

S & J KETTLE SUPERANNUATION FUND

STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2020

INVESTMENTS	Opening Balance	Interest Earned	Pensions	Closing Balance
Term Deposits				
ANZ Term Deposit - Account Number 9805-18699	\$ 211,579.01	\$ 3,803.20	\$	\$ 215,382.21
ANZ Term Deposit - Account Number 9847-38234	\$ 1,351,697.70	\$ 34,969.34	\$ 275,000.00	\$ 1,111,667.04
				0.00
Other Investments				
ANZ V2 Plus	\$ 10,371.16	\$ 15.63	\$ 10,386.79	\$ 0.00
TOTALS	1,573,647.87	38,788.17	285,386.79	1,327,049.25
Details of costs				
Accounting fees	\$ 770.00			
Audit fees	\$ 330.00			
Tax	\$ 259.00			
Total	\$ 1,359.00			



052/4053

ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 117

01 JULY 2019 TO 31 DECEMBER 2019



THE TRUSTEES
S & J KETTLE SUPERANNUATION FUND
11 OWEN ROAD
DARLINGTON WA 6070

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

JOHN M KETTLE & SUSAN M KETTLE
ATF S & J KETTLE SUPERANNUATION
FUND

Branch Number (BSB)

016-141

Account Number

2727-21856

Opening balance:

\$ **10,377.54**

Total deposits:

\$ **7.00**

Total withdrawals:

\$ **0.00**

Closing balance:

\$ **10,384.54**

Notice something different?

Welcome to your new look statement. You can find out more here anz.com/yourstatement

If you haven't already switched off paper for your ANZ V2 PLUS statement, follow the link above to find out how.

NEED TO GET IN TOUCH?



Enquiries: 13 28 33
Lost/Stolen Cards: 1800 033 844
Fax: 1800 671 800

OR



ANZ Internet Banking
www.anz.com

OR



V2 PLUS Service Centre
Locked Bag 3000, Collins St West
MELBOURNE VIC 8007



ANZ V2 PLUS STATEMENT

Account Number: 2727-21856

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
01 JUL	OPENING BALANCE			10,377.54
01 OCT	QUARTERLY INTEREST		4.13	10,381.67
2020				
01 JAN	QUARTERLY INTEREST		2.87	10,384.54
	TOTALS AT END OF PAGE	\$0.00	\$7.00	
	TOTALS AT END OF PERIOD	\$0.00	\$7.00	\$10,384.54

This Statement Includes

Interest Paid	\$7.00
---------------	--------

Interest rate at date of statement issue .10% p.a

Save on ATM fees while you travel with ANZ.

As an ANZ customer you won't pay an overseas ATM transaction fee when you use

an ANZ branded ATM to withdraw cash from this ANZ account while overseas.

You'll find ANZ ATMs in various locations throughout the Asia Pacific region.

See the ANZ Personal Banking Account Fees and Charges booklet for more

information.

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 28 33 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorization 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 Product Terms and Conditions, and Fees and Charges booklets which can be found at www.anz.com or by calling **13 28 33**.



052/16

ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 118

01 JANUARY 2020 TO 25 MARCH 2020



THE TRUSTEES
S & J KETTLE SUPERANNUATION FUND
11 OWEN ROAD
DARLINGTON WA 6070

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

JOHN M KETTLE & SUSAN M KETTLE
ATF S & J KETTLE SUPERANNUATION
FUND

Branch Number (BSB)

016-141

Account Number

2727-21856

Opening balance:

\$ **10,384.54**

Total deposits:

\$ **2.25**

Total withdrawals:

\$ **10,386.79**

Closing balance:

\$ **0.00**

Notice something different?

Welcome to your new look statement. You can find out more here anz.com/yourstatement

If you haven't already switched off paper for your ANZ V2 PLUS statement, follow the link above to find out how.

NEED TO GET IN TOUCH?



Enquiries: 13 28 33
Lost/Stolen Cards: 1800 033 844
Fax: 1800 671 800

OR



ANZ Internet Banking
www.anz.com

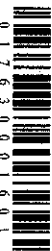
OR



V2 PLUS Service Centre
Locked Bag 3000, Collins St West
MELBOURNE VIC 8007



096VPA01/022646_MU20



272721856_00034 E-16 S-a0 1-39

ANZ V2 PLUS STATEMENT

Account Number: 2727-21856

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
01 JAN	OPENING BALANCE			10,384.54
25 MAR	INTEREST		2.25	10,386.79
25 MAR	WDL TO NOMINATED A/C 016281 532424912 RECEIPT NO. 244848	10,386.79		0.00
TOTALS AT END OF PAGE		\$10,386.79	\$2.25	
TOTALS AT END OF PERIOD		\$10,386.79	\$2.25	\$0.00

This Statement Includes

Interest Paid	\$2.25
---------------	--------

Yearly Summary

Financial Year to 30/06

Interest Paid	\$15.63
---------------	---------

Interest rate at date of statement issue .01% p.a

Save on ATM fees while you travel with ANZ.

As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas. You'll find ANZ ATMs in various locations throughout the Asia Pacific region. See the ANZ Personal Banking Account Fees and Charges booklet for more information.

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 28 33 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorization 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 Product Terms and Conditions, and Fees and Charges booklets which can be found at www.anz.com or by calling **13 28 33**.



Date: 3rd July 2020



062 / 07986

THE TRUSTEES
S & J KETTLE SUPERANNUATION FUND
11 OWEN RD
DARLINGTON WA 6070

Account Number: 9805-18699
In the Name Of: Jim & Sm Kettle
As Trustees For
S & J Kettle Superannuation Fund

Dear Customers,

Your ANZ Advance Notice Term Deposit Periodic Statement

Here is a summary of your ANZ Advance Notice Term Deposit and the interest earned on your investment for the period from 01/07/2019 to 30/06/2020.

Date Lodged:	18/12/2003	
Opening Balance for this period:	\$211,579.01	+ \$54.38. (see letter)
Plus Interest Received:	\$3,803.20	
Interest Frequency:	YEARLY	
Less Withholding Tax:	-\$0.00	
Less Interest Transferred:	-\$0.00	
Less Withholding Tax Transferred:	-\$0.00	
Plus Funds Added:	\$0.00	
Less Funds Withdrawn/Prepaid:	-\$0.00	
Less Prepayment Charges:	-\$0.00	
Closing Balance for this period:	\$215,382.21	

Claiming a tax credit

Please keep this notice for taxation purposes.

If withholding tax has been applied to your interest, you may be able to claim a credit in your income tax return.

Other things you should know

- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day

or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.

- The interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Please note that a seven day grace period exists, commencing on the maturity date of your ANZ Advance Notice Term Deposit, during which you may alter your instructions.
- The information contained in this letter is accurate as of the date of issue of the letter.

Any questions?

You can ask us in person at any ANZ branch or call us on 13 13 14.



9 September 2020

346115-001 000328(982)

THE TRUSTEES
S & J KETTLE SUPERANNUATION FUND
11 OWEN RD
DARLINGTON WA 6070

Dear ANZ Customer

Important information about your term deposit account

Account Number: 980518699

We're writing to let you know that you did not receive the correct interest rate on your ANZ Advance Notice Term Deposit (from 18/03/2016 to 18/09/2016). We apologise for any inconvenience you may have experienced.

What you need to know

We've enclosed a bank cheque for \$54.38; which includes \$49.56 for the interest you were underpaid, and \$4.82 in recognition of the delay in paying the underpaid interest to you.

The Australian Tax Office has confirmed that this interest payment should be included in your income tax return for the year ending 30 June 2021. We recommend that you keep a copy of this letter and the relevant bank statement which shows the interest payment made to your account. If you have any questions about the tax treatment of your interest payment, please speak to your registered tax agent or the Australian Tax Office.

What if I can't get to a Branch to deposit the cheque?

If you are not able to take the cheque to a branch to deposit, please call our Customer Remediation Specialist Team on 1800 245 416 to discuss alternate options on how we can arrange for funds to be credited to you.

Please note that if the cheque is not deposited within 15 months, the value of the cheque may be donated to charity.

Any questions ?

You'll find some Frequently Asked Questions on the next page. If you have any other questions please call us on 1800 245 416 (or +613 8699 6956 if calling from outside Australia), Monday to Friday, 8:00am to 6:00pm AEST.

Kind regards,

Sarah Stubbings
Responsible Banking Lead, Australia

REF: RID1821

Frequently Asked Questions

Why have I received this letter?

We've identified that the interest rate on your term deposit (as outlined on the previous page) was less than the relevant advertised interest rate at the time your term deposit was opened. This resulted in your term deposit being underpaid interest.

We rely on the most recent contact details that you have provided to us. If your contact details have changed, please call us on 1800 245 416 to update them.

Who is receiving this refund?

We've paid this refund based on the ownership information we currently have recorded on the account. If you have any questions, please contact our Customer Remediation Specialist Team on 1800 245 416 (or +61 3 8699 6956 if calling from outside of Australia), Monday to Friday, 8:00am to 6:00pm AEST.

How was my interest payment calculated?

We calculated the difference between the interest rate you should have received (using the advertised interest rate at the time your term deposit was opened) and the interest rate that was actually applied to your account and paid you the difference between the two. We've also included an additional amount in recognition of the delay in paying the underpaid interest to you.

Did this happen to all of my term deposit accounts?

Not all ANZ term deposits were affected by this error. If you have more than one term deposit with ANZ that has been impacted, a separate letter will be sent for each affected term deposit.

Will I have to pay tax on this interest payment?

The Australian Tax Office has confirmed that this interest payment should be included in your income tax return for the year ending 30 June 2021. If you have any questions about the tax treatment of your refund, please speak to your registered tax agent or the ATO. We recommend that you keep a copy of this letter with your tax records.



Date: 3rd July 2020



082 / 07586

THE TRUSTEES
S & J KETTLE SUPERANNUATION FUND
11 OWEN RD
DARLINGTON WA 6070

Account Number: 9847-38234
In the Name Of: Jm & Sm Kettle
A/T/F
S & J Kettle Superannuation Fund

Dear Customers,

Your ANZ Advance Notice Term Deposit Periodic Statement

Here is a summary of your ANZ Advance Notice Term Deposit and the interest earned on your investment for the period from 01/07/2019 to 30/06/2020.

Date Lodged:	25/01/2007
Opening Balance for this period:	\$1,351,697.70
Plus Interest Received:	\$34,969.34
Interest Frequency:	YEARLY
Less Withholding Tax:	-\$0.00
Less Interest Transferred:	-\$0.00
Less Withholding Tax Transferred:	-\$0.00
Plus Funds Added:	\$0.00
Less Funds Withdrawn/Prepaid:	-\$275,000.00
Less Prepayment Charges:	-\$0.00
Closing Balance for this period:	\$1,111,667.04

Claiming a tax credit

Please keep this notice for taxation purposes.

If withholding tax has been applied to your interest, you may be able to claim a credit in your income tax return.

Other things you should know

- Government duties, taxes and charges (where applicable) will be deducted from interest payments.
- If you request the early withdrawal or transfer of all or part of your funds in an ANZ Advance Notice Term Deposit, ANZ does not have to disburse your funds for 31 calendar days. If the 31st day falls on a non-business day, your funds will be disbursed the next business day. If the maturity date falls due prior to the expiry of the 31 day notice period, your funds will be disbursed on the maturity date if this is a business day

XPRCAP0001

or the next business day if the maturity date is a non-business day. An administration fee and interest rate reduction may apply. Please refer to the ANZ Saving and Transaction Products Terms and Conditions.

- The interest rate applied upon reinvestment may be lower or higher than the interest rate on your maturing ANZ Advance Notice Term Deposit. Please contact us upon maturity to obtain details of current interest rates and any special offers.
- You must advise ANZ prior to or upon maturity if you do not require reinvestment or if you wish to vary the investment amount or term. Please note that a seven day grace period exists, commencing on the maturity date of your ANZ Advance Notice Term Deposit, during which you may alter your instructions.
- The information contained in this letter is accurate as of the date of issue of the letter.

Any questions?

You can ask us in person at any ANZ branch or call us on 13 13 14.