  
6 Dinghy Place  
OCEAN REEF, WA 6027

## TO PROFESSIONAL SERVICES:

---

In relation to taxation for year ended 30 June 2016 including, taking instructions for preparation of income tax return; preparation of Operating Statement and Statement of Financial Position; preparation of Super Provider Data form and Member Data Form, reviewing information supplied, revaluing all investments as at 30 June 2016, allocation of earnings, contributions and tax expense to the members, presenting information in correct form for inclusion in taxation return, preparing and lodging income tax return, checking assessments and forwarding on to you.

Preparing Trustee minutes and representations.

\$ 1,395.00

## TOTAL OF THIS INVOICE:

<b>Total payable before GST</b>	<b>\$</b>	<b>1,395.00</b>
<b>Plus GST</b>	<b>\$</b>	<b>139.50</b>
<b>Total payable including GST</b>	<b>\$</b>	<b><u>1,534.50</u></b>

**Payment can be made on-line**

**Bank Details: Westpac Bank BSB #036-022 Account # 243-032**

**To ensure prompt allocation of your payment, please quote the above invoice number**


[← Back](#)

## Interest and tax summary

2017/2018 (Current)		2016/2017		2015/2016	
Account	Interest received	Interest paid	Withholding tax	ABN/Tax file number	
Westpac Superfund Txns 036-231 499544 <a href="#">Joint account</a>	\$9.77	n/a	\$0.00	Provided	
Westpac Loan Offset Account 736-231 756827 <a href="#">Joint account</a>	\$0.00	n/a	\$0.00	Not provided	
Westpac Loan Personal 037-168 415321 <a href="#">Joint account</a>	n/a	\$38,860.70	n/a	Not provided	
Westpac Superfund ESaver 036-231 506214 <a href="#">Joint account</a>	\$5,418.16	n/a	\$0.00	Provided	
United States Dollars Currency Account 034-702 085497 <a href="#">Joint account</a>	\$0.00	n/a	\$0.00	Not provided	
Westpac Cash Investment Account 032-116 199070	\$0.00	n/a	\$0.00	Provided	
<b>Total</b>	<b>\$5,427.93</b>	<b>\$38,860.70</b>	<b>\$0.00</b>		

### Things you should know

- Interest and tax summary is available for eligible accounts issued by Westpac Banking Corporation, if the information is accessible to you in Westpac Live. This summary may not reflect all accounts held by you with the Westpac Group. Third-party accounts are accounts you have been authorised to view by the Account holders. The information displayed relates to the Account holders' account. Amounts are displayed for the financial year indicated from 1 July to 30 June (inclusive).
- Accounts not eligible for this summary include, but are not limited to: closed accounts, credit cards, passbook accounts, some loan products and accounts held with other financial institutions. You should refer to statements issued for these or other ineligible products for details.
- Some accounts may display a zero balance if the amounts and totals are not accessible or available in Westpac Live.
- If interest has been prepaid on an account, it will not be shown in the heading "Interest paid". For such an account, you should refer to statements issued for the relevant financial year, to calculate your total interest paid.



Australia and New Zealand  
Banking Group Limited  
ABN 11 005 357 522

Close | Print

## Interest and Charges Summary

Date : 01-Feb-2018

Previous Financial Year : July 2016 - June 2017

Account Name	Account Number	Interest You Paid	Interest You Received	Government Charges	Bank Fees
MFT	016338 107858605	\$0.00	\$0.00	\$0.00	\$0.60
Abie Holdings PtyLtd	016338 340909907	\$0.00	\$0.00	\$0.00	\$0.00
<b>ETrade Superfund</b>	012012 484476063	\$0.00	\$0.13	\$0.00	\$0.00
MFT Etrade Link AC	012012 347791382	\$0.00	\$0.03	\$0.00	\$0.00
<b>Superfund Chq Acct</b>	016494 253028677	\$0.00	\$0.00	\$0.00	\$0.00
		<b>\$0.00</b>	<b>\$0.16</b>	<b>\$0.00</b>	<b>\$0.60</b>

### IMPORTANT INFORMATION

All information is current as at the previous business day.  
Only interest bearing accounts will be listed on this page.  
Closed accounts will not be listed.

Bank fees<sup>1</sup> and Government Charges<sup>2</sup>:

- relate to the selected account and other accounts which have fees/charges re-directed to the selected account.
- are not available on ANZ loans.
- can be located on your account statement. You should check the above information against your statement before you use this information for tax purposes.
- are debited to the account on the calendar day the account opened or the next business day.

You may also obtain information about fees and charges that apply to ANZ accounts by:

- viewing the [fees, terms and conditions](#) on the ANZ website
- contacting [general enquiries](#)
- visiting your nearest [ANZ branch](#)

<sup>1</sup>Bank fees represent the total of monthly account servicing fees plus fees on excess transactions /collections (Business accounts) or excess withdrawals (Personal accounts) but do not include other fees which may have been charged in addition to these.

<sup>2</sup>Government charges include both State and Federal Government charges which are automatically calculated on applicable transactions.



# GST Payment Account Statement

\$4

**Enquiries** 13 13 14  
**Lost/Stolen cards** 1800 033 844  
**Website & Internet Banking** www.anz.com



007729

THE TRUSTEE  
 RAPHAEL MAGUIRE  
 6 DINGHY PL  
 OCEAN REEF WA 6027

### Statement Summary

Opening balance	\$0.54
Total deposits	\$85.35
Total withdrawals	\$0.00
<b>Closing balance</b>	<b>\$85.89</b>
<b>Statement starts</b>	24/06/2016
<b>Statement ends</b>	23/09/2016
<b>Statement number</b>	30

### Branch Details

Whitford City

### Account Details

THE RAPHAEL CHARLES MAGUIRE SUPER FUND  
**Branch No. (BSB)** 016-494  
**Account No** 2530-28677

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2016</b>				
24 JUN	OPENING BALANCE			<b>0.54</b>
27 JUL	TRANSFER FROM DLGC SNRCARD16-3528449		85.35	85.89
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$85.35</b>	<b>\$85.89</b>
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$85.35</b>	<b>\$85.89</b>

Yearly Summary	Previous year to 30/06/2016(\$)
<b>Fees Charged</b>	
ANZ bank account fee	0.20
<b>Total</b>	<b>\$0.20</b>

### Important information

**Please check the entries and call 13 13 14 regarding any errors on this statement.**

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

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

M007729 / S000001 / I032775

Item No. 55732\_10.2011\_W238702



# GST Payment Account Statement

\$5

**Enquiries** 13 13 14  
**Lost/Stolen cards** 1800 033 844  
**Website & Internet Banking** www.anz.com



004023

THE TRUSTEE  
 RAPHAEL MAGUIRE  
 6 DINGHY PL  
 OCEAN REEF WA 6027

### Statement Summary

Opening balance	\$85.89
Total deposits	\$1,342.18
Total withdrawals	\$0.00
<b>Closing balance</b>	<b>\$1,428.07</b>
<b>Statement starts</b>	23/09/2016
<b>Statement ends</b>	23/12/2016
<b>Statement number</b>	31

### Branch Details

Whitford City

### Account Details

THE RAPHAEL CHARLES MAGUIRE SUPER FUND  
**Branch No. (BSB)** 016-494  
**Account No** 2530-28677

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2016</b>				
23 SEP	<b>OPENING BALANCE</b>			<b>85.89</b>
24 OCT	<b>TRANSFER</b> FROM ANZ SHARE INV WITHDRAWAL		1,305.13	1,391.02
07 DEC	<b>EFTPOS</b> MEDICARE BENEFIT		37.05	1,428.07
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$1,342.18</b>	<b>\$1,428.07</b>
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$1,342.18</b>	<b>\$1,428.07</b>

### Important information

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M004023 / S000001 / 1016689

Item No. 55732\_10.2011\_W238702



# GST Payment Account Statement

S6

**Enquiries** 13 13 14  
**Lost/Stolen cards** 1800 033 844  
**Website & Internet Banking** www.anz.com



007183

THE TRUSTEE  
 RAPHAEL MAGUIRE  
 6 DINGHY PL  
 OCEAN REEF WA 6027

### Statement Summary

Opening balance	\$1,428.07
Total deposits	\$0.00
Total withdrawals	\$1,428.00
<b>Closing balance</b>	<b>\$0.07</b>
<b>Statement starts</b>	23/12/2016
<b>Statement ends</b>	24/03/2017
<b>Statement number</b>	32

### Branch Details

Whitford City

### Account Details

THE RAPHAEL CHARLES MAGUIRE SUPER FUND  
**Branch No. (BSB)** 016-494  
**Account No** 2530-28677

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2016</b>				
23 DEC	OPENING BALANCE			<b>1,428.07</b>
<b>2017</b>				
28 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 428519 TO RAPHAEL C MAGUIRE SUP	1,428.00		0.07
<b>TOTALS AT END OF PAGE</b>		<b>\$1,428.00</b>	<b>\$0.00</b>	<b>\$0.07</b>
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,428.00</b>	<b>\$0.00</b>	<b>\$0.07</b>

### Your fee summary details are listed below:

Fees Charged for period: 25 FEB 2017 to 24 MAR 2017

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>TRANSACTION FEES</b>					
INTERNET/ONLINE	1	1	0	0.20	0.00
<b>Total Transaction Fees</b>					<b>\$0.00</b>
<i>Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included</i>					

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>0.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	0.20

M007183 / S000001 / I029301

Item No. 55732 10.2011 W238702

**Important information**

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# GST Payment Account Statement

**Enquiries** 13 13 14  
**Lost/Stolen cards** 1800 033 844  
**Website & Internet Banking** www.anz.com

 006766  
 THE TRUSTEE  
 RAPHAEL MAGUIRE  
 6 DINGHY PL  
 OCEAN REEF WA 6027

### Statement Summary

Opening balance \$0.07  
 Total deposits \$1,880.23  
 Total withdrawals \$1,880.00  
**Closing balance \$0.30**  
 Statement starts 24/03/2017  
 Statement ends 23/06/2017  
 Statement number 33

### Branch Details

Whitford City

### Account Details

THE RAPHAEL CHARLES MAGUIRE SUPER FUND  
**Branch No. (BSB)** 016-494  
**Account No** 2530-28677

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
24 MAR	<b>OPENING BALANCE</b>			<b>0.07</b>
07 APR	<b>TRANSFER</b> FROM ANZ SHARE INV WITHDRAWAL		1,880.23	1,880.30
11 APR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 341387 TO 016338524199479	1,880.00		0.30
<b>TOTALS AT END OF PAGE</b>		<b>\$1,880.00</b>	<b>\$1,880.23</b>	<b>\$0.30</b>
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,880.00</b>	<b>\$1,880.23</b>	<b>\$0.30</b>

### Your fee summary details are listed below:

Fees Charged for period: 25 MAR 2017 to 24 APR 2017

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>TRANSACTION FEES</b>					
INTERNET/ONLINE	1	1	0	0.20	0.00
<b>Total Transaction Fees</b>					<b>\$0.00</b>

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

### Please note:

Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 23/06/17 and the monthly fee cycle, as appears above, ended on 24/04/17.



M006766 / S000001 / I027751

Item No. 55732 10.2011 W238702

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>0.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	0.20

**Important information****Please check the entries and call 13 13 14 regarding any errors on this statement.**

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# GST Payment Account Statement

\$10

**Enquiries** 13 13 14  
**Lost/Stolen cards** 1800 033 844  
**Website & Internet Banking** www.anz.com



009347

THE TRUSTEE  
 RAPHAEL MAGUIRE  
 6 DINGHY PL  
 OCEAN REEF WA 6027

### Statement Summary

Opening balance \$0.30  
 Total deposits \$86.85  
 Total withdrawals \$0.00  
**Closing balance \$87.15**  
 Statement starts 23/06/2017  
 Statement ends 22/09/2017  
 Statement number 34

### Branch Details

Whitford City

### Account Details

THE RAPHAEL CHARLES MAGUIRE SUPER FUND  
**Branch No. (BSB)** 016-494  
**Account No** 2530-28677

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
23 JUN	OPENING BALANCE			0.30
26 JUL	TRANSFER FROM DLGC SNRCARD17-3528449		86.85	87.15
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$86.85</b>	<b>\$87.15</b>
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$86.85</b>	<b>\$87.15</b>

### Important information

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M009347 / S000001 / I041203

Item No. 55732\_10.2011\_W238702



Share Investing Limited (ABN 93 078 174 973, AFSL No. 238277) is the provider of the ANZ Share Investing service.  
242 Pitt St Sydney, NSW 2000. PO Box 1346, Royal Exchange, NSW 1224  
Phone: 1300 658 355 or +61 3 8541 0458 Email: [service@anzshareinvesting.com](mailto:service@anzshareinvesting.com)

# Statement

Name and Address:

STATEMENT PERIOD FROM 07 Jun 2016 TO 07 Jul 2016

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 RAPHAEL CHARLES MAGUIRE SUPER FUND  
 6 DINGHY PLACE  
 OCEAN REEF WA 6027

**BRANCH:** JOONDALUP 346023

### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	1,811,926.72
Your Investment	0.00
Your Loans	0.00
Net position	1,811,926.72

## HSBC and Youth Off The Streets reconnect homeless students to mainstream education

HSBC is a long-term partner of Youth Off The Streets, supporting Key College, Redfern and Chapel School, Merrylands, which cater to disadvantaged students who have fallen out of schooling.

The schools aim to re-engage students in mainstream education and provide links to a range of rehabilitation, accommodation and employment services.

To learn more about Youth Off The Streets and how you too can support them, visit [www.youthoffthestreets.com.au](http://www.youthoffthestreets.com.au)

## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		1,019.30	1,019.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		1,178.32	1,178.32
FLEXI SAVER	GBP	346023	022601-440		13.34DR	23.06DR
FLEXI SAVER	USD	346023	022601-441		1,357,109.78	1,809,720.96
FLEXI SAVER	AUD	346023	022601-900		31.20	31.20
<b>TOTAL DEPOSITS</b>						<b>1,811,926.72</b>

- Important Information**
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  - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
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  - If you would like to change your address please call 1300 308 008 and have your Telephone Banking PIN handy. If you do not know your Telephone Banking PIN you can change your address details via HSBC's Internet Banking or visit your local HSBC branch.
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## Details of your Accounts

**DAY TO DAY ACCOUNT**      **BSB No.** 346023      **Account** 022601-412      **Currency** AUD      **Balance** 1,019.30

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jun	BALANCE BROUGHT FORWARD			1,019.30
07 Jul	CLOSING BALANCE			1,019.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**HSBC SERIOUS SAVER**      **BSB No.** 346023      **Account** 022601-087      **Currency** AUD      **Balance** 0.00

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jun	BALANCE BROUGHT FORWARD			0.00
07 Jul	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-439      **Currency** AUD      **Balance** 1,178.32  
**Current Debit Balance Interest Rate** 8.65% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jun	BALANCE BROUGHT FORWARD			1,176.68
	Starting debit interest rate (for debit balances only) 8.65% pa			1,176.68
28 Jun	CREDIT INTEREST		1.64	1,178.32
07 Jul	CLOSING BALANCE			1,178.32
	Transaction Total	0.00	1.64	
	Transaction Number	0	1	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-440      **Currency** GBP      **Balance** 13.34DR  
**Current Debit Balance Interest Rate** 16.85% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jun	BALANCE BROUGHT FORWARD			15.72DR
	Starting debit interest rate (for debit balances only) 16.85% pa			15.72DR
28 Jun	DEBIT INTEREST	0.15		
	CREDIT INTEREST		2.53	13.34DR

**Important Information**

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## Details of your Accounts

### FLEXI SAVER continued

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jul	CLOSING BALANCE			13.34DR
	Transaction Total	0.15	2.53	
	Transaction Number	1	1	

**FLEXI SAVER**                      **BSB No.** 346023                      **Account** 022601-441                      **Currency** USD                      **Balance** 1,357,109.78

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jun	BALANCE BROUGHT FORWARD			1,357,099.43
28 Jun	CREDIT INTEREST		10.35	1,357,109.78
07 Jul	CLOSING BALANCE			1,357,109.78
	Transaction Total	0.00	10.35	
	Transaction Number	0	1	

**FLEXI SAVER**                      **BSB No.** 346023                      **Account** 022601-900                      **Currency** AUD                      **Balance** 31.20

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jun	BALANCE BROUGHT FORWARD			31.16
28 Jun	CREDIT INTEREST		0.04	31.20
07 Jul	CLOSING BALANCE			31.20
	Transaction Total	0.00	0.04	
	Transaction Number	0	1	

**END OF STATEMENT**

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 • The account will be debited if cheques are subsequently returned.  
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## HSBC supports the Australian Indigenous Education Foundation

The Australian Indigenous Education Foundation (AIEF) links disadvantaged Indigenous students to high-achieving schools and universities and supports their transitions into careers.

HSBC funds scholarships, investing in Indigenous students and helping them build a future through quality education. Our employees work with students, tutoring and mentoring them as they move through school into university or the workplace.

For more information about how you can help AIEF provide support to young Indigenous Australians visit [www.aief.com.au](http://www.aief.com.au)

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  - The account will be debited if cheques are subsequently returned.
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STATEMENT PERIOD FROM 07 Jul 2016 TO 05 Aug 2016

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 RAPHAEL CHARLES MAGUIRE SUPER FUND  
 6 DINGHY PLACE  
 OCEAN REEF WA 6027

**BRANCH:** JOONDALUP 346023

### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	1,775,989.99
Your Investment	0.00
Your Loans	0.00
Net position	1,775,989.99

## HSBC supports the Australian Indigenous Education Foundation

The Australian Indigenous Education Foundation (AIEF) links disadvantaged Indigenous students to high-achieving schools and universities and supports their transitions into careers.

HSBC funds scholarships, investing in Indigenous students and helping them build a future through quality education. Our employees work with students, tutoring and mentoring them as they move through school into university or the workplace.

For more information about how you can help AIEF provide support to young Indigenous Australians visit [www.aief.com.au](http://www.aief.com.au)

## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		1,019.30	1,019.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		1,180.02	1,180.02
FLEXI SAVER	GBP	346023	022601-440		13.53DR	23.22DR
FLEXI SAVER	USD	346023	022601-441		1,357,121.09	1,773,782.64
FLEXI SAVER	AUD	346023	022601-900		31.25	31.25
<b>TOTAL DEPOSITS</b>						<b>1,775,989.99</b>

**Important Information**

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## Details of your Accounts

**DAY TO DAY ACCOUNT**      **BSB No.** 346023      **Account** 022601-412      **Currency** AUD      **Balance** 1,019.30

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jul	BALANCE BROUGHT FORWARD			1,019.30
05 Aug	CLOSING BALANCE			1,019.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**HSBC SERIOUS SAVER**      **BSB No.** 346023      **Account** 022601-087      **Currency** AUD      **Balance** 0.00

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jul	BALANCE BROUGHT FORWARD			0.00
05 Aug	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-439      **Currency** AUD      **Balance** 1,180.02  
**Current Debit Balance Interest Rate** 8.65% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jul	BALANCE BROUGHT FORWARD			1,178.32
	Starting debit interest rate (for debit balances only) 8.65% pa			1,178.32
28 Jul	CREDIT INTEREST		1.70	1,180.02
05 Aug	CLOSING BALANCE			1,180.02
	Transaction Total	0.00	1.70	
	Transaction Number	0	1	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-440      **Currency** GBP      **Balance** 13.53DR  
**Current Debit Balance Interest Rate** 16.85% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Jul	BALANCE BROUGHT FORWARD			13.34DR
	Starting debit interest rate (for debit balances only) 16.85% pa			13.34DR
28 Jul	DEBIT INTEREST	0.19		13.53DR
05 Aug	CLOSING BALANCE			13.53DR

**Important Information**

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- The account will be debited if cheques are subsequently returned.
- If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
- If you would like to change your address please call 1300 308 008 and have your Telephone Banking PIN handy. If you do not know your Telephone Banking PIN you can change your address details via HSBC's Internet Banking or visit your local HSBC branch.
- For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).



## HSBC and YWCA NSW partner to support disadvantaged young people across Australia

HSBC partners with YWCA to deliver Money Savvy – a fun, interactive financial literacy workshop for at-risk teenagers, which to date, has helped over 4,500 teenagers understand how to put together a budget, the value of saving and ways to avoid financial scams.

HSBC also supports the delivery of Y Quest, a development program for teenage girls to help them maximise their potential. Both programs work in disadvantaged communities and our employees are invited to mentor at workshops, helping students to build their skills.

For more information about YWCA NSW and how you can support them visit [www.ywcansw.com.au](http://www.ywcansw.com.au)

- Important Information**
- Please check all entries on the statements and promptly advise your bank if you have any queries or notice any apparent errors or possible unauthorised transactions.
  - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
  - The account will be debited if cheques are subsequently returned.
  - If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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STATEMENT PERIOD FROM 05 Aug 2016 TO 07 Sep 2016

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 RAPHAEL CHARLES MAGUIRE SUPER FUND  
 6 DINGHY PLACE  
 OCEAN REEF WA 6027

**BRANCH:** JOONDALUP 346023

### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	1,771,151.45
Your Investment	0.00
Your Loans	0.00
Net position	1,771,151.45

## HSBC Australia and Earthwatch work together to improve wetland health

The HSBC Water Programme is a global 5-year USD 100 million partnership between HSBC, Earthwatch, WWF and Water Aid which aims to improve freshwater availability, sanitation and management solutions.

HSBC employees act as HSBC Citizen Science Leaders, working alongside Earthwatch researchers to safeguard water quality, biodiversity and improve urban wetlands in cities across Australia.

For more information about Earthwatch Australia and how you can support them visit [www.earthwatch.org.au](http://www.earthwatch.org.au)

## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		1,019.30	1,019.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		1,181.73	1,181.73
FLEXI SAVER	GBP	346023	022601-440		13.73DR	24.01DR
FLEXI SAVER	USD	346023	022601-441		1,357,133.15	1,768,943.13
FLEXI SAVER	AUD	346023	022601-900		31.30	31.30
<b>TOTAL DEPOSITS</b>						<b>1,771,151.45</b>

**Important Information**

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- Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
- The account will be debited if cheques are subsequently returned.
- If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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## Details of your Accounts

**DAY TO DAY ACCOUNT**      **BSB No.** 346023      **Account** 022601-412      **Currency** AUD      **Balance** 1,019.30

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
05 Aug	BALANCE BROUGHT FORWARD			1,019.30
07 Sep	CLOSING BALANCE			1,019.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**HSBC SERIOUS SAVER**      **BSB No.** 346023      **Account** 022601-087      **Currency** AUD      **Balance** 0.00

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
05 Aug	BALANCE BROUGHT FORWARD			0.00
07 Sep	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-439      **Currency** AUD      **Balance** 1,181.73  
**Current Debit Balance Interest Rate** 8.65% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
05 Aug	BALANCE BROUGHT FORWARD			1,180.02
	Starting debit interest rate (for debit balances only) 8.65% pa			1,180.02
29 Aug	CREDIT INTEREST		1.71	1,181.73
07 Sep	CLOSING BALANCE			1,181.73
	Transaction Total	0.00	1.71	
	Transaction Number	0	1	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-440      **Currency** GBP      **Balance** 13.73DR  
**Current Debit Balance Interest Rate** 16.85% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
05 Aug	BALANCE BROUGHT FORWARD			13.53DR
	Starting debit interest rate (for debit balances only) 16.85% pa			13.53DR
29 Aug	DEBIT INTEREST	0.20		13.73DR
07 Sep	CLOSING BALANCE			13.73DR
	Transaction Total	0.20	0.00	

**Important Information**

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- The account will be debited if cheques are subsequently returned.
- If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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- For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).



## Foreign Currency Solutions

When it comes to expanding your investment options, HSBC could provide you with a comprehensive suite of foreign currency solutions to help you diversify and take advantage of new opportunities.

With HSBC's size and presence, you are able to take advantage of currency fluctuations, to buy and sell foreign currencies, wherever you are in the world.

*If you do not wish to receive HSBC product offers and special promotions, you may tell us by telephoning us on 1300 308 008 or writing to us at HSBC Bank Australia Limited, GPO Box 5302, Sydney NSW 2001. This advertisement provides general advice only and doesn't take into account your objectives, financial situation or needs. Consider the Product Disclosure Statement (PDS) before acquiring a product, available by calling 1300 308 008, at your local branch or at [hsbc.com.au](http://hsbc.com.au). Issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL/Australia Credit Licence 232595.*

- Important Information**
- Please check all entries on the statements and promptly advise your bank if you have any queries or notice any apparent errors or possible unauthorised transactions.
  - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
  - The account will be debited if cheques are subsequently returned.
  - If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
  - If you would like to change your address please call 1300 308 008 and have your Telephone Banking PIN handy. If you do not know your Telephone Banking PIN you can change your address details via HSBC's Internet Banking or visit your local HSBC branch.
  - For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).



STATEMENT PERIOD FROM 07 Sep 2016 TO 07 Oct 2016

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 RAPHAEL CHARLES MAGUIRE SUPER FUND  
 6 DINGHY PLACE  
 OCEAN REEF WA 6027

**BRANCH:** JOONDALUP 346023

### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	1,794,293.99
Your Investment	0.00
Your Loans	0.00
Net position	1,794,293.99

## HSBC - Principal Conservation Partner of the Royal Botanic Gardens and Domain Trust

As the Principal Conservation Partner of the Royal Botanic Gardens and Domain Trust HSBC is supporting plant conservation, the sharing of expertise and best practice in botanical science across the Asia Pacific region and an environmental education program for school children.

As part of the partnership HSBC has supported the development of the Australian PlantBank at the Australian Botanic Garden, Mount Annan – a \$19.8 million state-of-the-art facility to collect and store seeds or live tissue from all of Australia's 25,000 plant species which opened in October 2013.

For more information about the partnership and how you can support the Royal Botanic Gardens and Domain Trust please visit [www.rbg Syd.nsw.gov.au](http://www.rbg Syd.nsw.gov.au)

## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		1,019.30	1,019.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		1,183.19	1,183.19
FLEXI SAVER	GBP	346023	022601-440		13.92DR	22.91DR
FLEXI SAVER	USD	346023	022601-441		1,357,144.46	1,792,083.07

- Important Information**
- Please check all entries on the statements and promptly advise your bank if you have any queries or notice any apparent errors or possible unauthorised transactions.
  - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
  - The account will be debited if cheques are subsequently returned.
  - If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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## Summary of your portfolio (continued)

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
FLEXI SAVER	AUD	346023	022601-900		31.34	31.34
<b>TOTAL DEPOSITS</b>						<b>1,794,293.99</b>

## Details of your Accounts

<b>DAY TO DAY ACCOUNT</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-412	<b>Currency</b> AUD	<b>Balance</b> 1,019.30
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Sep	BALANCE BROUGHT FORWARD			1,019.30
07 Oct	CLOSING BALANCE			1,019.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

<b>HSBC SERIOUS SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-087	<b>Currency</b> AUD	<b>Balance</b> 0.00
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Sep	BALANCE BROUGHT FORWARD			0.00
07 Oct	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

<b>FLEXI SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-439	<b>Currency</b> AUD	<b>Balance</b> 1,183.19
			<b>Current Debit Balance Interest Rate</b> 8.65% p.a.	

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Sep	BALANCE BROUGHT FORWARD			1,181.73
	Starting debit interest rate (for debit balances only) 8.65% pa			1,181.73
28 Sep	CREDIT INTEREST		1.46	1,183.19
07 Oct	CLOSING BALANCE			1,183.19
	Transaction Total	0.00	1.46	
	Transaction Number	0	1	

**Important Information**

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- The account will be debited if cheques are subsequently returned.
- If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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## HSBC and YWCA NSW partner to support disadvantaged young people across Australia

HSBC partners with YWCA to deliver Money Savvy – a fun, interactive financial literacy workshop for at-risk teenagers, which to date, has helped over 4,500 teenagers understand how to put together a budget, the value of saving and ways to avoid financial scams.

HSBC also supports the delivery of Y Quest, a development program for teenage girls to help them maximise their potential. Both programs work in disadvantaged communities and our employees are invited to mentor at workshops, helping students to build their skills.

For more information about YWCA NSW and how you can support them visit [www.ywcansw.com.au](http://www.ywcansw.com.au)

- Important Information**
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  - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
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STATEMENT PERIOD FROM 07 Oct 2016 TO 07 Nov 2016

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 RAPHAEL CHARLES MAGUIRE SUPER FUND  
 6 DINGHY PLACE  
 OCEAN REEF WA 6027

**BRANCH:** JOONDALUP 346023

### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	1,770,263.29
Your Investment	0.00
Your Loans	0.00
Net position	1,770,263.29

## HSBC supports the Australian Indigenous Education Foundation

The Australian Indigenous Education Foundation (AIEF) links disadvantaged Indigenous students to high-achieving schools and universities and supports their transitions into careers.

HSBC funds scholarships, investing in Indigenous students and helping them build a future through quality education. Our employees work with students, tutoring and mentoring them as they move through school into university or the workplace.

For more information about how you can help AIEF provide support to young Indigenous Australians visit [www.aief.com.au](http://www.aief.com.au)

## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		1,019.30	1,019.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		1,184.65	1,184.65
FLEXI SAVER	GBP	346023	022601-440		14.11DR	22.87DR
FLEXI SAVER	USD	346023	022601-441		1,357,155.77	1,768,050.83
FLEXI SAVER	AUD	346023	022601-900		31.38	31.38
<b>TOTAL DEPOSITS</b>						<b>1,770,263.29</b>

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  - The account will be debited if cheques are subsequently returned.
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  - For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).

## Details of your Accounts

**DAY TO DAY ACCOUNT**      **BSB No.** 346023      **Account** 022601-412      **Currency** AUD      **Balance** 1,019.30

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Oct	BALANCE BROUGHT FORWARD			1,019.30
07 Nov	CLOSING BALANCE			1,019.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**HSBC SERIOUS SAVER**      **BSB No.** 346023      **Account** 022601-087      **Currency** AUD      **Balance** 0.00

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Oct	BALANCE BROUGHT FORWARD			0.00
07 Nov	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-439      **Currency** AUD      **Balance** 1,184.65  
**Current Debit Balance Interest Rate** 8.65% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Oct	BALANCE BROUGHT FORWARD			1,183.19
	Starting debit interest rate (for debit balances only) 8.65% pa			1,183.19
28 Oct	CREDIT INTEREST		1.46	1,184.65
07 Nov	CLOSING BALANCE			1,184.65
	Transaction Total	0.00	1.46	
	Transaction Number	0	1	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-440      **Currency** GBP      **Balance** 14.11DR  
**Current Debit Balance Interest Rate** 16.85% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Oct	BALANCE BROUGHT FORWARD			13.92DR
	Starting debit interest rate (for debit balances only) 16.85% pa			13.92DR
28 Oct	DEBIT INTEREST	0.19		14.11DR
07 Nov	CLOSING BALANCE			14.11DR

**Important Information**

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- The account will be debited if cheques are subsequently returned.
- If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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## Details of your Accounts

### FLEXI SAVER continued

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
	Transaction Total	0.19	0.00	
	Transaction Number	1	0	

<b style="color: red;">FLEXI SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-441	<b>Currency</b> USD	<b>Balance</b> 1,357,155.77
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Oct	BALANCE BROUGHT FORWARD			1,357,144.46
28 Oct	CREDIT INTEREST		11.31	1,357,155.77
07 Nov	CLOSING BALANCE			1,357,155.77
	Transaction Total	0.00	11.31	
	Transaction Number	0	1	

<b style="color: red;">FLEXI SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-900	<b>Currency</b> AUD	<b>Balance</b> 31.38
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Oct	BALANCE BROUGHT FORWARD			31.34
28 Oct	CREDIT INTEREST		0.04	31.38
07 Nov	CLOSING BALANCE			31.38
	Transaction Total	0.00	0.04	
	Transaction Number	0	1	

END OF STATEMENT

**Important Information**

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- The account will be debited if cheques are subsequently returned.
- If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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- For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).

## **HSBC and Youth Off The Streets reconnect homeless students to mainstream education**

HSBC is a long-term partner of Youth Off The Streets, supporting Key College, Redfern and Chapel School, Merrylands, which cater to disadvantaged students who have fallen out of schooling.

The schools aim to re-engage students in mainstream education and provide links to a range of rehabilitation, accommodation and employment services.

To learn more about Youth Off The Streets and how you too can support them, visit [www.youthoffthestreets.com.au](http://www.youthoffthestreets.com.au)

- Important Information**
- Please check all entries on the statements and promptly advise your bank if you have any queries or notice any apparent errors or possible unauthorised transactions.
  - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
  - The account will be debited if cheques are subsequently returned.
  - If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
  - If you would like to change your address please call 1300 308 008 and have your Telephone Banking PIN handy. If you do not know your Telephone Banking PIN you can change your address details via HSBC's Internet Banking or visit your local HSBC branch.
  - For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).



STATEMENT PERIOD FROM 07 Nov 2016 TO 07 Dec 2016

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 RAPHAEL CHARLES MAGUIRE SUPER FUND  
 6 DINGHY PLACE  
 OCEAN REEF WA 6027

**BRANCH:** JOONDALUP 346023

### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	1,827,834.55
Your Investment	0.00
Your Loans	0.00
Net position	1,827,834.55

## Foreign Currency Solutions

When it comes to expanding your investment options, HSBC could provide you with a comprehensive suite of foreign currency solutions to help you diversify and take advantage of new opportunities.

With HSBC's size and presence, you are able to take advantage of currency fluctuations, to buy and sell foreign currencies, wherever you are in the world.

*If you do not wish to receive HSBC product offers and special promotions, you may tell us by telephoning us on 1300 308 008 or writing to us at HSBC Bank Australia Limited, GPO Box 5302, Sydney NSW 2001. This advertisement provides general advice only and doesn't take into account your objectives, financial situation or needs. Consider the Product Disclosure Statement (PDS) before acquiring a product, available by calling 1300 308 008, at your local branch or at [hsbc.com.au](http://hsbc.com.au). Issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL/Australia Credit Licence 232595.*

## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		1,019.30	1,019.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		1,186.16	1,186.16
FLEXI SAVER	GBP	346023	022601-440		14.31DR	24.37DR
FLEXI SAVER	USD	346023	022601-441		1,357,167.46	1,825,622.04
FLEXI SAVER	AUD	346023	022601-900		31.42	31.42
<b>TOTAL DEPOSITS</b>						<b>1,827,834.55</b>

- Important Information**
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  - The account will be debited if cheques are subsequently returned.
  - If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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## Details of your Accounts

**DAY TO DAY ACCOUNT**      **BSB No.** 346023      **Account** 022601-412      **Currency** AUD      **Balance** 1,019.30

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Nov	BALANCE BROUGHT FORWARD			1,019.30
07 Dec	CLOSING BALANCE			1,019.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**HSBC SERIOUS SAVER**      **BSB No.** 346023      **Account** 022601-087      **Currency** AUD      **Balance** 0.00

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Nov	BALANCE BROUGHT FORWARD			0.00
07 Dec	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-439      **Currency** AUD  
**Current Debit Balance Interest Rate** 1,186.16 8.65% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Nov	BALANCE BROUGHT FORWARD			1,184.65
	Starting debit interest rate (for debit balances only) 8.65% pa			1,184.65
28 Nov	CREDIT INTEREST		1.51	1,186.16
07 Dec	CLOSING BALANCE			1,186.16
	Transaction Total	0.00	1.51	
	Transaction Number	0	1	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-440      **Currency** GBP  
**Current Debit Balance Interest Rate** 14.31DR 16.85% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Nov	BALANCE BROUGHT FORWARD			14.11DR
	Starting debit interest rate (for debit balances only) 16.85% pa			14.11DR
28 Nov	DEBIT INTEREST	0.20		14.31DR
07 Dec	CLOSING BALANCE			14.31DR

**Important Information**

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- The account will be debited if cheques are subsequently returned.
- If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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STATEMENT PERIOD FROM 07 Dec 2016 TO 06 Jan 2017

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 RAPHAEL CHARLES MAGUIRE SUPER FUND  
 6 DINGHY PLACE  
 OCEAN REEF WA 6027

**BRANCH:** JOONDALUP 346023

### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	1,856,283.17
Your Investment	0.00
Your Loans	0.00
Net position	1,856,283.17

## HSBC supports the Australian Indigenous Education Foundation

The Australian Indigenous Education Foundation (AIEF) links disadvantaged Indigenous students to high-achieving schools and universities and supports their transitions into careers.

HSBC funds scholarships, investing in Indigenous students and helping them build a future through quality education. Our employees work with students, tutoring and mentoring them as they move through school into university or the workplace.

For more information about how you can help AIEF provide support to young Indigenous Australians visit [www.aief.com.au](http://www.aief.com.au)

## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		1,019.30	1,019.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		1,187.62	1,187.62
FLEXI SAVER	GBP	346023	022601-440		14.51DR	24.54DR
FLEXI SAVER	USD	346023	022601-441		1,357,178.77	1,854,069.33
FLEXI SAVER	AUD	346023	022601-900		31.46	31.46
<b>TOTAL DEPOSITS</b>						<b>1,856,283.17</b>

**Important Information**

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## Details of your Accounts

**DAY TO DAY ACCOUNT**      **BSB No.** 346023      **Account** 022601-412      **Currency** AUD      **Balance** 1,019.30

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Dec	BALANCE BROUGHT FORWARD			1,019.30
06 Jan	CLOSING BALANCE			1,019.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**HSBC SERIOUS SAVER**      **BSB No.** 346023      **Account** 022601-087      **Currency** AUD      **Balance** 0.00

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Dec	BALANCE BROUGHT FORWARD			0.00
06 Jan	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-439      **Currency** AUD      **Balance** 1,187.62  
**Current Debit Balance Interest Rate** 8.65% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Dec	BALANCE BROUGHT FORWARD			1,186.16
	Starting debit interest rate (for debit balances only) 8.65% pa			1,186.16
28 Dec	CREDIT INTEREST		1.46	1,187.62
06 Jan	CLOSING BALANCE			1,187.62
	Transaction Total	0.00	1.46	
	Transaction Number	0	1	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-440      **Currency** GBP      **Balance** 14.51DR  
**Current Debit Balance Interest Rate** 16.85% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Dec	BALANCE BROUGHT FORWARD			14.31DR
	Starting debit interest rate (for debit balances only) 16.85% pa			14.31DR
28 Dec	DEBIT INTEREST	0.20		14.51DR
06 Jan	CLOSING BALANCE			14.51DR

**Important Information**

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## Details of your Accounts

### FLEXI SAVER continued

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
	Transaction Total	0.20	0.00	
	Transaction Number	1	0	

<b>FLEXI SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-441	<b>Currency</b> USD	<b>Balance</b> 1,357,178.77
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Dec	BALANCE BROUGHT FORWARD			1,357,167.46
28 Dec	CREDIT INTEREST		11.31	1,357,178.77
06 Jan	CLOSING BALANCE			1,357,178.77
	Transaction Total	0.00	11.31	
	Transaction Number	0	1	

<b>FLEXI SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-900	<b>Currency</b> AUD	<b>Balance</b> 31.46
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Dec	BALANCE BROUGHT FORWARD			31.42
28 Dec	CREDIT INTEREST		0.04	31.46
06 Jan	CLOSING BALANCE			31.46
	Transaction Total	0.00	0.04	
	Transaction Number	0	1	

END OF STATEMENT

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  - The account will be debited if cheques are subsequently returned.
  - If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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  - For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).

## **HSBC and Youth Off The Streets reconnect homeless students to mainstream education**

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The schools aim to re-engage students in mainstream education and provide links to a range of rehabilitation, accommodation and employment services.

To learn more about Youth Off The Streets and how you too can support them, visit [www.youthoffthestreets.com.au](http://www.youthoffthestreets.com.au)

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  - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
  - The account will be debited if cheques are subsequently returned.
  - If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
  - If you would like to change your address please call 1300 308 008 and have your Telephone Banking PIN handy. If you do not know your Telephone Banking PIN you can change your address details via HSBC's Internet Banking or visit your local HSBC branch.
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STATEMENT PERIOD FROM 06 Jan 2017 TO 07 Feb 2017

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	1,991.12
Your Investment	0.00
Your Loans	0.00
Net position	1,991.12

**BRANCH:** JOONDALUP 346023

## HSBC supports the Australian Indigenous Education Foundation

The Australian Indigenous Education Foundation (AIEF) links disadvantaged Indigenous students to high-achieving schools and universities and supports their transitions into careers.

HSBC funds scholarships, investing in Indigenous students and helping them build a future through quality education. Our employees work with students, tutoring and mentoring them as they move through school into university or the workplace.

For more information about how you can help AIEF provide support to young Indigenous Australians visit [www.aief.com.au](http://www.aief.com.au)

## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		1,019.30	1,019.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		964.23	964.23
FLEXI SAVER	GBP	346023	022601-440		14.73DR	23.91DR
FLEXI SAVER	USD	346023	022601-441		0.00	0.00
FLEXI SAVER	AUD	346023	022601-900		31.50	31.50
<b>TOTAL DEPOSITS</b>						<b>1,991.12</b>

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## Details of your Accounts

**DAY TO DAY ACCOUNT**      **BSB No.** 346023      **Account** 022601-412      **Currency** AUD      **Balance** 1,019.30

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
06 Jan	BALANCE BROUGHT FORWARD			1,019.30
07 Feb	CLOSING BALANCE			1,019.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**HSBC SERIOUS SAVER**      **BSB No.** 346023      **Account** 022601-087      **Currency** AUD      **Balance** 0.00

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
06 Jan	BALANCE BROUGHT FORWARD			0.00
07 Feb	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-439      **Currency** AUD      **Balance** 964.23  
**Current Debit Balance Interest Rate** 8.65% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
06 Jan	BALANCE BROUGHT FORWARD			1,187.62
	Starting debit interest rate (for debit balances only) 8.65% pa			1,187.62
30 Jan	CREDIT INTEREST		1.61	1,189.23
03 Feb	TT AND CILE CHARGES 172020747031HC00	225.00		964.23
07 Feb	CLOSING BALANCE			964.23
	Transaction Total	225.00	1.61	
	Transaction Number	1	1	

**FLEXI SAVER**      **BSB No.** 346023      **Account** 022601-440      **Currency** GBP      **Balance** 14.73DR  
**Current Debit Balance Interest Rate** 16.85% p.a.

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
06 Jan	BALANCE BROUGHT FORWARD			14.51DR
	Starting debit interest rate (for debit balances only) 16.85% pa			14.51DR
30 Jan	DEBIT INTEREST	0.22		14.73DR

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## Details of your Accounts

### FLEXI SAVER continued

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Feb	CLOSING BALANCE			14.73DR
	Transaction Total	0.22	0.00	
	Transaction Number	1	0	

**FLEXI SAVER**
**BSB No.** 346023
**Account** 022601-441
**Currency** USD
**Balance** 0.00

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
06 Jan	BALANCE BROUGHT FORWARD			1,357,178.77
30 Jan	CREDIT INTEREST		12.44	1,357,191.21
03 Feb	AUK03027PK31PKOW RAPHAEL CHARLES MAGUIRE SUPERFUND 085497 PROPERTY PURCHASE TO SMSF	1,357,191.21		0.00
07 Feb	CLOSING BALANCE			0.00
	Transaction Total	1,357,191.21	12.44	
	Transaction Number	1	1	

**FLEXI SAVER**
**BSB No.** 346023
**Account** 022601-900
**Currency** AUD
**Balance** 31.50

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
06 Jan	BALANCE BROUGHT FORWARD			31.46
30 Jan	CREDIT INTEREST		0.04	31.50
07 Feb	CLOSING BALANCE			31.50
	Transaction Total	0.00	0.04	
	Transaction Number	0	1	

**END OF STATEMENT**

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 • Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.  
 • The account will be debited if cheques are subsequently returned.  
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STATEMENT PERIOD FROM 07 Feb 2017 TO 07 Mar 2017

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 RAPHAEL CHARLES MAGUIRE SUPER FUND  
 6 DINGHY PLACE  
 OCEAN REEF WA 6027

**BRANCH:** JOONDALUP 346023

### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	1,994.25
Your Investment	0.00
Your Loans	0.00
Net position	1,994.25



### Let it all begin with an HSBC Personal Loan

Make today the day you start planning your future memories. It may be seeing new sites. Designing your new kitchen. Finding a better car. Or simply starting fresh with your finances. Whatever you have in mind, start making memories with an HSBC Personal Loan.

<b>9.50%</b> p.a. <b>HSBC Personal Loan Fixed Rate</b>	Highly competitive <sup>^</sup>	<b>10.06%</b> p.a. <b>Comparison Rate</b>
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The comparison rate is based on an unsecured loan of \$30,000 over the term of 5 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

**Apply today** and take advantage of a highly competitive<sup>^</sup> fixed rate HSBC Personal Loan.



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## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		1,019.30	1,019.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		965.42	965.42
FLEXI SAVER	GBP	346023	022601-440		14.93DR	23.99DR
FLEXI SAVER	USD	346023	022601-441		1.51	1.98

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## Summary of your portfolio (continued)

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
FLEXI SAVER	AUD	346023	022601-900		31.54	31.54
<b>TOTAL DEPOSITS</b>						<b>1,994.25</b>

## Details of your Accounts

<b>DAY TO DAY ACCOUNT</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-412	<b>Currency</b> AUD	<b>Balance</b> 1,019.30
---------------------------	-----------------------	---------------------------	---------------------	-------------------------

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Feb	BALANCE BROUGHT FORWARD			1,019.30
07 Mar	CLOSING BALANCE			1,019.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

<b>HSBC SERIOUS SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-087	<b>Currency</b> AUD	<b>Balance</b> 0.00
---------------------------	-----------------------	---------------------------	---------------------	---------------------

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Feb	BALANCE BROUGHT FORWARD			0.00
07 Mar	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

<b>FLEXI SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-439	<b>Currency</b> AUD	<b>Balance</b> 965.42
			<b>Current Debit Balance Interest Rate</b>	<b>8.65% p.a.</b>

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Feb	BALANCE BROUGHT FORWARD			964.23
	Starting debit interest rate (for debit balances only) 8.65% pa			964.23
28 Feb	CREDIT INTEREST		1.19	965.42
07 Mar	CLOSING BALANCE			965.42
	Transaction Total	0.00	1.19	
	Transaction Number	0	1	

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**13.25%**  
Low  
Interest Rate

+

**0%**  
Balance Transfers  
for 15 months<sup>1</sup>  
with a 2% Balance Transfer Fee<sup>2</sup>



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STATEMENT PERIOD FROM 07 Mar 2017 TO 07 Apr 2017

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Corporate Banking 1300 300 437  
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RAPHAEL CHARLES MAGUIRE SUPER FUND  
6 DINGHY PLACE  
OCEAN REEF WA 6027

BRANCH: JOONDALUP 346023

### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	1,994.38
Your Investment	0.00
Your Loans	0.00
Net position	1,994.38



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The comparison rate is based on an unsecured loan of \$30,000 over the term of 5 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

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## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		1,019.30	1,019.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		966.53	966.53
FLEXI SAVER	GBP	346023	022601-440		15.12DR	25.04DR
FLEXI SAVER	USD	346023	022601-441		1.51	2.01

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## Summary of your portfolio (continued)

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
FLEXI SAVER	AUD	346023	022601-900		31.58	31.58
<b>TOTAL DEPOSITS</b>						<b>1,994.38</b>

## Details of your Accounts

<b>DAY TO DAY ACCOUNT</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-412	<b>Currency</b> AUD	<b>Balance</b> 1,019.30
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Mar	BALANCE BROUGHT FORWARD			1,019.30
07 Apr	CLOSING BALANCE			1,019.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

<b>HSBC SERIOUS SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-087	<b>Currency</b> AUD	<b>Balance</b> 0.00
---------------------------	-----------------------	---------------------------	---------------------	---------------------

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Mar	BALANCE BROUGHT FORWARD			0.00
07 Apr	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

<b>FLEXI SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-439	<b>Currency</b> AUD	<b>Balance</b> 966.53
			<b>Current Debit Balance Interest Rate</b>	<b>8.65% p.a.</b>

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Mar	BALANCE BROUGHT FORWARD			965.42
	Starting debit interest rate (for debit balances only) 8.65% pa			965.42
28 Mar	CREDIT INTEREST		1.11	966.53
07 Apr	CLOSING BALANCE			966.53
	Transaction Total	0.00	1.11	
	Transaction Number	0	1	

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for 15 months<sup>1</sup>  
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STATEMENT PERIOD FROM 07 Apr 2017 TO 05 May 2017

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 6 DINGHY PLACE  
 OCEAN REEF WA 6027

BRANCH: JOONDALUP 346023

**Your Portfolio at a Glance**

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	6.16DR
Your Investment	0.00
Your Loans	0.00
Net position	6.16DR



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**13.25%**  
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**0%**  
 Balance Transfers for 15 months<sup>1</sup>  
 with a 2% Balance Transfer Fee<sup>2</sup>



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**Summary of your portfolio**

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		0.30	0.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		17.76	17.76
FLEXI SAVER	GBP	346023	022601-440		15.34DR	26.88DR
FLEXI SAVER	USD	346023	022601-441		1.51	2.04

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## Summary of your portfolio (continued)

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
FLEXI SAVER	AUD	346023	022601-900		0.62	0.62
<b>TOTAL DEPOSITS</b>						<b>6.16DR</b>

## Details of your Accounts

<b>DAY TO DAY ACCOUNT</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-412	<b>Currency</b> AUD	<b>Balance</b> 0.30
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Apr	BALANCE BROUGHT FORWARD			1,019.30
01 May	TRANSFER TO 023-022601-439 Funds Tranfers	1,019.00		0.30
05 May	CLOSING BALANCE			0.30
	Transaction Total	1,019.00	0.00	
	Transaction Number	1	0	

<b>HSBC SERIOUS SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-087	<b>Currency</b> AUD	<b>Balance</b> 0.00
---------------------------	-----------------------	---------------------------	---------------------	---------------------

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Apr	BALANCE BROUGHT FORWARD			0.00
05 May	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

<b>FLEXI SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-439	<b>Currency</b> AUD	<b>Balance</b> 17.76
			<b>Current Debit Balance Interest Rate</b> 8.65% p.a.	

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
07 Apr	BALANCE BROUGHT FORWARD			966.53
	Starting debit interest rate (for debit balances only) 8.65% pa			966.53
28 Apr	CREDIT INTEREST		1.23	967.76
01 May	To RCM Westpac SMSF RAPHAEL CHARLES MAGUIRE SUPERFUND A 49-9544 From RCM HSBC SMSF	2,000.00		
	TRANSFER FROM 023-022601-900 Funds Tranfers		31.00	

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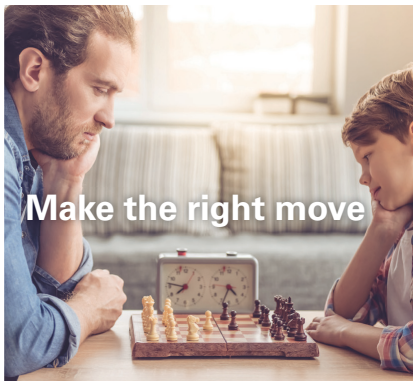


## Details of your Accounts

**FLEXI SAVER continued**

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
	Transaction Number	1	1	

### END OF STATEMENT



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STATEMENT PERIOD FROM 05 May 2017 TO 07 Jun 2017

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 RAPHAEL CHARLES MAGUIRE SUPER FUND  
 6 DINGHY PLACE  
 OCEAN REEF WA 6027

BRANCH: JOONDALUP 346023

**Your Portfolio at a Glance**

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	5.79DR
Your Investment	0.00
Your Loans	0.00
Net position	5.79DR



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**Complimentary\***

**Financial Health Check Report** before 30 June 2017.

\*Other fees and charges may apply.

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**Summary of your portfolio**

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	346023	022601-412		0.30	0.30
HSBC SERIOUS SAVER	AUD	346023	022601-087		0.00	0.00
FLEXI SAVER	AUD	346023	022601-439		17.90	17.90
FLEXI SAVER	GBP	346023	022601-440		15.56DR	26.61DR
FLEXI SAVER	USD	346023	022601-441		1.51	2.00

**Important Information**

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- The account will be debited if cheques are subsequently returned.
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- For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).



## Summary of your portfolio (continued)

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
FLEXI SAVER	AUD	346023	022601-900		0.62	0.62
<b>TOTAL DEPOSITS</b>						<b>5.79DR</b>

## Details of your Accounts

<b>DAY TO DAY ACCOUNT</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-412	<b>Currency</b> AUD	<b>Balance</b> 0.30
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
05 May	BALANCE BROUGHT FORWARD			0.30
07 Jun	CLOSING BALANCE			0.30
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

<b>HSBC SERIOUS SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-087	<b>Currency</b> AUD	<b>Balance</b> 0.00
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
05 May	BALANCE BROUGHT FORWARD			0.00
07 Jun	CLOSING BALANCE			0.00
	Transaction Total	0.00	0.00	
	Transaction Number	0	0	

<b>FLEXI SAVER</b>	<b>BSB No.</b> 346023	<b>Account</b> 022601-439	<b>Currency</b> AUD	<b>Balance</b> 17.90	<b>Current Debit Balance Interest Rate</b> 8.65% p.a.
--------------------	-----------------------	---------------------------	---------------------	----------------------	---

Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
05 May	BALANCE BROUGHT FORWARD			17.76
	Starting debit interest rate (for debit balances only) 8.65% pa			17.76
29 May	CREDIT INTEREST		0.14	17.90
07 Jun	CLOSING BALANCE			17.90
	Transaction Total	0.00	0.14	
	Transaction Number	0	1	

**Important Information**

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STATEMENT PERIOD FROM 07 Jun 2017 TO 07 Jul 2017

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



001413

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 RAPHAEL CHARLES MAGUIRE SUPER FUND  
 6 DINGHY PLACE  
 OCEAN REEF WA 6027

**BRANCH:** JOONDALUP 346023

### Your Portfolio at a Glance

CUSTOMER NUMBER	023-022601
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	3.72
Your Investment	0.00
Your Loans	0.00
Net position	3.72

## HSBC and Youth Off The Streets reconnect homeless students to mainstream education

HSBC is a long-term partner of Youth Off The Streets, supporting Key College, Redfern and Chapel School, Merrylands, which cater to disadvantaged students who have fallen out of schooling.

The schools aim to re-engage students in mainstream education and provide links to a range of rehabilitation, accommodation and employment services.

To learn more about Youth Off The Streets and how you too can support them, visit [www.youthoffthestreets.com.au](http://www.youthoffthestreets.com.au)

## Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
FLEXI SAVER	AUD	346023	022601-439		1.95	1.95
FLEXI SAVER	GBP	346023	022601-440		0.13DR	0.22DR
FLEXI SAVER	USD	346023	022601-441		1.51	1.99
<b>TOTAL DEPOSITS</b>						<b>3.72</b>

- Important Information**
- Please check all entries on the statements and promptly advise your bank if you have any queries or notice any apparent errors or possible unauthorised transactions.
  - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
  - The account will be debited if cheques are subsequently returned.
  - If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
  - If you would like to change your address please call 1300 308 008 and have your Telephone Banking PIN handy. If you do not know your Telephone Banking PIN you can change your address details via HSBC's Internet Banking or visit your local HSBC branch.
  - For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).



## HSBC supports the Australian Indigenous Education Foundation

The Australian Indigenous Education Foundation (AIEF) links disadvantaged Indigenous students to high-achieving schools and universities and supports their transitions into careers.

HSBC funds scholarships, investing in Indigenous students and helping them build a future through quality education. Our employees work with students, tutoring and mentoring them as they move through school into university or the workplace.

For more information about how you can help AIEF provide support to young Indigenous Australians visit [www.aief.com.au](http://www.aief.com.au)

- Important Information**
- Please check all entries on the statements and promptly advise your bank if you have any queries or notice any apparent errors or possible unauthorised transactions.
  - Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
  - The account will be debited if cheques are subsequently returned.
  - If you have a Dual CCY Investment, all details are shown in the Base Currency. In addition, the following terms: Interest rate, Principal Amount, Principal + Interest should be substituted with Investment Rate, Investment Amount, Proceeds respectively. The latter three terms have the same meaning given to them in the Dual Currency Investment PDS.
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  - For other important information regarding your statement please visit [hsbc.com.au/info-statements](http://hsbc.com.au/info-statements).

## Westpac DIY Super Working Account

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

BSB Account Number

**036-231 49-9544**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia**  
**+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$290.55</b>
<b>Total credits</b>	<b>+ \$0.05</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$290.60</b>

### Details of your account

From Last Statement Dated 31 May 2016 to 30 Jun 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>290.55</b>
30 Jun	Interest Paid		0.05	290.60
30 Jun	<b>CLOSING BALANCE</b>			<b>290.60</b>

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.

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

**Statement No. 17 Page 1 of 2**

## Westpac DIY Super Working Account

Account name

MR RAPHAEL CHARLES MAGUIRE &amp; MRS ELIZABETH MARY TYSOE

036-231 49-9544

### Convenience at your fingertips!

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

## OTHER INFORMATION ABOUT YOUR ACCOUNT

### Transaction Fee Summary

Fees charged to account 036-231 49-9544 for transactions during the period **01 MAY 2016 to 31 MAY 2016**.

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

	Charged	Unit Price	Fee
Cheque written	0	\$1.00	\$0.00
Branch staff assist wdl	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	\$2.50	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

### Interest Rates (per annum) on Credit Balances

<b>Effective Date</b>	<b>\$0</b>	<b>Over \$9999</b>	<b>Over \$49999</b>	<b>Over \$99999</b>
	<b>to \$9999</b>	<b>to \$49999</b>	<b>to \$99999</b>	<b>to \$499999</b>
23 May 2016	0.25 %	1.55 %	1.55 %	1.55 %
<b>Effective Date</b>	<b>Over</b>			
	<b>\$499999</b>			
23 May 2016	1.55 %			

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 17 Page 2 of 2

## Westpac DIY Super Working Account

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

BSB Account Number

**036-231 49-9544**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia**  
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### Account Summary

<b>Opening Balance</b>	<b>+ \$290.60</b>
<b>Total credits</b>	<b>+ \$0.05</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$290.65</b>

### Details of your account

From Last Statement Dated 30 Jun 2016 to 29 Jul 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>290.60</b>
29 Jul	Interest Paid		0.05	290.65
29 Jul	<b>CLOSING BALANCE</b>			<b>290.65</b>

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

**Statement No. 18 Page 1 of 2**



## Westpac DIY Super Working Account

Account name

MR RAPHAEL CHARLES MAGUIRE &amp; MRS ELIZABETH MARY TYSOE

036-231 49-9544

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**OTHER INFORMATION ABOUT YOUR ACCOUNT****Transaction Fee Summary**

Fees charged to account 036-231 49-9544 for transactions during the period **01 JUN 2016** to **30 JUN 2016**.

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

	Charged	Unit Price	Fee
Cheque written	0	\$1.00	\$0.00
Branch staff assist wdl	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	\$2.50	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

**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 May 2016	0.25 %	1.55 %	1.55 %	1.55 %

Effective Date	Over \$499999
23 May 2016	1.55 %

**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2015 TO 30 JUNE 2016****For account: 6231/499544**

Total interest credited

\$104.57

These details are provided for your records and taxation purposes

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 18 Page 2 of 2

## Westpac DIY Super Working Account

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

BSB Account Number

**036-231 49-9544**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia**  
**+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$290.65</b>
<b>Total credits</b>	<b>+ \$0.06</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$290.71</b>

### Details of your account

From Last Statement Dated 29 Jul 2016 to 31 Aug 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>290.65</b>
31 Aug	Interest Paid		0.06	290.71
31 Aug	<b>CLOSING BALANCE</b>			<b>290.71</b>

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**Statement No. 19 Page 1 of 2**

## Westpac DIY Super Working Account

Account name

MR RAPHAEL CHARLES MAGUIRE &amp; MRS ELIZABETH MARY TYSOE

036-231 49-9544

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## OTHER INFORMATION ABOUT YOUR ACCOUNT

### Transaction Fee Summary

Fees charged to account 036-231 49-9544 for transactions during the period **01 JUL 2016** to **31 JUL 2016**.

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

	Charged	Unit Price	Fee
Cheque written	0	\$1.00	\$0.00
Branch staff assist wdl	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	\$2.50	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

### 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 May 2016	0.25 %	1.55 %	1.55 %	1.55 %
31 Aug 2016	0.25 %	1.30 %	1.30 %	1.30 %

Effective Date	Over \$499999
23 May 2016	1.55 %
31 Aug 2016	1.30 %

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 19 Page 2 of 2

## Westpac DIY Super Working Account

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

BSB Account Number

**036-231 49-9544**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia  
+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$290.71</b>
<b>Total credits</b>	<b>+ \$0.05</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$290.76</b>

## Details of your account

From Last Statement Dated 31 Aug 2016 to 30 Sep 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>290.71</b>
30 Sep	Interest Paid		0.05	290.76
30 Sep	<b>CLOSING BALANCE</b>			<b>290.76</b>

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**Statement No. 20 Page 1 of 2**

## Westpac DIY Super Working Account

*Account name*

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

036-231 49-9544

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Transaction Fee Summary

Fees charged to account 036-231 49-9544 for transactions during the period **01 AUG 2016 to 31 AUG 2016**.

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

	Charged	Unit Price	Fee
Cheque written	0	\$1.00	\$0.00
Branch staff assist wdl	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	\$2.50	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

#### Interest Rates (per annum) on Credit Balances

<b>Effective Date</b>	<b>\$0</b>	<b>Over \$9999</b>	<b>Over \$49999</b>	<b>Over \$99999</b>
	<b>to \$9999</b>	<b>to \$49999</b>	<b>to \$99999</b>	<b>to \$499999</b>
31 Aug 2016	0.25 %	1.30 %	1.30 %	1.30 %
<b>Effective Date</b>	<b>Over</b>			
	<b>\$499999</b>			
31 Aug 2016	1.30 %			

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 20 Page 2 of 2

## Westpac DIY Super Working Account

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

BSB Account Number

**036-231 49-9544**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia  
+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$290.76</b>
<b>Total credits</b>	<b>+ \$0.06</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$290.82</b>

## Details of your account

From Last Statement Dated 30 Sep 2016 to 31 Oct 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>290.76</b>
31 Oct	Interest Paid		0.06	290.82
31 Oct	<b>CLOSING BALANCE</b>			<b>290.82</b>

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

**Statement No. 21 Page 1 of 2**

## Westpac DIY Super Working Account

*Account name*

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

036-231 49-9544

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

### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Transaction Fee Summary

Fees charged to account 036-231 49-9544 for transactions during the period **01 SEP 2016 to 30 SEP 2016**.

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

	Charged	Unit Price	Fee
Cheque written	0	\$1.00	\$0.00
Branch staff assist wdl	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	\$2.50	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

#### Interest Rates (per annum) on Credit Balances

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
31 Aug 2016	0.25 %	1.30 %	1.30 %	1.30 %

Effective Date	Over \$499999
31 Aug 2016	1.30 %

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 21 Page 2 of 2

## Westpac DIY Super Working Account

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

### BSB Account Number

**036-231 49-9544**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia**  
**+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$290.82</b>
<b>Total credits</b>	<b>+ \$0.05</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$290.87</b>

## Details of your account

From Last Statement Dated 31 Oct 2016 to 30 Nov 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>290.82</b>
30 Nov	Interest Paid		0.05	290.87
30 Nov	<b>CLOSING BALANCE</b>			<b>290.87</b>

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.

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

**Statement No. 22 Page 1 of 2**



## Westpac DIY Super Working Account

*Account name*

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

036-231 49-9544

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Transaction Fee Summary

Fees charged to account 036-231 49-9544 for transactions during the period **01 OCT 2016 to 31 OCT 2016**.

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

	Charged	Unit Price	Fee
Cheque written	0	\$1.00	\$0.00
Branch staff assist wdl	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	\$2.50	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

#### Interest Rates (per annum) on Credit Balances

<b>Effective Date</b>	<b>\$0</b>	<b>Over \$9999</b>	<b>Over \$49999</b>	<b>Over \$99999</b>
	<b>to \$9999</b>	<b>to \$49999</b>	<b>to \$99999</b>	<b>to \$499999</b>
31 Aug 2016	0.25 %	1.30 %	1.30 %	1.30 %
<b>Effective Date</b>	<b>Over</b>			
	<b>\$499999</b>			
31 Aug 2016	1.30 %			

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Statement No. 22 Page 2 of 2

## Westpac DIY Super Working Account

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

BSB Account Number

**036-231 49-9544**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia**  
**+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$290.87</b>
<b>Total credits</b>	<b>+ \$124,431.93</b>
<b>Total debits</b>	<b>- \$124,432.24</b>
<b>Closing Balance</b>	<b>+ \$290.56</b>

### Details of your account

From Last Statement Dated 30 Nov 2016 to 30 Dec 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>290.87</b>
06 Dec	Deposit Westpac Securiti S Wpl 22798249-00		124,422.98	124,713.85
08 Dec	Payment By Authority To Westpac Securiti B Wpl 22816825-00	61,204.71		63,509.14
08 Dec	Payment By Authority To Westpac Securiti B Wpl 22816712-00	61,227.53		2,281.61
09 Dec	Withdrawal Online 1508588 Tfr Westpac esa Funds Transfer	2,000.00		281.61
30 Dec	Interest Paid		8.95	290.56
30 Dec	<b>CLOSING BALANCE</b>			<b>290.56</b>

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The above Closing Balance amount may not be the same as the balance payable to you on closure of your account

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

**Statement No. 23 Page 1 of 2**

## Westpac DIY Super Working Account

### Account name

MR RAPHAEL CHARLES MAGUIRE &amp; MRS ELIZABETH MARY TYSOE

036-231 49-9544

(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.

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## OTHER INFORMATION ABOUT YOUR ACCOUNT

### Transaction Fee Summary

Fees charged to account 036-231 49-9544 for transactions during the period **01 NOV 2016 to 30 NOV 2016**.

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

	Charged	Unit Price	Fee
Cheque written	0	\$1.00	\$0.00
Branch staff assist wdl	0	\$2.50	\$0.00
Telephone Banking staff assist wdl	0	\$2.50	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

### Interest Rates (per annum) on Credit Balances

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
31 Aug 2016	0.25 %	1.30 %	1.30 %	1.30 %
23 Dec 2016	0.25 %	1.05 %	1.05 %	1.05 %

Effective Date	Over \$499999
31 Aug 2016	1.30 %
23 Dec 2016	1.05 %

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 23 Page 2 of 2





## 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 036-231 49-9544

Transaction fee(s) period 01 DEC 2016 to 31 DEC 2016

Total \$0.00
-----------------

## MORE INFORMATION

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## 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 036-231 49-9544

Transaction fee(s) period 01 JAN 2017 to 31 JAN 2017

Total \$0.00
-----------------

## MORE INFORMATION

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## 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 036-231 49-9544

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

Total \$0.00
-----------------

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## 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 036-231 49-9544

Transaction fee(s) period 01 MAR 2017 to 31 MAR 2017

Total \$0.00
-----------------

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## 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 036-231 49-9544

Transaction fee(s) period 01 APR 2017 to 30 APR 2017

Total \$0.00
-----------------

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## 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 036-231 49-9544

Transaction fee(s) period 01 MAY 2017 to 31 MAY 2017

Total \$0.00
-----------------

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**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 036-231 49-9544

Transaction fee(s) period 01 JUN 2017 to 30 JUN 2017

Total \$0.00
-----------------

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

**For account: 6231/499544**

Total interest credited

\$9.77

These details are provided for your records and taxation purposes

**MORE INFORMATION**

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## Westpac eSaver

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

BSB Account Number

**036-231 50-6214**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia  
+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$89,508.23</b>
<b>Total credits</b>	<b>+ \$180,122.09</b>
<b>Total debits</b>	<b>- \$5,000.00</b>
<b>Closing Balance</b>	<b>+ \$264,630.32</b>

## Details of your account

From Last Statement Dated 31 May 2016 to 30 Jun 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>89,508.23</b>
29 Jun	Deposit Online 2623246 Tfr Westpac Offset Persosmsf Contribution		100,000.00	189,508.23
30 Jun	Interest Paid		122.09	189,630.32
30 Jun	Deposit Online 2809713 Tfr Westpac Choice Contribution -Smsf		80,000.00	269,630.32
30 Jun	Withdrawal Online 1921819 Tfr Westpac Cho Funds Return	3,000.00		266,630.32
30 Jun	Withdrawal Online 1959779 Tfr Westpac Cho Return of Funds	2,000.00		264,630.32
30 Jun	<b>CLOSING BALANCE</b>			<b>264,630.32</b>

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**Statement No. 13 Page 1 of 2**

## Westpac eSaver

*Account name*

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE**

**036-231 50-6214**

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Transaction Fee Summary

Fees charged to account 036-231 50-6214 for transactions during the period **01 MAY 2016** to **31 MAY 2016**.

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

	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	\$5.00	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

#### Interest Rates (per annum) on Credit Balances

Effective Date	Over
	<b>\$0</b>
23 May 2016	1.60 %

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**Statement No. 13 Page 2 of 2**

## Westpac eSaver

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

BSB Account Number

**036-231 50-6214**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia**  
**+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$264,630.32</b>
<b>Total credits</b>	<b>+ \$336.40</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$264,966.72</b>

## Details of your account

From Last Statement Dated 30 Jun 2016 to 29 Jul 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>264,630.32</b>
29 Jul	Interest Paid		336.40	264,966.72
29 Jul	<b>CLOSING BALANCE</b>			<b>264,966.72</b>

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**Statement No. 14 Page 1 of 2**

## Westpac eSaver

Account name

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Transaction Fee Summary

Fees charged to account 036-231 50-6214 for transactions during the period **01 JUN 2016** to **30 JUN 2016**.

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

	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	\$5.00	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

#### Interest Rates (per annum) on Credit Balances

Effective Date	Over
	\$0
23 May 2016	1.60 %

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#### ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2015 TO 30 JUNE 2016

**For account: 6231/506214**

Total interest credited \$7,122.72

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Statement No. 14 Page 2 of 2

## Westpac eSaver

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

BSB Account Number

**036-231 50-6214**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia**  
**+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$264,966.72</b>
<b>Total credits</b>	<b>+ \$383.29</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$265,350.01</b>

## Details of your account

From Last Statement Dated 29 Jul 2016 to 31 Aug 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>264,966.72</b>
31 Aug	Interest Paid		383.29	265,350.01
31 Aug	<b>CLOSING BALANCE</b>			<b>265,350.01</b>

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**Statement No. 15 Page 1 of 2**

## Westpac eSaver

Account name

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

036-231 50-6214

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Transaction Fee Summary

Fees charged to account 036-231 50-6214 for transactions during the period **01 JUL 2016** to **31 JUL 2016**.

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

	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	\$5.00	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

#### Interest Rates (per annum) on Credit Balances

Effective Date	Over \$0
23 May 2016	1.60 %
31 Aug 2016	1.35 %

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Statement No. 15 Page 2 of 2

## Westpac eSaver

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

### BSB Account Number

**036-231 50-6214**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia  
+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$265,350.01</b>
<b>Total credits</b>	<b>+ \$294.42</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$265,644.43</b>

## Details of your account

From Last Statement Dated 31 Aug 2016 to 30 Sep 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>265,350.01</b>
30 Sep	Interest Paid		294.42	265,644.43
30 Sep	<b>CLOSING BALANCE</b>			<b>265,644.43</b>

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.

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

**Statement No. 16 Page 1 of 2**



## Westpac eSaver

*Account name*

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

036-231 50-6214

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Transaction Fee Summary

Fees charged to account 036-231 50-6214 for transactions during the period **01 AUG 2016 to 31 AUG 2016**.

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

	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	\$5.00	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

#### Interest Rates (per annum) on Credit Balances

Effective Date	Over
	<b>\$0</b>
31 Aug 2016	1.35 %

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 16 Page 2 of 2

## Westpac eSaver

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

### BSB Account Number

**036-231 50-6214**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia**  
**+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$265,644.43</b>
<b>Total credits</b>	<b>+ \$2,375.09</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$268,019.52</b>

## Details of your account

From Last Statement Dated 30 Sep 2016 to 31 Oct 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>265,644.43</b>
19 Oct	Deposit Joondalup WA		2,069.60	267,714.03
31 Oct	Interest Paid		305.49	268,019.52
31 Oct	<b>CLOSING BALANCE</b>			<b>268,019.52</b>

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.

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

**Statement No. 17 Page 1 of 2**

## Westpac eSaver

### Account name

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

036-231 50-6214

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## OTHER INFORMATION ABOUT YOUR ACCOUNT

### Transaction Fee Summary

Fees charged to account 036-231 50-6214 for transactions during the period **01 SEP 2016 to 30 SEP 2016**.

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

	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	\$5.00	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

### Interest Rates (per annum) on Credit Balances

Effective Date	Over
	<b>\$0</b>
31 Aug 2016	1.35 %

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 17 Page 2 of 2

## Westpac eSaver

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

### BSB Account Number

**036-231 50-6214**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia**  
**+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$268,019.52</b>
<b>Total credits</b>	<b>+ \$297.39</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$268,316.91</b>

## Details of your account

From Last Statement Dated 31 Oct 2016 to 30 Nov 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>268,019.52</b>
30 Nov	Interest Paid		297.39	268,316.91
30 Nov	<b>CLOSING BALANCE</b>			<b>268,316.91</b>

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.

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**Statement No. 18 Page 1 of 2**

## Westpac eSaver

*Account name*

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

036-231 50-6214

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Transaction Fee Summary

Fees charged to account 036-231 50-6214 for transactions during the period **01 OCT 2016** to **31 OCT 2016**.

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

	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	\$5.00	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

#### Interest Rates (per annum) on Credit Balances

Effective Date	Over
	<b>\$0</b>
31 Aug 2016	1.35 %

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 18 Page 2 of 2

## Westpac eSaver

### Branch Name and Address

Joondalup  
Shop 14 140 Grand Boulevard  
Joondalup WA 6027

### BSB Account Number

**036-231 50-6214**

### Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPER FUND**

### Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
82921525 TYSOE, ELIZABETH MARY**

### Account enquiries

Call Westpac Telephone Banking  
**132 032 within Australia**  
**+61 2 9293 9270 if calling from overseas**

### Account Summary

<b>Opening Balance</b>	<b>+ \$268,316.91</b>
<b>Total credits</b>	<b>+ \$2,288.90</b>
<b>Total debits</b>	<b>- \$0.00</b>
<b>Closing Balance</b>	<b>+ \$270,605.81</b>

## Details of your account

From Last Statement Dated 30 Nov 2016 to 30 Dec 2016

Date	Description of transaction	Debit	Credit	Balance
2016	<b>STATEMENT OPENING BALANCE</b>			<b>268,316.91</b>
09 Dec	Deposit Online 2508624 Tfr Westpac Diy Super Wofunds Transfer		2,000.00	270,316.91
30 Dec	Interest Paid		288.90	270,605.81
30 Dec	<b>CLOSING BALANCE</b>			<b>270,605.81</b>

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**Statement No. 19 Page 1 of 2**

## Westpac eSaver

### Account name

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

036-231 50-6214

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## OTHER INFORMATION ABOUT YOUR ACCOUNT

### Transaction Fee Summary

Fees charged to account 036-231 50-6214 for transactions during the period **01 NOV 2016 to 30 NOV 2016**.

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

	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	\$5.00	\$0.00
<b>Total</b>	<b>0</b>		<b>\$0.00</b>

### Interest Rates (per annum) on Credit Balances

Effective Date	Over \$0
31 Aug 2016	1.35 %
23 Dec 2016	1.15 %

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 19 Page 2 of 2







## 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 036-231 50-6214

Transaction fee(s) period 01 DEC 2016 to 31 DEC 2016

Total \$0.00
-----------------

## MORE INFORMATION

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## 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 036-231 50-6214

Transaction fee(s) period 01 JAN 2017 to 31 JAN 2017

Total \$0.00
-----------------

## MORE INFORMATION

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## 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 036-231 50-6214

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

Total \$0.00
-----------------

## MORE INFORMATION

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## 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 036-231 50-6214

Transaction fee(s) period 01 MAR 2017 to 31 MAR 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.

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## 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 036-231 50-6214

Transaction fee(s) period 01 APR 2017 to 30 APR 2017

Total \$0.00
-----------------

## MORE INFORMATION

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**THANK YOU FOR BANKING WITH WESTPAC**





## MORE INFORMATION

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**THANK YOU FOR BANKING WITH WESTPAC**

## United States Dollars Currency Account

BSB and Account Number  
**034-702 08-5497**

## Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
 036231 AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPERFUND**

## Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
 82921525 TYSOE, ELIZABETH MARY**

Account enquiries 

In Australia 131 032

From Overseas +61 2 9293 9270

Call Monday to Friday 8:00am to 6:00pm

## Account Summary

(USD)

<b>Opening Balance</b>	<b>0.00</b>
<b>Total credits</b>	<b>+ 1,357,171.21</b>
<b>Total debits</b>	<b>- 9.64</b>
<b>Closing Balance</b>	<b>+ 1,357,161.57</b>

## Details of your account

For the period from 31 Jan 2017 to 28 Feb 2017

Date	Description of transaction	Debit	Credit	Balance
				(USD)
2017	<b>STATEMENT OPENING BALANCE</b>			<b>0.00</b>
06 Feb	Proceeds Overseas Telegraphic Transfer 115816 Mr Maguire Ms Tysoe Atf The Rapha		1,357,171.21	1,357,171.21
06 Feb	Overseas Telegraphic Transfer Reference 115816 - Fee	9.64	<b>\$10</b>	1,357,161.57
28 Feb	<b>CLOSING BALANCE</b>		<b>\$29.64</b>	<b>1,357,161.57</b>

Further information regarding your account is available upon request at a Westpac branch, by calling 131 032 or from your Terms and Conditions (T&C).

Our dispute resolution process handles customer complaints, accessible by calling 1300 130 467 or refer to your PDS for more information.

Proceeds of cheques are not available until cleared. Please check all entries promptly and report any errors, or unauthorised transactions to us immediately.

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

**Statement No. 1 Page 1 of 2**

## United States Dollars Currency Account

Account name

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

034-702 08-5497

### OTHER INFORMATION ABOUT YOUR ACCOUNT

#### Interest Rates (per annum) on Credit Balances

Effective Date	Portion of balance to 5000	Portion of balance over 5000 to \$50000	Portion of balance over 50000
31 Jan 2017	0.00 %	0.00 %	0.00 %

**Tax File Number/Australian Business Number Information:** Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

**THANK YOU FOR BANKING WITH WESTPAC**

Statement No. 1 Page 2 of 2

## United States Dollars Currency Account

BSB and Account Number  
**034-702 08-5497**

*Account name*

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
 036231 AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPERFUND**

*Customer Number*

**91855493 MAGUIRE, RAPHAEL CHARLES  
 82921525 TYSOE, ELIZABETH MARY**

**Account enquiries **

**In Australia 131 032**

**From Overseas +61 2 9293 9270**

Call Monday to Friday 8:00am to 6:00pm

*Account Summary*

**(USD)**

<b>Opening Balance</b>	<b>+ 1,357,161.57</b>
<b>Total credits</b>	<b>+ 0.00</b>
<b>Total debits</b>	<b>- 0.00</b>

<b>Closing Balance</b>	<b>+ 1,357,161.57</b>
------------------------	-----------------------

### Details of your account

*From Last Statement Dated 28 Feb 2017 to 31 Mar 2017*

<b>Date</b>	<b>Description of transaction</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>
				<b>(USD)</b>
31 Mar	<b>CLOSING BALANCE</b>			<b>1,357,161.57</b>

Further information regarding your account is available upon request at a Westpac branch, by calling 131 032 or from your Terms and Conditions (T&C).

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**Statement No. 2 Page 1 of 2**

## United States Dollars Currency Account

*Account name*

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

034-702 08-5497

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

**Tax File Number/Australian Business Number Information:** Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

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**THANK YOU FOR BANKING WITH WESTPAC**

**Statement No. 2 Page 2 of 2**

## United States Dollars Currency Account

BSB and Account Number  
**034-702 08-5497**

Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
 036231 AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPERFUND**

Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
 82921525 TYSOE, ELIZABETH MARY**

Account enquiries 

In Australia 131 032

From Overseas +61 2 9293 9270

Call Monday to Friday 8:00am to 6:00pm

Account Summary

(USD)

<b>Opening Balance</b>	<b>+ 1,357,161.57</b>
<b>Total credits</b>	<b>+ 0.00</b>
<b>Total debits</b>	<b>- 0.00</b>

<b>Closing Balance</b>	<b>+ 1,357,161.57</b>
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### Details of your account

From Last Statement Dated 31 Mar 2017 to 28 Apr 2017

Date	Description of transaction	Debit	Credit	Balance
				(USD)
28 Apr	<b>CLOSING BALANCE</b>			<b>1,357,161.57</b>

Further information regarding your account is available upon request at a Westpac branch, by calling 131 032 or from your Terms and Conditions (T&C).

Our dispute resolution process handles customer complaints, accessible by calling 1300 130 467 or refer to your PDS for more information.

Proceeds of cheques are not available until cleared. Please check all entries promptly and report any errors, or unauthorised transactions to us immediately.

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

**Statement No. 3 Page 1 of 2**



## United States Dollars Currency Account

*Account name*

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

034-702 08-5497

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

**Tax File Number/Australian Business Number Information:** Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

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**THANK YOU FOR BANKING WITH WESTPAC**

**Statement No. 3 Page 2 of 2**

## United States Dollars Currency Account

BSB and Account Number  
**034-702 08-5497**

*Account name*

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
 036231 AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPERFUND**

*Customer Number*

**91855493 MAGUIRE, RAPHAEL CHARLES  
 82921525 TYSOE, ELIZABETH MARY**

**Account enquiries** 

**In Australia 131 032**

**From Overseas +61 2 9293 9270**

Call Monday to Friday 8:00am to 6:00pm

*Account Summary*

**(USD)**

<b>Opening Balance</b>	<b>+ 1,357,161.57</b>
<b>Total credits</b>	<b>+ 0.00</b>
<b>Total debits</b>	<b>- 0.00</b>

<b>Closing Balance</b>	<b>+ 1,357,161.57</b>
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### Details of your account

*From Last Statement Dated 28 Apr 2017 to 31 May 2017*

<b>Date</b>	<b>Description of transaction</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>
				<b>(USD)</b>
31 May	<b>CLOSING BALANCE</b>			<b>1,357,161.57</b>

Further information regarding your account is available upon request at a Westpac branch, by calling 131 032 or from your Terms and Conditions (T&C).

Our dispute resolution process handles customer complaints, accessible by calling 1300 130 467 or refer to your PDS for more information.

Proceeds of cheques are not available until cleared. Please check all entries promptly and report any errors, or unauthorised transactions to us immediately.

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

**Statement No. 4 Page 1 of 2**

## United States Dollars Currency Account

*Account name*

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

034-702 08-5497

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

**Tax File Number/Australian Business Number Information:** Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

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**THANK YOU FOR BANKING WITH WESTPAC**

**Statement No. 4 Page 2 of 2**

## United States Dollars Currency Account

BSB and Account Number  
**034-702 08-5497**

Account name

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
 036231 AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPERFUND**

Customer Number

**91855493 MAGUIRE, RAPHAEL CHARLES  
 82921525 TYSOE, ELIZABETH MARY**

Account enquiries 

In Australia 131 032

From Overseas +61 2 9293 9270

Call Monday to Friday 8:00am to 6:00pm

Account Summary

(USD)

<b>Opening Balance</b>	<b>+ 1,357,161.57</b>
<b>Total credits</b>	<b>+ 0.00</b>
<b>Total debits</b>	<b>- 0.00</b>

<b>Closing Balance</b>	<b>+ 1,357,161.57</b>
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### Details of your account

From Last Statement Dated 31 May 2017 to 30 Jun 2017

Date	Description of transaction	Debit	Credit	Balance
				(USD)
30 Jun	<b>CLOSING BALANCE</b>			<b>1,357,161.57</b>
		<b>AUD=\$1,357,161.57/\$0.8041(S137)= \$1,687,801.98</b>		

Further information regarding your account is available upon request at a Westpac branch, by calling 131 032 or from your Terms and Conditions (T&C).

Our dispute resolution process handles customer complaints, accessible by calling 1300 130 467 or refer to your PDS for more information.

Proceeds of cheques are not available until cleared. Please check all entries promptly and report any errors, or unauthorised transactions to us immediately.

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

**Statement No. 5 Page 1 of 2**

## United States Dollars Currency Account

*Account name*

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

034-702 08-5497

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

**Tax File Number/Australian Business Number Information:** Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

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**THANK YOU FOR BANKING WITH WESTPAC**

**Statement No. 5 Page 2 of 2**

## United States Dollars Currency Account

BSB and Account Number  
**034-702 08-5497**

*Account name*

**MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE  
 036231 AS TRUSTEE FOR THE RAPHAEL CHARLES MAGUIRE SUPERFUND**

*Customer Number*

**91855493 MAGUIRE, RAPHAEL CHARLES  
 82921525 TYSOE, ELIZABETH MARY**

**Account enquiries** 

**In Australia 131 032**

**From Overseas +61 2 9293 9270**

Call Monday to Friday 8:00am to 6:00pm

*Account Summary*

**(USD)**

<b>Opening Balance</b>	<b>+ 1,357,161.57</b>
<b>Total credits</b>	<b>+ 0.00</b>
<b>Total debits</b>	<b>- 0.00</b>

<b>Closing Balance</b>	<b>+ 1,357,161.57</b>
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### Details of your account

*From Last Statement Dated 30 Jun 2017 to 31 Jul 2017*

<b>Date</b>	<b>Description of transaction</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>
				<b>(USD)</b>
31 Jul	<b>CLOSING BALANCE</b>			<b>1,357,161.57</b>

Further information regarding your account is available upon request at a Westpac branch, by calling 131 032 or from your Terms and Conditions (T&C).

Our dispute resolution process handles customer complaints, accessible by calling 1300 130 467 or refer to your PDS for more information.

Proceeds of cheques are not available until cleared. Please check all entries promptly and report any errors, or unauthorised transactions to us immediately.

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

**Statement No. 6 Page 1 of 2**

## United States Dollars Currency Account

*Account name*

MR RAPHAEL CHARLES MAGUIRE & MRS ELIZABETH MARY TYSOE

034-702 08-5497

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### OTHER INFORMATION ABOUT YOUR ACCOUNT

**Tax File Number/Australian Business Number Information:** Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.

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**THANK YOU FOR BANKING WITH WESTPAC**

**Statement No. 6 Page 2 of 2**



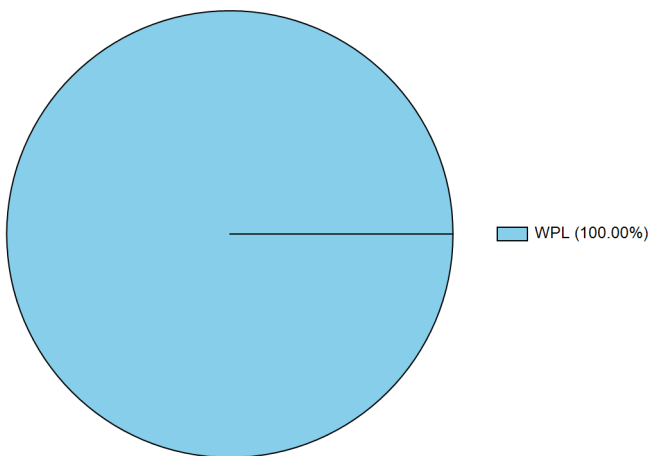
# S127 Financial Year Summary

1 JULY 2016 - 30 JUNE 2017

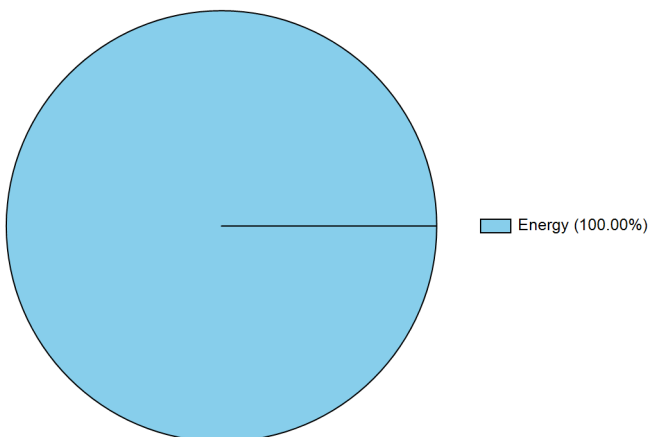
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2017
Shares	6324725	MR RAPHAEL CHARLES MAGUIRE + MRS ELIZABETH MARY TYSOE <RAPHAEL C MAGUIRE S/F A/C>	\$137,402.00
DIY Super Working Account	499544	RAPHAEL C MAGUIRE SF	\$25.75
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$137,427.75</b>

## Allocation as at 30 June 2017

### Shares in your portfolio



### Sectors in your portfolio



## Estimated Interest & Dividends 2016-2017 Financial Year

Est. Franked Dividends	\$5,051.87
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$2,165.09
Est. Interest Received from Interest Rate Securities	\$0.00
DIY Super Working Account Interest	\$9.77
<b>TOTAL INCOME</b>	<b>\$5,061.64</b>

## Fees & Charges 2016-2017 Financial Year

Total Brokerage (inc. GST)	\$271.55
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	Nil
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$271.55</b>

#### NOTE:

The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Estimated Interest and Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).





# S128 Portfolio Valuation

30 JUNE 2017

SHARES - 6324725 - HIN 69624090

MR RAPHAEL CHARLES MAGUIRE + MRS ELIZABETH MARY TYSOE <RAPHAEL C MAGUIRE  
S/F A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
WPL - WOODSIDE PETROLEUM FPO (ORDINARY FULLY PAID)	4,600	\$29.8700	\$137,402.00	99.98%
		<b>Sub Total</b>	<b>\$137,402.00</b>	<b>99.98%</b>

Cash Account	Portfolio Value	% of Portfolio	
WBC DIY SUPER WORKING - 499544	\$25.75	0.02%	
	<b>TOTAL</b>	<b>\$137,427.75</b>	<b>100.00%</b>

**NOTE:**

The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Interest and Estimated Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).



# Transaction Summary \$129

1 JULY 2016 - 30 JUNE 2017

SHARES - 6324725 - HIN 69624090

MR RAPHAEL CHARLES MAGUIRE + MRS  
ELIZABETH MARY TYSOE <RAPHAEL C  
MAGUIRE S/F A/C>

Total Buys and Sells	2016 - 2017 Financial Year
Total Buys (inc. Brokerage + GST)	\$122,432.24
Total Sells (inc. Brokerage + GST)	\$124,422.98

## WPL - WOODSIDE PETROLEUM FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
06-Dec-2016	Buy	2,000	\$30.5687	\$61,137.46	\$67.25	\$6.11	22816825	\$61,204.71
06-Dec-2016	Buy	2,000	\$30.5801	\$61,160.25	\$67.28	\$6.12	22816712	\$61,227.53
02-Dec-2016	Sell	-4,000	\$31.1400	-\$124,560.00	\$137.02	\$12.46	22798249	-\$124,422.98
<b>Sub Total</b>					<b>\$271.55</b>	<b>\$24.69</b>		<b>-\$1,990.74</b>



# Interest & Estimated Dividend Summary

1 JULY 2016 - 30 JUNE 2017

SHARES - 6324725 - HIN 69624090

MR RAPHAEL CHARLES MAGUIRE + MRS ELIZABETH MARY TYSOE <RAPHAEL C MAGUIRE S/F A/C>

## ESTIMATED DIVIDEND SUMMARY

WPL - WOODSIDE PETROLEUM FPO (ORDINARY FULLY PAID)									
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit	
02-Mar-2017	29-Mar-2017	Final	\$0.6483	4,600	\$0.00	\$2,982.27	\$2,982.27	\$1,278.12	
29-Aug-2016	30-Sep-2016	Interim	\$0.4499	4,600	\$0.00	\$2,069.60	\$2,069.60	\$886.97	
<b>Sub Total</b>						<b>\$0.00</b>	<b>\$5,051.87</b>	<b>\$5,051.87</b>	<b>\$2,165.09</b>
<b>TOTAL</b>						<b>\$0.00</b>	<b>\$5,051.87</b>	<b>\$5,051.87</b>	<b>\$2,165.09</b>

## ESTIMATED INTEREST RECEIVED

No data available

<b>TOTAL</b>	<b>\$0.00</b>
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## INTEREST INCOME SUMMARY

Account	Interest
WBC DIY SUPER WORKING - 499544	\$9.77
<b>TOTAL</b>	<b>\$9.77</b>

### NOTE:

The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Interest and Estimated Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable).

Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by AUSIEX based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If you have bought shares in the special 2 day trading period that is available after a company's shares go "ex-dividend" then you may not be entitled to franking credits on these shares. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

### DISCLAIMER

This statement relates to Westpac Online Investing share trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 ("Westpac Securities") by Australian Investment Exchange Limited ABN 71 076 515 930, AFSL 241400 ("the Participant"), a participant of the ASX Group and Chi-X Australia.

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### GLOSSARY

Units The number of registered securities that you own.

Unit Price	The Unit Price in the Portfolio Valuation is the closing price of the stock as at 30 June of that financial year. The Unit Price in the Transaction Summary is the average price paid for each unit of stock as detailed in your contract note.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.
Final dividend	A dividend paid during a year representing a return based on the previous twelve months' financial performance.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits.
Total subscriptions	Total subscriptions can include, but are not limited to: Trader Pro fees, Morningstar research subscription fees and trading alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees (added as brokerage), rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.



Share Investing Limited (ABN 93 078 174 973, AFSL No. 238277) is the provider of the ANZ Share Investing service.  
242 Pitt St Sydney, NSW 2000. PO Box 1346, Royal Exchange, NSW 1224  
Phone: 1300 658 355 or +61 3 8541 0458 Email: service@anzshareinvesting.com

# Statement

Name and Address:

Mr Raphael Charles Maguire + Mrs Elizabeth Mary Maguire <Raphael C Maguire S/F ,  
Unit 68 Dinghy Place  
OCEAN REEF WA 6027

**Account Positions**  
As at 30-Jun-2017

1194281

Code	Type	Name	Quantity	Closing Price^	Date	Market Value^
WPL	EQ	WOODSIDE PETROLEUM [ORDINARY]	2900	29.8700	30-Jun-2017	86623.0000
^ Denominated in Australian dollars.						
Total at 30-Jun-2017						\$86,623.00



## Tax Agent Portal

User ID PCG6P7g

24 Jan 2018 13:13:41 (EDST)

<b>Current client</b> RAPHAEL CHARLES MAGUIRE SUPERN FD	<b>TFN</b> 863173284	<b>ABN</b> 83531398683
<b>Represented by</b> WEALTH SAFE ACCOUNTING PTY LTD		
<b>Account name</b> RAPHAEL CHARLES MAGUIRE SUPERN FD	<b>Number</b> 863173284/00551	<b>Description</b> Income Tax Account

### Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From    To

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2016		OPENING BALANCE			\$0.00
27 Jun 2017	27 Jun 2017	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 15 to 30 Jun 16		\$4,678.73	\$4,678.73 CR
27 Jun 2017	30 Jun 2017	Cheque refund for Income Tax for the period from 01 Jul 15 to 30 Jun 16	\$4,678.73		\$0.00
24 Jan 2018		CLOSING BALANCE			\$0.00



## Tax Agent Portal

User ID PCG6P7g

24 Jan 2018 13:15:18 (EDST)

<b>Current client</b>	<b>TFN</b>	<b>ABN</b>
RAPHAEL CHARLES MAGUIRE SUPERN FD	863173284	83531398683

**Represented by**  
WEALTH SAFE ACCOUNTING PTY LTD

<b>Account name</b>	<b>Number</b>	<b>Description</b>
RAPHAEL CHARLES MAGUIRE SUPERN FD	83531398683	Integrated Client Account

### Itemised account - by Tax Office processed date

<b>Opening balance</b>	\$0.00
<b>Closing balance</b>	\$0.00
<b>Estimated general interest charge</b>	\$0.00

Total payable if paid on    **\$0.00**

Transactions processed by the Tax Office during the period:

From    To

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2016		Opening balance			\$0.00
27 Jul 2017		Self assessed amount(s) for the period ended 30 Jun 17	\$0.00		
	27 Jul 2017	- goods and services tax		\$139.00	\$139.00 CR
27 Jul 2017	01 Aug 2017	Refund	\$139.00		\$0.00
24 Jan 2018		Closing balance			\$0.00

<b>New Cal/Tahiti</b>	83.4100	83.6500	83.3700	83.1600	82.9800
<b>New Zealand</b>	1.0904	1.0878	1.0825	1.0813	1.0749
<b>Norway</b>	6.7080	6.7147	6.7317	6.7099	6.6562
<b>Oman</b>	0.3117	0.3114	0.3100	0.3099	0.3087
<b>Philippines</b>	39.4900	39.7120	39.5280	39.5210	39.3930
<b>Poland</b>	2.9958	3.0088	3.0174	3.0122	2.9929
<b>Saudi</b>	2.9777	2.9707	2.9611	2.9597	2.9504
<b>Singapore</b>	1.1025	1.1020	1.1001	1.0990	1.0957
<b>Solomon Islands</b>	6.4003	6.3857	6.3623	6.3597	6.3378
<b>South Africa</b>	10.1667	10.2855	10.3000	10.2833	10.1648
<b>Sri Lanka</b>	119.8800	119.5600	119.1200	119.3700	118.7000
<b>Sweden</b>	6.8381	6.8507	6.8543	6.8287	6.7924
<b>Switzerland</b>	0.7734	0.7734	0.7703	0.7682	0.7646
<b>Thailand</b>	26.7800	26.7100	26.6700	26.6300	26.5200
<b>Turkey</b>	2.7176	2.7115	2.7275	2.7263	2.7205
<b>UK</b>	0.6248	0.6245	0.6276	0.6251	0.6223
<b>USA</b>	0.7981	0.7963	0.7938	0.7931	0.7903
<b>Vanuatu</b>	89.0300	88.8300	88.5000	88.4800	88.1700

## 26 – 30 June

### Daily exchange rates 26 – 30 June

<b>Country</b>	<b>26 June</b>	<b>27 June</b>	<b>28 June</b>	<b>29 June</b>	<b>30 June</b>
<b>Canada</b>	1.0420	1.0446	1.0408	1.0367	1.0392
<b>Denmark</b>	5.2269	5.2472	5.1951	5.1995	5.1964
<b>Europe</b>	0.7090	0.7117	0.7023	0.7051	0.7049
<b>Fiji</b>	1.6169	1.6000	1.5984	1.6177	1.6121
<b>Hong Kong</b>	6.1231	6.1380	6.1395	6.1874	6.2147
<b>India</b>	50.3060	50.4020	50.3720	50.7690	51.0160



<b>Israel</b>	2.8014	2.7873	2.7829	2.7925	2.7994
<b>Japan</b>	87.8000	88.5400	88.8900	89.5300	89.8800
<b>Kuwait</b>	0.2398	0.2402	0.2400	0.2430	0.2422
<b>New Cal/Tahiti</b>	82.9700	83.3300	83.1600	82.5500	82.6100
<b>New Zealand</b>	1.0750	1.0759	1.0792	1.0818	1.0887
<b>Norway</b>	6.6582	6.6834	6.6344	6.7000	6.6992
<b>Oman</b>	0.3098	0.3106	0.3103	0.3130	0.3141
<b>Philippines</b>	39.3440	39.7800	39.7560	40.0650	40.5460
<b>Poland</b>	2.9879	2.9785	2.9598	2.9737	2.9788
<b>Saudi</b>	2.9570	2.9654	2.9625	2.9865	2.9982
<b>Singapore</b>	1.0974	1.1010	1.1009	1.1035	1.1090
<b>Solomon Islands</b>	6.3532	6.3725	6.3671	6.4171	6.4454
<b>South Africa</b>	10.1900	10.1589	10.2005	10.2699	10.3227
<b>Sri Lanka</b>	119.2600	119.6000	119.4900	120.3300	120.9800
<b>Sweden</b>	6.8064	6.8135	6.7446	6.7286	6.7196
<b>Switzerland</b>	0.7654	0.7690	0.7601	0.7649	0.7659
<b>Thailand</b>	26.5500	26.6600	26.6300	26.8400	26.9500
<b>Turkey</b>	2.7061	2.7033	2.7036	2.7367	2.7340
<b>UK</b>	0.6215	0.6236	0.6194	0.6188	0.6184
<b>USA</b>	0.7923	0.7943	0.7940	0.8002	0.8041
<b>Vanuatu</b>	88.4000	88.6400	88.5800	89.2600	89.6400

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We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.



## Rates for financial year ending 30 June 2017

### Foreign currency exchange rates for financial year 2017 foreign currency equivalent to \$1 Aust.

Country	Average rate for year ended		Nearest actual exchange rate		Currency
	31 Dec 16	30 Jun 17	31 Dec 16	30 Jun 17	
Canada	1.0215	1.0381	1.0092	1.0392	Canadian dollar
Denmark	5.1791	5.3299	5.2827	5.1964	Kroner
Europe	0.7039	0.7247	0.7206	0.7049	Euro
Fiji	1.6074	1.6084	1.5614	1.6121	Fijian dollar
Hong Kong	6.0003	6.0804	5.8114	6.2147	Hong Kong dollar
India	51.1756	51.4136	50.3930	51.0160	Indian Rupee
Israel	2.9728	2.9385	2.8828	2.7994	Israeli new shekel
Japan	84.4506	85.9027	87.7000	89.8800	Yen
Kuwait	0.2326	0.2377	0.2289	0.2422	Kuwait dinar
New Cal/Tahiti	82.3131	84.7961	84.1800	82.6100	South Pacific franc
New Zealand	1.0985	1.0919	1.0695	1.0887	New Zealand dollar
Norway	6.4567	6.5697	6.4492	6.6992	Kroner
Oman	0.3078	0.3098	0.2972	0.3141	Oman rial
Philippines	37.0765	38.6501	37.6180	40.5460	Philippines peso
Poland	3.0329	3.0948	3.1309	2.9788	Polish zloty
Saudi	2.8909	2.9353	2.8025	2.9982	Saudi riyal
Singapore	1.0740	1.0970	1.0906	1.1090	Singapore dollar
Solomon Islands	6.2678	6.2635	5.9565	6.4454	Si dollar

<b>South Africa</b>	11.2888	10.6435	10.1653	10.3227	Rand
<b>Sri Lanka</b>	112.0111	115.8425	111.1400	120.9800	Sri Lankan rupee
<b>Sweden</b>	6.5717	6.8531	6.7741	6.7196	Kronor
<b>Switzerland</b>	0.7624	0.7780	0.7672	0.7659	Swiss franc
<b>Thailand</b>	26.9439	27.1034	26.5600	26.9500	Baht
<b>Turkey</b>	2.2961	2.5917	2.5865	2.7340	Turkish lira
<b>UK</b>	0.5734	0.6199	0.6143	0.6184	Pound sterling
<b>USA</b>	0.7780	0.7891	0.7560	0.8041	US dollar
<b>Vanuata</b>	87.6481	88.3531	87.2800	89.6400	Vatu

As 31 December 2016 was a Saturday the rates from 30 December 2016 have been used.

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We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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