

WORK PAPER INDEX

Client: Blooms Superannuation Fund

Period: 30th June 2016

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Blooms Superannuation Fund
Operating Statement

For the year ended 30 June 2016

	Note	2016 \$	2015 \$
Income			
Investment Income			
Interest Received		860	0
Property Income	4	6,600	0
Contribution Income			
Personal Concessional		35,000	0
Personal Non Concessional		131,329	0
Transfers In		59,057	0
Total Income		<u>232,846</u>	<u>0</u>
Expenses			
Bank Charges		69	0
Investment Losses			
Changes in Market Values	5	48,197	0
Total Expenses		<u>48,266</u>	<u>0</u>
Benefits accrued as a result of operations before income tax			
		<u>184,580</u>	<u>0</u>
Income Tax Expense		6,359	0
Benefits accrued as a result of operations		<u>178,221</u>	<u>0</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Blooms Superannuation Fund
Statement of Financial Position

As at 30 June 2016

	Note	2016 \$	2015 \$
Assets			
Investments			
Real Estate Properties (Overseas - Residential)	2	182,963	0
Total Investments		<u>182,963</u>	<u>0</u>
Other Assets			
Westpac Account 5229		1,616	0
Total Other Assets		<u>1,616</u>	<u>0</u>
Total Assets		<u>184,579</u>	<u>0</u>
Less:			
Liabilities			
Income Tax Payable		6,359	0
Total Liabilities		<u>6,359</u>	<u>0</u>
Net assets available to pay benefits		<u>178,220</u>	<u>0</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Coates, Jacqueline - Accumulation		178,220	0
Total Liability for accrued benefits allocated to members' accounts		<u>178,220</u>	<u>0</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

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 associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2016

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Real Estate Properties (Overseas - Residential)

	2016	2015
	\$	\$
L'Hirondelle, La Foret Du Temple	182,963	0
	182,963	0

Note 3: Banks and Term Deposits

Notes to the Financial Statements

For the year ended 30 June 2016

	2016 \$	2015 \$
Banks		
Westpac Account 5229	1,616	0
	1,616	0

Note 4: Rental Income

	2016 \$	2015 \$
L'Hirondelle, La Foret Du Temple	6,600	0
	6,600	0

Note 5: Unrealised Movements in Market Value

	2016 \$	2015 \$
Real Estate Properties (Overseas - Residential)		
L'Hirondelle, La Foret Du Temple	(48,197)	0
	(48,197)	0
Total Unrealised Movement	(48,197)	0

Realised Movements in Market Value

	2016 \$	2015 \$
Total Realised Movement	0	0
Changes in Market Values	(48,197)	0

Blooms Superannuation Fund
Blooms Investment Holdings Pty Ltd ACN: 606616264
Trustees Declaration

The directors of the trustee company 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.

The directors of the trustee company declare that:

- (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 ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2016.

Specifically, the directors of the trustee company declare that:

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

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

.....
Jacqueline Coates
Blooms Investment Holdings Pty Ltd
Director

Dated this day of

Blooms Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2016

	2016	
	\$	
Benefits accrued as a result of operations	184,580.00	
Less		
Non Taxable Transfer In	59,057.00	
Non Taxable Contributions	131,329.00	
	<u>190,386.00</u>	F3
Add		
Decrease in MV of investments	48,197.00	
	<u>48,197.00</u>	
Taxable Income or Loss	<u>42,391.00</u>	
Income Tax on Taxable Income or Loss	6,358.65	
	<u>6,358.65</u>	
CURRENT TAX OR REFUND	<u>6,358.65</u>	
Supervisory Levy	259.00	
Supervisory Levy Adjustment for New Funds	259.00	
	<u>6,876.65</u>	
AMOUNT DUE OR REFUNDABLE	<u>6,876.65</u>	

Members Statement

Jacqueline Coates
 The Barn 4 Mary Street
 KAPUNDA, South Australia, 5373, Australia

Your Details

Date of Birth : 01/07/1963
 Age: 52
 Tax File Number: Provided
 Date Joined Fund: 01/07/2015
 Service Period Start Date: 28/02/1994
 Date Left Fund:
 Member Code: COATJ001
 Account Start Date 01/07/2015
 Account Type: Accumulation
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 178,221
 Total Death Benefit 178,221

Your Balance

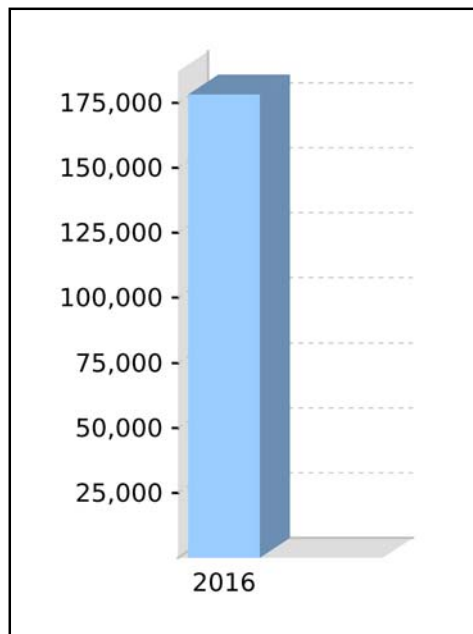
Total Benefits 178,221

Preservation Components

Preserved 178,221
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 131,329
 Taxable 46,892
 Investment Earnings Rate -30%



Your Detailed Account Summary

This Year

Opening balance at 01/07/2015

Increases to Member account during the period

Employer Contributions		W1-W2
Personal Contributions (Concessional)	35,000	
Personal Contributions (Non Concessional)	131,329	W1-W2
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	59,057	W3
Net Earnings	(40,806)	
Internal Transfer In		

Decreases to Member account during the period

Pensions Paid	
Contributions Tax	5,250
Income Tax	1,109
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 178,221

Blooms Superannuation Fund
Investment Summary Report

As at 30 June 2016

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
Cash/Bank Accounts									
Westpac Account 5229		1,616.500000	S21 1,616.50	1,616.50	1,616.50			0.88 %	
			1,616.50		1,616.50		0.00 %	0.88 %	
Real Estate Properties (Overseas - Residential)									
FRENCH	L'Hirondelle, La Foret Du Temple	1.00	182,963.470000	W5 182,963.47	231,160.89	231,160.89	(48,197.42)	(20.85) %	99.12 %
				182,963.47	231,160.89	(48,197.42)	(20.85) %	99.12 %	
			184,579.97		232,777.39	(48,197.42)	(20.71) %	100.00 %	

Blooms Superannuation Fund
Market Movement Report

As at 30 June 2016

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
L'Hirondelle, La Foret Du Temple										
	30/09/2015	Purchase	1.00	9,597.26	0.00	0.00	9,597.26	0.00	0.00	0.00
	30/09/2015	Instalment	0.00	9,344.99	0.00	0.00	18,942.25	0.00	0.00	0.00
	28/01/2016	Instalment	0.00	171,877.78	0.00	0.00	190,820.03	0.00	0.00	0.00
	11/02/2016	Instalment	0.00	13,029.32	0.00	0.00	203,849.35	0.00	0.00	0.00
	17/03/2016	Instalment	0.00	1,311.54	0.00	0.00	205,160.89	0.00	0.00	0.00
	19/04/2016	Instalment	0.00	18,000.00	0.00	0.00	223,160.89	0.00	0.00	0.00
	10/05/2016	Instalment	0.00	3,000.00	0.00	0.00	226,160.89	0.00	0.00	0.00
	13/06/2016	Instalment	0.00	5,000.00	0.00	0.00	231,160.89	0.00	0.00	0.00
	30/06/2016	Revaluation	0.00	0.00	(46,885.88)	0.00	184,275.01	0.00	0.00	0.00
	30/06/2016	Revaluation	0.00	0.00	(1,311.54)	0.00	182,963.47	0.00	0.00	0.00
	30/06/2016		1.00	231,160.89	(48,197.42)	0.00	182,963.47	0.00	0.00	0.00
Total Market Movement					(48,197.42)				0.00	(48,197.42)

Blooms Superannuation Fund
CGT Register Report

As at 30 June 2016

Investment	Transaction Date	Contract Date	CGT Transaction Type	Units	Cost Base	Cost Base Adj Tax Def	Cost Base Adj Tax Free	Reduced Cost Base	Adjusted Cost Base	Net Other Capital Gain	Net Indexed Gain	Gross Discounted Gain	CGT Loss
Real Estate Properties (Overseas - Residential)													
L'Hirondelle, La Foret Du Temple													
	30/09/2015	30/09/2015	Purchase	1.00	9,597.26								
	30/09/2015	30/09/2015	Instalment		9,344.99								
	28/01/2016	30/09/2015	Instalment		171,877.78								
	11/02/2016	30/09/2015	Instalment		13,029.32								
	17/03/2016	30/09/2015	Instalment		1,311.54								
	19/04/2016	30/09/2015	Instalment		18,000.00								
	10/05/2016	30/09/2015	Instalment		3,000.00								
	13/06/2016	30/09/2015	Instalment		5,000.00								

W6

Blooms Superannuation Fund Investment Income Report

As at 30 June 2016

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
Bank Accounts												
Westpac Account 5229	860.37			860.37	0.00	0.00	0.00	860.37			0.00	0.00
	860.37			860.37	0.00	0.00	0.00	860.37			0.00	0.00
Real Estate Properties (Overseas - Residential)												
FRENCH L'Hirondelle, La Foret Du Temple	6,600.00					6,600.00		6,600.00				
	6,600.00					6,600.00		6,600.00				
	7,460.37			860.37	0.00	6,600.00	0.00	7,460.37			0.00	0.00

Assessable Income (Excl. Capital Gains) **7,460.37**Net Capital Gain **0.00****Total Assessable Income 7,460.37**

* 1 Includes foreign credits from foreign capital gains.

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

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

Blooms 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
Real Estate Properties (Overseas - Residential)								
L'Hirondelle, La Foret Du Temple	1.00	231,160.89	0.00	231,160.89	182,963.4700	(48,197.42)	0.00	0.00
		231,160.89	0.00	231,160.89	182,963.4700	(48,197.42)	0.00	0.00
		231,160.89	0.00	231,160.89	182,963.4700	(48,197.42)	0.00	0.00

Trial Balance

As at 30 June 2016

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
	24200/COATJ001	(Contributions) Coates, Jacqueline - Accumulation			166,329.32
	24700	Changes in Market Values of Investments		48,197.42	
	25000	Interest Received			
	25000/Westpac5229	Westpac Account 5229			860.37
	28000	Property Income			
	28000/FRENCH	L'Hirondelle, La Foret Du Temple			6,600.00
	28500	Transfers In			
	28500/COATJ001	(Transfers In) Coates, Jacqueline - Accumulation			59,056.70
	31500	Bank Charges		69.00	
	48500	Income Tax Expense		6,358.65	
	49000	Profit/Loss Allocation Account		178,221.32	
	52420	Contributions			
	52420/COATJ001	(Contributions) Coates, Jacqueline - Accumulation			166,329.32
	52850	Transfers In			
	52850/COATJ001	(Transfers In) Coates, Jacqueline - Accumulation			59,056.70
	53100	Share of Profit/(Loss)			
	53100/COATJ001	(Share of Profit/(Loss)) Coates, Jacqueline - Accumulation		40,806.05	
	53330	Income Tax			
	53330/COATJ001	(Income Tax) Coates, Jacqueline - Accumulation		1,108.65	
	53800	Contributions Tax			
	53800/COATJ001	(Contributions Tax) Coates, Jacqueline - Accumulation		5,250.00	
	60400	Bank Accounts			
	60400/Westpac5229	Westpac Account 5229		1,616.50	
	77300	Real Estate Properties (Overseas - Residential)			
	77300/FRENCH	L'Hirondelle, La Foret Du Temple	1.0000	182,963.47	
	85000	Income Tax Payable/Refundable			6,358.65

464,591.06

464,591.06

Current Year Profit/(Loss): 184,579.97

T – INCOME TAX RETURN

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number 964 594 614

Year 2016

Name of partnership, trust, fund or entity Blooms Superannuation Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 24742602

Account Name Blooms Superannuation Fund

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

Signature

Date

Self-managed superannuation fund annual return

2016

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 2016 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2016 (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 2016 return?

 A N

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

 B Y

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?

 N

Postal address

Date audit was completed A 04/03/2020

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)

Use Agent Trust Account?

B Financial institution details for tax refunds only

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

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** **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 2016.

Have you applied an exemption or rollover? **M** **N** Print Y for yes or N for no.

Code

Net capital gain **A**

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

Gross interest **C** **F3**

Forestry managed investment scheme income **X**

Gross foreign income **D1** **F3** 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**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

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**

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

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**

* Other income **S** Code

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

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

#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	A1 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
Death benefit increase	G1 <input type="text"/>		
SMSF auditor fee	H1 <input type="text"/>	H2 <input type="text"/>	
Investment expenses	I1 <input type="text"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text" value="69"/> F3	J2 <input type="text"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/> Code <input type="text"/>	L2 <input type="text"/> Code <input type="text"/>	
Tax losses deducted	M1 <input type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N <input type="text" value="69"/> (Total A1 to M1)		Y <input type="text" value="0"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O <input type="text" value="42,391"/> Loss <input type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		Z <input type="text" value="69"/> (N plus Y)	

#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 2016 on how to complete the calculation statement.

#Taxable income	A <input type="text" value="42,391"/>	
(an amount must be included even if it is zero)		
#Tax on taxable income	T1 <input type="text" value="6,358.65"/>	
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	J <input type="text" value="0.00"/>	
(an amount must be included even if it is zero)		
Gross tax	B <input type="text" value="6,358.65"/>	
(T1 plus J)		

F9

Foreign income tax offset C1 <input style="width:150px;" type="text"/>	
Rebates and tax offsets C2 <input style="width:150px;" type="text"/>	Non-refundable non-carry forward tax offsets C <input style="width:150px;" type="text" value="0.00"/> (C1 plus C2)
Complying fund's franking credits tax offset E1 <input style="width:150px;" type="text"/>	SUBTOTAL T2 <input style="width:150px;" type="text" value="6,358.65"/> (B less C - cannot be less than zero)
No-TFN tax offset E2 <input style="width:150px;" type="text"/>	Refundable tax offsets E <input style="width:150px;" type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
National rental affordability scheme tax offset E3 <input style="width:150px;" type="text"/>	#TAX PAYABLE T5 <input style="width:150px;" type="text" value="6,358.65"/> (T2 less E - cannot be less than zero)
Exploration credit tax offset E4 <input style="width:150px;" type="text"/>	Section 102AAM interest charge G <input style="width:150px;" type="text"/>
Credit for interest on early payments – amount of interest H1 <input style="width:150px;" type="text"/>	Eligible credits H <input style="width:150px;" type="text" value="0.00"/> (H1 plus H2 plus H3 plus H5 plus H6)
Credit for tax withheld – foreign resident withholding H2 <input style="width:150px;" type="text"/>	#Tax offset refunds (Remainder of refundable tax offsets). I <input style="width:150px;" type="text" value="0.00"/> (unused amount from label E - an amount must be included even if it is zero)
Credit for tax withheld – where ABN or TFN not quoted (non-individual) H3 <input style="width:150px;" type="text"/>	PAYG instalments raised K <input style="width:150px;" type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts H5 <input style="width:150px;" type="text"/>	Supervisory levy L <input style="width:150px;" type="text" value="259.00"/>
Credit for interest on no-TFN tax offset H6 <input style="width:150px;" type="text"/>	Supervisory levy adjustment for wound up funds M <input style="width:150px;" type="text"/>
	Supervisory levy adjustment for new funds N <input style="width:150px;" type="text" value="259.00"/>
	Total amount of tax payable S <input style="width:150px;" type="text" value="6,876.65"/> (T5 plus G less H less I less K plus L less M plus N)

F9

#This is a mandatory label.

Section E: Losses
14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2016.

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

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

F

Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables <input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
Collectables <input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>

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	<input type="text" value="1"/>
Title	<input type="text" value="Miss"/>	Member'sTFN	<input type="text" value="335 930 017"/>	Account status	<input type="text" value="O"/> Code
Familyname	<input type="text" value="Coates"/>				
First given name	<input type="text" value="Jacqueline"/>				
Other given names	<input type="text"/>				
Date of birth	<input type="text" value="01/07/1963"/>	If deceased, date of death	<input type="text"/>		

Contributions

Refer to instructions for completing these labels.

OPENINGACCOUNTBALANCE	<input type="text" value="0.00"/>
Employer contributions	<input type="text" value="A"/>
ABN of principal employer	<input type="text" value="A1"/>
Personal contributions	<input type="text" value="B"/> 166,329.32
CGT small business retirement exemption	<input type="text" value="C"/>
CGT small business 15-year exemption amount	<input type="text" value="D"/>
Personal injury election	<input type="text" value="E"/>
Spouse and child contributions	<input type="text" value="F"/>
Other third party contributions	<input type="text" value="G"/>
Assessable foreign superannuation fund amount	<input type="text" value="I"/>
Non-assessable foreign superannuation fund amount	<input type="text" value="J"/>
Transfer from reserve: assessable amount	<input type="text" value="K"/>
Transfer from reserve: non-assessable amount	<input type="text" value="L"/>
Contributions from non-complying funds and previously non-complying funds	<input type="text" value="T"/>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<input type="text" value="M"/>
TOTAL CONTRIBUTIONS	<input type="text" value="N"/> 166,329.32

F10

Other transactions

Allocated earnings or losses	<input type="text" value="O"/> 47,164.70	<input type="text" value="L"/> Loss
Inward rollovers and transfers	<input type="text" value="P"/> 59,056.70	
Outward rollovers and transfers	<input type="text" value="Q"/>	
Lump Sum payment	<input type="text" value="R1"/>	<input type="text"/> Code
Income stream payment	<input type="text" value="R2"/>	<input type="text"/> Code
CLOSING ACCOUNT BALANCE	<input type="text" value="S"/> 178,221.32	

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

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

15b Australian direct investments

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**

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

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

15d In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year **A** **N**

16 LIABILITIES

Borrowings **V**

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

TOTAL LIABILITIES **Z**

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H**

Total TOFA losses **I**

Section J: Other information
Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2015–16 income year, write 2016). **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 2016. **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 2016 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2016. **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 about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day Month Year

Preferred trustee or director contact details:

Title

Familyname

First given name

Other given names

Phone number Area code Number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2016 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date

Day Month Year

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code

Number

Tax agent number

Reference number

W – WORKING PAPER

Blooms Superannuation Fund Contributions Breakdown Report

For The Period 01 July 2015 - 30 June 2016

Summary

Member	D.O.B	Age (at 30/06/2015)	Concessional	Non-Concessional	Other	Reserves	Total
Coates, Jacqueline	01/07/1963	51	35,000.00	W6-W9 131,329.32	0.00	0.00	166,329.32
All Members			35,000.00	131,329.32	0.00	0.00	166,329.32

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Coates, Jacqueline	Concessional	35,000.00	35,000.00	At Limit
	Non-Concessional	131,329.32	180,000.00	48,670.68 Below Cap

NCC Bring Forward Caps

Member	Bring Forward Cap	2013	2014	2015	2016	Total	Current Position
Coates, Jacqueline	N/A	0.00	0.00	0.00	131,329.32	N/A	Bring Forward Not Triggered

Coates, Jacqueline

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
31/07/2015	Transfer Deposit at Gawler SA	Personal - Non-Concessional		25,000.00	S1							
31/07/2015	Transfer Deposit at Gawler SA	Personal - Concessional	25,000.00	S1								
05/11/2015	Transfer Deposit at Gawler SA	Personal - Non-Concessional		63,500.00	S7							

19/01/2016	Deposit Online 2286860 Tfr Westpac Business Onesuper Payment	Personal - Concessional	10,000.00	S11				
28/01/2016	Deposit Online 2680039 Tfr Westpac esaver french house	Personal - Non- Concessional		8,000.00	S11			
11/02/2016	Loan from Blooms Painitng Workshops to deposit on property purchase	Personal - Non- Concessional		13,029.32	S49			
16/03/2016	Deposit Online 2917038 Tfr Westpac Business Oneexpenses	Personal - Non- Concessional		18,000.00	S15			
19/04/2016	Deposit Online 2525152 Tfr Westpac Business Oneexpenses to super	Personal - Non- Concessional		800.00	S17			
10/05/2016	Deposit Online 2015063 Tfr Westpac Business Onereno n coates	Personal - Non- Concessional		3,000.00	S19			
Total - Coates, Jacqueline			35,000.00	131,329.3	0.00	0.00	0.00	0.00
Total for all members			35,000.00	131,329.32	0.00	0.00	0.00	0.00

Blooms Superannuation Fund

General Ledger

For The Period 01 July 2015 - 30 June 2016

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
<u>Westpac Account 5229 (Westpac5229)</u>					
31/08/2015	Interest Paid			76.43 S1	76.43 CR
30/09/2015	Interest Paid			74.08 S3	150.51 CR
30/10/2015	Interest Paid			46.17 S5	196.68 CR
30/11/2015	Interest Paid			181.40 S7	378.08 CR
31/12/2015	Interest Paid			235.41 S9	613.49 CR
29/01/2016	Interest Paid			217.40 S11	830.89 CR
29/02/2016	Interest Paid			0.11 S13	831.00 CR
31/03/2016	Interest Paid			12.86 S15	843.86 CR
29/04/2016	Interest Paid			16.14 S17	860.00 CR
30/06/2016	Interest Paid			0.37 S21	860.37 CR
				860.37	860.37 CR
Property Income (28000)					
<u>L'Hirondelle, La Foret Du Temple (FRENCH)</u>					
09/06/2016	Deposit Karen Caba Accom and art equi			6,600.00 S21/S53	6,600.00 CR
				6,600.00	6,600.00 CR
Total Debits:	0.00				
Total Credits:	7,460.37				

Blooms Superannuation Fund
General Ledger

For The Period 01 July 2015 - 30 June 2016

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
28/01/2016	Fee For Overseas Telegraphic Transfer		32.00 S11		32.00 DR
01/02/2016	Transaction Fee		2.50 S13		34.50 DR
19/04/2016	Fee For Overseas Telegraphic Transfer		32.00 S17		66.50 DR
02/05/2016	Transaction Fee		2.50 S19		69.00 DR
			69.00		69.00 DR

Total Debits: 69.00

Total Credits: 0.00

Blooms Superannuation Fund General Ledger

For The Period 01 July 2015 - 30 June 2016

Transaction Date	Description	Units	Debit	Credit	Balance \$
Real Estate Properties (Overseas - Residential) (77300)					
L'Hirondelle, La Foret Du Temple (FRENCH)					
30/09/2015	Withdrawal Online 1025306 Inti Scp J.M.Ce French house dep 2	1.00	9,597.26	S3/S52	9,597.26 DR
30/09/2015	Withdrawal Online 1610440 Inti Scp J.M.Ce Deposit3Frenchhous	0.00	9,344.99	S7/S52	18,942.25 DR
28/01/2016	Withdrawal Cash Gawler SA	0.00	171,877.78	S11/S46-47	190,820.03 DR
11/02/2016	Loan from Blooms Painitng Workshops to deposit on property purchase	0.00	13,029.32	S49	203,849.35 DR
17/03/2016	Withdrawal Online 1275238 Inti Catherine French carhire & item	0.00	1,311.54	S15	205,160.89 DR
19/04/2016	Withdrawal Cash Gawler SA	0.00	18,000.00	S17	223,160.89 DR
10/05/2016	Withdrawal Mobile 1071142 Pymt The living renos la foret may	0.00	3,000.00	S19/S53	226,160.89 DR
13/06/2016	Withdrawal Online 1592376 Pymt The living renos & prep house	0.00	5,000.00	S21	231,160.89 DR
		1.00	231,160.89		231,160.89 DR

Total Debits: 231,160.89

Total Credits: 0.00

Valuation of property as at 30 June 2016

Purchase: \$110,000 EUR (S40) = \$156,963.47 AUD (Exchange rate: 0.7008)

Improvement - 19/04/2016: \$18,000

Improvement -10/05/2016: \$3,000

Improvement - 13/06/2015: \$5,000

Total: \$156,963.47 + \$18,000 + \$3,000 + \$5,000 = \$182,963.47

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

! The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title:

Family name

First given name

Other given names

3 Date of birth

4 Current postal address

Suburb/town/locality

State/territory

Postcode

Country if outside of Australia

(Australia only)

(Australia only)

5 Daytime phone number (include area code)

Section B: Super fund's details

6 Fund name

7 Fund Australian business number (ABN)

8 Member account number

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.

If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

Name (Print in BLOCK LETTERS)

Signature

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Date

➤ Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20


15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

 Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*


- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

 Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

Blooms Superannuation Fund
Deductions Notice Letter

Blooms Investment Holdings Pty Ltd as trustee for Blooms Superannuation Fund acknowledges that

Jacqueline Coates

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$35000.00

for contributions paid in the year ended 30 June 2016. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Jacqueline Coates

Date: / /

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2015 to 30 June 2016 is: \$ _____

Jacqueline Coates

Date: / /

S – SOURCE DOCUMENTS

Westpac DIY Super Working Account



THE DIRECTOR
BLOOMS INVESTMENT HOLDINGS P/L
PO BOX 598
KAPUNDA SA 5373

Branch Name and Address

Gawler
87 Murray Street
Gawler SA 5118

BSB Account Number
035-075 29-5229

Account name

**BLOOMS INVESTMENT HOLDINGS PTY LTD
ATF BLOOMS SUPERANNUATION FUND**

Customer Number

39315528 BLOOMS INVESTMENT HOLDINGS P..

Account Summary

Opening Balance	\$0.00
Total credits	+ \$50,076.43
Total debits	- \$0.00
Closing Balance	+ \$50,076.43

Account enquiries

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

Details of your account

For the period from 31 Jul 2015 to 31 Aug 2015

Date	Description of transaction	Debit	Credit	Balance
2015	STATEMENT OPENING BALANCE			0.00
31 Jul	Transfer Deposit At Gawler SA		25,000.00	25,000.00
31 Jul	Transfer Deposit At Gawler SA		25,000.00	50,000.00
31 Aug	Interest Paid		76.43	50,076.43
31 Aug	CLOSING BALANCE			50,076.43

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.

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



Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 035-075 29-5229 for transactions during the period **31 JUL 2015** to **31 JUL 2015**.

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
Total	0		\$0.00

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 Jul 2015	0.25 %	1.80 %	1.80 %	1.80 %
Effective Date	Over \$499999			
31 Jul 2015	1.80 %			

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 1 Page 2 of 2

Westpac DIY Super Working Account



THE DIRECTOR
BLOOMS INVESTMENT HOLDINGS P/L
PO BOX 598
KAPUNDA SA 5373

Branch Name and Address

Gawler
87 Murray Street
Gawler SA 5118

BSB Account Number

035-075 29-5229

Account name

**BLOOMS INVESTMENT HOLDINGS PTY LTD
ATF BLOOMS SUPERANNUATION FUND**

Customer Number

39315528 BLOOMS INVESTMENT HOLDINGS P..

Account Summary

Opening Balance	+ \$50,076.43
Total credits	+ \$74.08
Total debits	- \$18,942.25
Closing Balance	+ \$31,208.26

Account enquiries

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

Details of your account

From Last Statement Dated 31 Aug 2015 to 30 Sep 2015

Date	Description of transaction	Debit	Credit	Balance
2015	STATEMENT OPENING BALANCE			50,076.43
30 Sep	Interest Paid		74.08	50,150.51
30 Sep	Withdrawal Online 1025306 Intl Scp J.M.Ce French house dep 2	9,597.26		40,553.25
30 Sep	Withdrawal Online 1610440 Intl Scp J.M.Ce Deposit3Frenchhous	9,344.99		31,208.26
30 Sep	CLOSING BALANCE			31,208.26

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Statement No. 2 Page 1 of 2



Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 035-075 29-5229 for transactions during the period **01 AUG 2015 to 31 AUG 2015**.

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
Total	0		\$0.00

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 Jul 2015	0.25 %	1.80 %	1.80 %	1.80 %
Effective Date	Over \$499999			
31 Jul 2015	1.80 %			

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 2 Page 2 of 2

Westpac DIY Super Working Account



THE DIRECTOR
 BLOOMS INVESTMENT HOLDINGS P/L
 PO BOX 598
 KAPUNDA SA 5373

Branch Name and Address

Gawler
 87 Murray Street
 Gawler SA 5118

BSB Account Number

035-075 29-5229

Account name

**BLOOMS INVESTMENT HOLDINGS PTY LTD
 ATF BLOOMS SUPERANNUATION FUND**

Customer Number

39315528 BLOOMS INVESTMENT HOLDINGS P..

Account Summary

Opening Balance	+ \$31,208.26
Total credits	+ \$46.17
Total debits	- \$0.00
Closing Balance	+ \$31,254.43

Account enquiries

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

Details of your account

From Last Statement Dated 30 Sep 2015 to 30 Oct 2015

Date	Description of transaction	Debit	Credit	Balance
2015	STATEMENT OPENING BALANCE			31,208.26
30 Oct	Interest Paid		46.17	31,254.43
30 Oct	CLOSING BALANCE			31,254.43

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S008297 / M004864 / 304 / CNACNCPW

Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 035-075 29-5229 for transactions during the period **01 SEP 2015** to **30 SEP 2015**. 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
Total	0		\$0.00

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 Jul 2015	0.25 %	1.80 %	1.80 %	1.80 %
Effective Date	Over \$499999			
31 Jul 2015	1.80 %			

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 3 Page 2 of 2

Westpac DIY Super Working Account



THE DIRECTOR
BLOOMS INVESTMENT HOLDINGS P/L
PO BOX 598
KAPUNDA SA 5373

Branch Name and Address

Gawler
87 Murray Street
Gawler SA 5118

BSB Account Number

035-075 29-5229

Account name

**BLOOMS INVESTMENT HOLDINGS PTY LTD
ATF BLOOMS SUPERANNUATION FUND**

Customer Number

39315528 BLOOMS INVESTMENT HOLDINGS P..

Account Summary

Opening Balance	+ \$31,254.43
Total credits	+ \$122,738.10
Total debits	- \$0.00
Closing Balance	+ \$153,992.53

Account enquiries

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

Details of your account

From Last Statement Dated 30 Oct 2015 to 30 Nov 2015

Date	Description of transaction	Debit	Credit	Balance
2015	STATEMENT OPENING BALANCE			31,254.43
05 Nov	Transfer Deposit At Gawler SA		63,500.00	94,754.43
11 Nov	Deposit Onepath Life 61000388878		59,056.70	153,811.13
30 Nov	Interest Paid		181.40	153,992.53
30 Nov	CLOSING BALANCE			153,992.53

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Statement No. 4 Page 1 of 2



Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 035-075 29-5229 for transactions during the period **01 OCT 2015 to 31 OCT 2015**.

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
Total	0		\$0.00

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 Jul 2015	0.25 %	1.80 %	1.80 %	1.80 %

Effective Date	Over \$499999
31 Jul 2015	1.80 %

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 4 Page 2 of 2

Westpac DIY Super Working Account



THE DIRECTOR
BLOOMS INVESTMENT HOLDINGS P/L
PO BOX 598
KAPUNDA SA 5373

Branch Name and Address

Gawler
87 Murray Street
Gawler SA 5118

BSB Account Number
035-075 29-5229

Account name

**BLOOMS INVESTMENT HOLDINGS PTY LTD
ATF BLOOMS SUPERANNUATION FUND**

Customer Number

39315528 BLOOMS INVESTMENT HOLDINGS P..

Account Summary

Opening Balance	+ \$153,992.53
Total credits	+ \$235.41
Total debits	- \$0.00
Closing Balance	+ \$154,227.94

Account enquiries

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

Details of your account

From Last Statement Dated 30 Nov 2015 to 31 Dec 2015

Date	Description of transaction	Debit	Credit	Balance
2015	STATEMENT OPENING BALANCE			153,992.53
31 Dec	Interest Paid		235.41	154,227.94
31 Dec	CLOSING BALANCE			154,227.94

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Statement No. 5 Page 1 of 2

Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 035-075 29-5229 for transactions during the period **01 NOV 2015 to 30 NOV 2015**.

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
Total	0		\$0.00

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 Jul 2015	0.25 %	1.80 %	1.80 %	1.80 %
Effective Date	Over			
	\$499999			
31 Jul 2015	1.80 %			

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 5 Page 2 of 2

Westpac DIY Super Working Account

 046
 THE DIRECTOR
 BLOOMS INVESTMENT HOLDINGS P/L
 PO BOX 598
 KAPUNDA SA 5373

Branch Name and Address

Gawler
 87 Murray Street
 Gawler SA 5118

BSB *Account Number*
035-075 **29-5229**

Account name
BLOOMS INVESTMENT HOLDINGS PTY LTD
ATF BLOOMS SUPERANNUATION FUND

Customer Number
39315528 BLOOMS INVESTMENT HOLDINGS P..

<i>Account Summary</i>	
Opening Balance	+ \$154,227.94
Total credits	+ \$18,217.40
Total debits	- \$171,909.78
Closing Balance	+ \$535.56

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

Details of your account

From Last Statement Dated 31 Dec 2015 to 29 Jan 2016

Date	Description of transaction	Debit	Credit	Balance
2016	STATEMENT OPENING BALANCE			154,227.94
19 Jan	Deposit Online 2286860 Tfr Westpac Business Onesuper payment		10,000.00	164,227.94
28 Jan	Deposit Online 2680039 Tfr Westpac esaver french house		8,000.00	172,227.94
28 Jan	Fee For Overseas Telegraphic Transfer	32.00		172,195.94
28 Jan	Withdrawal Cash Gawler SA	171,877.78		318.16
29 Jan	Interest Paid		217.40	535.56
29 Jan	CLOSING BALANCE			535.56

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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. 6 Page 1 of 2



Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

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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
Total	0		\$0.00

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 Jul 2015	0.25 %	1.80 %	1.80 %	1.80 %
Effective Date	Over \$499999			
31 Jul 2015	1.80 %			

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 6 Page 2 of 2

Westpac DIY Super Working Account



THE DIRECTOR
BLOOMS INVESTMENT HOLDINGS P/L
PO BOX 598
KAPUNDA SA 5373

Branch Name and Address

Gawler
87 Murray Street
Gawler SA 5118

BSB Account Number

035-075 29-5229

Account name

**BLOOMS INVESTMENT HOLDINGS PTY LTD
ATF BLOOMS SUPERANNUATION FUND**

Customer Number

39315528 BLOOMS INVESTMENT HOLDINGS P..

Account Summary

Opening Balance	+ \$535.56
Total credits	+ \$0.11
Total debits	- \$2.50
Closing Balance	+ \$533.17

Account enquiries

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

Details of your account

From Last Statement Dated 29 Jan 2016 to 29 Feb 2016

Date	Description of transaction	Debit	Credit	Balance
2016	STATEMENT OPENING BALANCE			535.56
01 Feb	Transaction Fee	2.50		533.06
29 Feb	Interest Paid		0.11	533.17
29 Feb	CLOSING BALANCE			533.17

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Statement No. 7 Page 1 of 2



S009869 / M004782 / 061 / CNACNCPW

Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

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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	1	\$2.50	\$2.50
Telephone Banking staff assist wdl	0	\$2.50	\$0.00
Total	1		\$2.50

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 Jul 2015	0.25 %	1.80 %	1.80 %	1.80 %
Effective Date	Over \$499999			
31 Jul 2015	1.80 %			

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 7 Page 2 of 2

Westpac DIY Super Working Account

 046
 THE DIRECTOR
 BLOOMS INVESTMENT HOLDINGS P/L
 PO BOX 598
 KAPUNDA SA 5373

Branch Name and Address

Gawler
 87 Murray Street
 Gawler SA 5118

BSB *Account Number*
035-075 **29-5229**

Account name

**BLOOMS INVESTMENT HOLDINGS PTY LTD
 ATF BLOOMS SUPERANNUATION FUND**

Customer Number

39315528 BLOOMS INVESTMENT HOLDINGS P..

Account enquiries 

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

Account Summary

Opening Balance	+ \$533.17
Total credits	+ \$18,012.86
Total debits	- \$1,311.54
Closing Balance	+ \$17,234.49

Details of your account

From Last Statement Dated 29 Feb 2016 to 31 Mar 2016

Date	Description of transaction	Debit	Credit	Balance
2016	STATEMENT OPENING BALANCE			533.17
16 Mar	Deposit Online 2917038 Tfr Westpac Business Oneexpenses		18,000.00	18,533.17
17 Mar	Withdrawal Online 1275238 Intl Catherine Frenchcarhire&item	1,311.54		17,221.63
31 Mar	Interest Paid		12.86	17,234.49
31 Mar	CLOSING BALANCE			17,234.49

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Statement No. 8 Page 1 of 2



Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 035-075 29-5229 for transactions during the period **01 FEB 2016 to 29 FEB 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
Total	0		\$0.00

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 Jul 2015	0.25 %	1.80 %	1.80 %	1.80 %
Effective Date	Over \$499999			
31 Jul 2015	1.80 %			

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 8 Page 2 of 2

Westpac DIY Super Working Account



THE DIRECTOR
 BLOOMS INVESTMENT HOLDINGS P/L
 PO BOX 598
 KAPUNDA SA 5373

Branch Name and Address

Gawler
 87 Murray Street
 Gawler SA 5118

BSB Account Number

035-075 29-5229

Account name

**BLOOMS INVESTMENT HOLDINGS PTY LTD
 ATF BLOOMS SUPERANNUATION FUND**

Customer Number

39315528 BLOOMS INVESTMENT HOLDINGS P..

Account Summary

Opening Balance	+ \$17,234.49
Total credits	+ \$816.14
Total debits	- \$18,032.00
Closing Balance	+ \$18.63

Account enquiries

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

Details of your account

From Last Statement Dated 31 Mar 2016 to 29 Apr 2016

Date	Description of transaction	Debit	Credit	Balance
2016	STATEMENT OPENING BALANCE			17,234.49
19 Apr	Deposit Online 2525152 Tfr Westpac Business Oneexpenses to super		800.00	18,034.49
19 Apr	Fee For Overseas Telegraphic Transfer	32.00		18,002.49
19 Apr	Withdrawal Cash Gawler SA	18,000.00		2.49
29 Apr	Interest Paid		16.14	18.63
29 Apr	CLOSING BALANCE			18.63

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Statement No. 9 Page 1 of 2



Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 035-075 29-5229 for transactions during the period **01 MAR 2016** to **31 MAR 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
Total	0		\$0.00

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 Jul 2015	0.25 %	1.80 %	1.80 %	1.80 %

Effective Date	Over \$499999
31 Jul 2015	1.80 %

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 9 Page 2 of 2

Westpac DIY Super Working Account



THE DIRECTOR
BLOOMS INVESTMENT HOLDINGS P/L
PO BOX 598
KAPUNDA SA 5373

Branch Name and Address

Gawler
87 Murray Street
Gawler SA 5118

BSB Account Number
035-075 29-5229

Account name

**BLOOMS INVESTMENT HOLDINGS PTY LTD
ATF BLOOMS SUPERANNUATION FUND**

Customer Number

39315528 BLOOMS INVESTMENT HOLDINGS P..

Account enquiries

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

Account Summary

Opening Balance	+ \$18.63
Total credits	+ \$3,000.00
Total debits	- \$3,002.50
Closing Balance	+ \$16.13

Details of your account

From Last Statement Dated 29 Apr 2016 to 31 May 2016

Date	Description of transaction	Debit	Credit	Balance
2016	STATEMENT OPENING BALANCE			18.63
02 May	Transaction Fee	2.50		16.13
10 May	Deposit Online 2015063 Tfr Westpac Business Onereno n coates		3,000.00	3,016.13
10 May	Withdrawal Mobile 1071142 Pymt The living renos la foret may	3,000.00		16.13
31 May	CLOSING BALANCE			16.13

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.

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

Statement No. 10 Page 1 of 2



Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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

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 035-075 29-5229 for transactions during the period **01 APR 2016 to 30 APR 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	1	\$2.50	\$2.50
Telephone Banking staff assist wdl	0	\$2.50	\$0.00
Total	1		\$2.50

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 Jul 2015	0.25 %	1.80 %	1.80 %	1.80 %
23 May 2016	0.25 %	1.55 %	1.55 %	1.55 %

Effective Date	Over \$499999
31 Jul 2015	1.80 %
23 May 2016	1.55 %

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 10 Page 2 of 2

Westpac DIY Super Working Account



THE DIRECTOR
BLOOMS INVESTMENT HOLDINGS P/L
PO BOX 598
KAPUNDA SA 5373

Branch Name and Address

Gawler
87 Murray Street
Gawler SA 5118

BSB Account Number

035-075 29-5229

Account name

**BLOOMS INVESTMENT HOLDINGS PTY LTD
ATF BLOOMS SUPERANNUATION FUND**

Customer Number

39315528 BLOOMS INVESTMENT HOLDINGS P..

Account Summary

Opening Balance	+ \$16.13
Total credits	+ \$6,600.37
Total debits	- \$5,000.00
Closing Balance	+ \$1,616.50

Account enquiries

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

Details of your account

From Last Statement Dated 31 May 2016 to 30 Jun 2016

Date	Description of transaction	Debit	Credit	Balance
2016	STATEMENT OPENING BALANCE			16.13
09 Jun	Deposit Karen Caba Accom and art equi		6,600.00	6,616.13
13 Jun	Withdrawal Online 1592376 Pymt The living renos & prep house	5,000.00		1,616.13
30 Jun	Interest Paid		0.37	1,616.50
30 Jun	CLOSING BALANCE			1,616.50

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.

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

Statement No. 11 Page 1 of 2



Westpac DIY Super Working Account

Account name

BLOOMS INVESTMENT HOLDINGS PTY LTD

035-075 29-5229

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

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 035-075 29-5229 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
Total	0		\$0.00

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 %

THANK YOU FOR BANKING WITH WESTPAC

Statement No. 11 Page 2 of 2



The Trustee for Blooms Superannuation Fund
PO BOX 598
KAPUNDA SA 5373

Product Name: Integra Super
Member Name: Jacqueline Coates
Member Number: 61000388878

11 November 2015

Withdrawal confirmation

Dear Sir/Madam

Further to our client's request to transfer the above account to The Trustee for Blooms Superannuation Fund; we have credited the nominated bank account for this Self- Managed Super Fund with \$59,056.70.

A copy of the Rollover Benefit Statement is enclosed.

Any questions?

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

- > call Customer Services on 133 665, weekdays between 8.30am and 6.30pm (AEST)
- > email us at customer@onepath.com.au

Yours sincerely

A handwritten signature in black ink, appearing to read "Joshua Cross".

Joshua Cross
Head of Pensions and Investments Operations
ANZ Wealth

GPO Box 5306, Sydney NSW 2001
347 Kent Street, Sydney NSW 2000
T 133 665
F 02 9234 6668
E customer@onepath.com.au
onepath.com.au

OnePath Custodians Pty Limited
ABN 12 008 508 496
AFSL 238346 RSE L0000673
OnePath Life Limited
ABN 33 009 657 176
AFSL 238341

ROLLOVER BENEFITS STATEMENT - INDUSTRY STANDARD

Section A - Receiving Fund

THIS FORM DOES NOT HAVE TO BE INCLUDED IN A TAX RETURN

BLOOMS SUPERANNUATION FUND
 PO BOX 598
 KAPUNDA SA
 5373

Australian business number (ABN): 12 347 948 404

Unique Superannuation Identifier (USI):
 Member client identifier: DOB 01/07/1963
 OnePath Policy Number:

Section B - Member's Details

Title Family Name
 Given name
 Other given names
 Residential address
 Suburb/town State/Territory Postcode
 Date of birth Sex (M/F) Tax File Number (if required or permitted by law)
 Daytime phone number Email address
 Name and address of authorised agent or adviser (if any)
 State Postcode

The person must be authorised by the individual to receive the information about this roll-over from the roll-over-fund.

Section C - Rollover transaction details

Service period start date

Date Started

Tax Components

Tax-free component \$
 KiwiSaver Tax-free component \$
 Taxable component
 Element taxed in the fund \$
 Element untaxed in the fund \$
 Tax Components TOTAL \$

Preservation amounts

Preserved amount \$
 KiwiSaver preserved amount \$
 Restricted non-preserved \$
 Unrestricted non-preserved \$
 Preservation Amounts TOTAL \$

Section D - Non-complying funds

Contributions made to a non-complying fund on or after 10 May 2006 \$

Section E - Transferring fund

ABN
 Fund's Name
 Contact name Daytime phone number
 Email address

Section F - Declaration

I declare that the information contained in the statement is true and correct.

David Madden

Signature of authorised officer



Date

You must send the original of this form to the receiving fund within seven days of making the rollover payment. Keep a copy for your records and give a copy to the individual within 30 days of making the rollover payment.



Miss Jacqueline Coates
PO Box 598
KAPUNDA SA 5373

Product Name: Integra Super
Member Name: Jacqueline Coates
Member Number: 61000388878

11 November 2015

Withdrawal confirmation

Dear Miss Coates

Further to your request to withdraw the above account; we wish to confirm that we have credited your nominated Self Managed Super Fund account with \$59,056.70.

The following documentation is enclosed:

- > Statement on Leaving Fund
- > Rollover Benefit Statement

Any questions?

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

- > call Customer Services on 133 665, weekdays between 8.30am and 6.30pm (AEST)
- > email us at customer@onepath.com.au
- > speak to your financial adviser

Yours sincerely

Joshua Cross
Head of Pensions and Investments Operations
ANZ Wealth

GPO Box 5306, Sydney NSW 2001
347 Kent Street, Sydney NSW 2000
T 133 665
F 02 9234 6668
E customer@onepath.com.au
onepath.com.au

OnePath Custodians Pty Limited
ABN 12 008 508 496
AFSL 238346 RSE L0000673
OnePath Life Limited
ABN 33 009 657 176
AFSL 238341

ROLLOVER BENEFITS STATEMENT - INDUSTRY STANDARD

Section A - Receiving Fund

BLOOMS SUPERANNUATION FUND
PO BOX 598
KAPUNDA SA

5373

**THIS FORM DOES NOT HAVE TO BE
INCLUDED IN A TAX RETURN**

Australian business number (ABN): 12 347 948 404

Unique Superannuation Identifier (USI):

Member client identifier: DOB 01/07/1963
OnePath Policy Number:

Section B - Member's Details

Title	MISS	Family Name	COATES	
Given name	JACQUELINE			
Other given names				
Residential address	PO BOX 598			
Suburb/town	KAPUNDA	State/Territory	SA	Postcode 5373
Date of birth	01/07/1963	Sex (M/F)	F	Tax File Number (if required or permitted by law) 335 930 017
Daytime phone number		Email address		
Name and address of authorised agent or adviser (if any)				
		State		Postcode

The person must be authorised by the individual to receive the information about this roll-over from the roll-over-fund.

Section C - Rollover transaction details

Service period start date

Date Started 28/02/1994

Tax Components

Tax-free component	\$ 0.00
KiwiSaver Tax-free component	\$ 0.00
Taxable component	
Element taxed in the fund	\$ 59056.70
Element untaxed in the fund	\$ 0.00
Tax Components TOTAL	\$ 59056.70

Preservation amounts

Preserved amount	\$ 59056.70
KiwiSaver preserved amount	\$ 0.00
Restricted non-preserved	\$ 0.00
Unrestricted non-preserved	\$ 0.00
Preservation Amounts TOTAL	\$ 59056.70

Section D - Non-complying funds

Contributions made to a non-complying fund on or after 10 May 2006 \$ 0.00

Section E - Transferring fund

ABN	53 789 980 697		
Fund's Name	OnePath MasterFund		
Contact name	JENNY NIGRO	Daytime phone number	(02) 9234 7668
Email address	customer@onepath.com.au		

Section F - Declaration

I declare that the information contained in the statement is true and correct.

David Madden

Signature of authorised officer



Date 10/11/2015

OnePath Custodians Pty Limited
ABN 12 008 508 496
AFSL 238346 RSE L0000673

OnePath MasterFund
ABN 53 789 980 697
RSE R1001525

GPO Box 5306 Sydney NSW 2001

Telephone 133 665
Facsimile (02) 9234 6668

Statement on Leaving Fund

Fund Name: OnePath MasterFund
Member Name: MISS JACQUELINE COATES
Member Number: 61000388878
Commencement Date: 9 August 1994
Tax File Number Received: Yes

Integra Super

Account Summary for the period ended 9 November 2015		\$
Opening Balance at 1 July 2015		55,637.38
Contributions		
Rollovers		0.00
Deductions		
Insurance Premium(s)		- 97.05
Investment Earnings		
Unit Price Movement		152.71
Government Taxes		
Contributions Tax		3,409.66
Closing Balance at 9 November 2015		59,102.70
Exit Fees		- 51.00
Contributions Tax		5.00
Withdrawal Benefit at 9 November 2015		59,056.70

Benefit Details	\$
Withdrawal Benefit at 1 July 2015 (see notes)	55,637.38
Gross Withdrawal Benefit as at 9 November 2015	59,102.70
Withdrawal Benefit as at 9 November 2015	59,056.70
Preservation Component of the Withdrawal Benefit	
Preserved Benefit	59,056.70
Restricted Non-Preserved Benefit	0.00
Unrestricted Non-Preserved Benefit	0.00
Total	59,056.70
Insurance Details	
Life Insurance	
Death Benefit at 9 November 2015	105,456.70
Insurance Cover - Death	46,400.00
Total & Permanent Disablement (TPD) Benefit at 9 November 2015	105,456.70
Insurance Cover - TPD	46,400.00

* Death and TPD Benefit includes insurance cover. Please see notes about insurance cover at the end of this statement.

Investment Fund Balances at 9 November 2015			
Investment Fund	Units	Unit Price	Balance
		\$	\$
OnePath Capital Stable	8,514.8817	5.4795	46,657.29
Optimix Conservative	7,091.4016	1.7550	12,445.41
Total Balance			59,102.70

Transaction Details - OnePath Capital Stable

Date	Transaction	Amount \$	Unit Price \$	Units	Balance \$
01.07.2015	Opening Balance		5.4739	8,036.6871	43,992.02
25.09.2015	Contributions Tax	7.73	5.4658	1.4142	
01.11.2015	No-TFN Tax Offset	2,720.00	5.5010	494.4555	
09.11.2015	Life Insurance Premium	- 97.05		- 17.6751	
09.11.2015	Unit Price Movement	34.59			
	Rate of Return 0.08 %				
	Other Management Costs \$274.80				
	Closing Balance		5.4795	8,514.8817	46,657.29

Transaction Details - Optimix Conservative

Date	Transaction	Amount \$	Unit Price \$	Units	Balance \$
01.07.2015	Opening Balance		1.7371	6,703.9071	11,645.36
25.09.2015	Contributions Tax	1.93	1.7402	1.1090	
01.11.2015	No-TFN Tax Offset	680.00	1.7599	386.3855	
09.11.2015	Unit Price Movement	118.12			
	Rate of Return 1.01 %				
	Other Management Costs \$74.93				
	Closing Balance		1.7550	7,091.4016	12,445.41

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period.

This amount is net of ongoing fee rebates which are paid to you

\$400.73

Other Management Costs

This approximate amount (shown in the transaction details for each investment fund above) has been deducted from your investment and includes all the other management costs that were not paid directly out of your account.

Important Notes

Do you require further information?

The Trustee is obliged to provide you with any information you reasonably require for the purpose of understanding your benefit entitlements. Further information in relation to the financial product is available on request. Please contact your financial adviser, call Customer Services on 133 665 or visit our website at onepath.com.au/member

This statement has been issued on behalf of the Trustee and should be read in conjunction with your Integra Super Product Disclosure Statement, Member, Investment Choice and Insurance Guides available at onepath.com.au/member, and previous statements issued by us. Should you require any further information, please contact your financial adviser or Customer Services on 133 665.

The value of the Benefits shown in this statement have been calculated based upon the information provided to OnePath on behalf of the Trustee and are subject to correction in the event of any error. Please inform us of any errors or omissions and we will issue a revised statement.

Please refer to the Annual Report for further information.

Checking Your Contributions – Your statement includes all contributions we have received from your employer in this reporting period. Please check that all contributions deducted from your salary (including SG) have been paid. Should you identify any discrepancies, please contact your employer.

Contributions Tax - Contributions tax of 15% applies to concessional contributions made to the fund, including any contributions that you wish to claim as a personal tax deduction or that are made by your employer (including salary sacrifice contributions). Contributions tax payable may be reduced by deductions such as certain insurance premiums.

Contributions tax is deducted from your account before the end of each quarter and at the end of the financial year except for personal contributions (that are covered by a valid Notice of Intent to Claim a Deduction) which is deducted annually at the end of the year.

Where you have exited during the year, contributions tax (including contributions tax on personal contributions you wish to claim as a personal tax deduction) is deducted at the time of exit.

Insurance Cover - The insurance premiums shown on this statement have been deducted on the last day of each month and have been deducted from the investment fund with the highest balance.

Insurance Cover – Important Information

Cover ceases in accordance with the insurance policy conditions. For further information please contact your Adviser or Customer Services on 133 665.

If you wish to continue your insurance cover you should consult your financial adviser about a Continuation option within 60 days of leaving the Fund. You may apply for an individual policy with OnePath for death only cover (TPD cover is not available), or income protection cover (if applicable), up to the amount provided under Integra Super provided you:

- are aged less than 60 years of age;
- are an Australian citizen or permanent resident;
- reside in Australia;
- did not cease to be eligible for insurance cover because of injury or illness, and are not disabled, nor in a waiting period, or receiving or eligible to receive insurance benefits under Integra Super or any other policy issued by OnePath Life Limited providing similar benefits;
- apply in writing and complete a satisfactory AIDS declaration within 60 days from the date your cover ends under Integra Super;
- provide OnePath Life Limited with all other information they require for the purposes of assessing your application;
- have not joined the armed forces of any country;
- are not covered under insurance arrangements through another superannuation or group life insurance facility; and
- for income protection cover only:
 - you have not received nor are eligible to receive workers' compensation benefits; and
 - are continuing in a gainful occupation on a full-time basis which is acceptable as an insurable occupation under the individual income protection policy.

Continued on next page...

Important Notes (Continued)

For income protection insurance, the amount of cover provided under the individual policy will be limited to 75% of the salary that you will be earning from the gainful occupation that you engage in immediately before you cease to be insured under Integra Super, or up to a maximum of \$25,000 per month, whichever is the lesser.

OnePath Life Limited will not require medical evidence to be provided, but if your application is accepted by OnePath Life Limited, cover under the individual policy commences in accordance with the terms of that policy. No cover is provided for the period from the time that cover ends under Integra Super and cover starts under the individual policy. The premium rates under the individual policy, if issued, may be more than that under Integra Super and premium rates will be determined having regard to, amongst other things, your gender, occupation, and smoking status. Other restrictions may also apply.

For further information please contact your Adviser or Customer Services on 133 665.

Fund Expenses – Amounts for fees, expenses or charges have been deducted from OnePath MasterFund during the period to which this Statement relates. These deductions are borne indirectly by members and may affect the return to members. Further information about the deductions can be obtained by contacting Customer Services on 133 665.

Withdrawal Benefit – The Withdrawal Benefit is based on amounts attributable on redeeming this product on the date shown on the statement. The withdrawal benefit at the end of the period is the closing balance on each investment fund, at that date, less any applicable fees. In calculating the withdrawal benefit we have not taken into account any lump sum tax that you may have to pay. For further information please call your financial adviser or Customer Services on 133 665.

Unit Price Movement – The Unit Price Movement is the value of the Unit Price Movement relative to your time in the investment fund over the statement period. It shows the overall change in the value of the investment fund after all transactions, earnings, benefits, deductions, interest earned, taxation, fees and charges.

Rate of Return – The rate of return on your statement is an estimation of your personal rate of return for each investment fund. This takes into consideration the transactions (including contributions made and fees deducted) that have occurred on your individual account, weighted on the basis of the date they entered or exited the fund, as well as changes in the value of your investment over the statement period. As such, your personal rate of return for each investment fund may differ from that published in the Annual Report. The performance return declared in the Annual Report is the actual performance of the underlying investment fund, over the financial year, after the deduction of management fees and taxes. For more information please refer to onepath.com.au or call Customer Services on 133 665.

If you wish to enquire about other investment strategies, contribution levels and insurance cover, please contact your financial adviser or Customer Services on 133 665.

Benefits shall be determined and payable in accordance with the Trust Deed.

Please notify OnePath if your residential or postal address has changed.

Adviser Name: Guardian Advice Ltd

Telephone Number: 13 0072 0350

Member Enquiries and Complaints

If you have an enquiry or a complaint regarding your benefit, you should address your enquiry or complaint to:

Continued on next page...

Member Enquiries and Complaints (Continued)

Complaints Resolution Officer
OnePath MasterFund
OnePath Custodians Pty Limited
GPO Box 5306
Sydney NSW 2001

The Trustee must deal with a complaint within 90 days of receiving it. If you are not completely satisfied with the Trustee's response or how the Trustee has handled your complaint, you can contact the Superannuation Complaints Tribunal (SCT). The SCT is an independent body set up by the Federal Government to assist members or beneficiaries to resolve certain types of complaints with fund trustees.

The SCT may be able to assist you to resolve your complaint, but only if you are not satisfied with the response received from our handling of your complaint. If the SCT accepts your complaint, it will attempt to resolve the matter through conciliation, which involves assisting you and the fund to come to a mutual agreement. If conciliation is unsuccessful, the complaint is referred to the SCT for a determination, which is binding.

If you wish to find out whether the SCT can handle your complaint and the type of information you would need to provide, phone 1300 884 114 for the cost of a local call anywhere in Australia.

Members should always first attempt to resolve their matter with their Fund.

Date Issued: 28 August 2015

Welcome to your Annual Statement for the period of 1 July 2014 to 30 June 2015



046

Ms J Coates
The Barn
4 Mary St
KAPUNDA SA 5373

Contact us

133 665

8:30am to 6:30pm

onpath.com.au/member

Integra Super

Name

Jacqueline Coates

Member number

61000388878

Adviser name

Guardian Advice Ltd

Withdrawal benefit

\$55,586.38 at 30/06/2015


Your return for the period

3.21%

Your account summary

This is a summary of the transactions and growth of your account from 1 July 2014 to 30 June 2015.

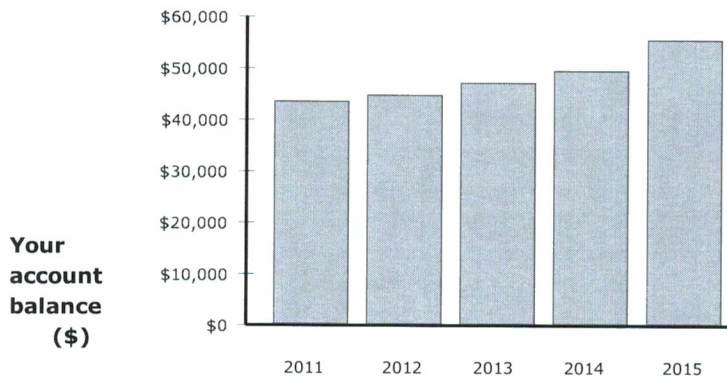
	Opening balance at 1 July 2014	\$49,575.35
Plus	Contributions	\$10,000.00
	Rollovers	\$0.00
	What your investment returned	\$1,591.11
Less	Insurance premiums paid by you	-\$240.09
	Fees paid by you	-\$425.00
	Government taxes	-\$4,863.99
	Closing balance at 30 June 2015	\$55,637.38
	Your withdrawal benefit as at 30 June 2014	\$49,524.35
	Your withdrawal benefit as at 30 June 2015	\$55,586.38
	Withdrawal Fee (may be charged if you withdraw)	-\$51.00
	Unrestricted non preserved benefit	\$0.00
	Restricted non preserved benefit	\$0.00
	Preserved benefit	\$55,586.38



Could you live on **\$430.10** per week when you retire?

That's the maximum amount a single person may receive as an age pension in retirement. So how much retirement income is enough? Find out how online with our retirement calculator at onpath.com.au/yoursuperfuture.

➔ **Your account balance history**




Did you know your insurance premiums are paid out of your super?

Visit onepath.com.au/superfactsheets for more on insurance through super.

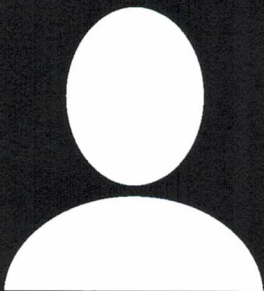
➔ **These are the details we have for your account**

Here are the details we have on record for you. Please contact us immediately if anything is incorrect.

Your plan name:	Integra Super Personal	Email address:	Not provided. Please contact us to update your details
Member number:	61000388878	Phone number:	Not provided. Please contact us to update your details
Member since:	09/08/1994	Tax file number advised?	Not Supplied

Your beneficiary nominations:

Name	Percentage	Type	Expiry
No beneficiaries nominated			



Are you forgetting someone?

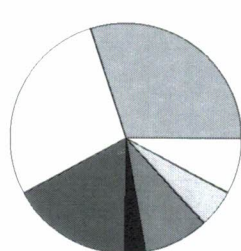
Update your beneficiaries on the enclosed form, so that your loved ones are taken care of should something happen to you.

➔ Your balance by investment fund

As at 30 June 2015, your account was invested in the following investment funds:

Investment fund	Proportion	Units	Unit price (\$)	Balance (\$)
OnePath Capital Stable	79.06%	8,036.6871	5.4739	43,992.02
Optimix Conservative	20.94%	6,703.9071	1.7371	11,645.36

Your personalised asset allocation as at 30/06/2015 is as follows:



■	Cash 30.03%
■	Australian Fixed Interest 27.98%
■	International Fixed Interest 16.91%
■	Property 2.67%
■	Australian Shares 9.16%
■	International Shares 5.23%
■	Other 8.02%

As at 30 June 2015, new contributions into your account are invested in the following investment funds:

Investment fund	Proportion
OnePath Capital Stable	80.00%
Optimix Conservative	20.00%
	100.00%

➔ Investment fund returns[^]

The investment fund performance as at 30 June 2015 was as follows:

Investment fund	Fund start date	5yr Rate of return*	10yr Rate of return*
OnePath Capital Stable	07/01/2001	4.40%	3.50%
Optimix Conservative	01/07/2000	4.80%	3.80%

* If your investment fund has been in operation for less than 5 or 10 years the return since inception is provided.

[^] The investment returns are not personalised and may not necessarily be a reflection of your investment returns over the period.

For the latest information on investment fund performance visit onepath.com.au/member



Don't pay more tax than you have to.

Update your tax file number on the form enclosed or you could be paying an additional 34% tax on your employer (concessional) contributions and after-tax contributions cannot be accepted.



➔ Details of your applicable insurance cover

The insurance benefits in place on your account are listed below.

Protecting your family and loved ones is important. Is your level of insurance cover enough? Visit onepath.com.au/member to learn more about the insurance cover options available to you.

Benefit type	Benefit amount	Details	Insurer	Premium for the coming year
Death Benefit	\$102,037.38	In the event of your death, your beneficiaries would be paid the balance of your account, \$102,037.38. This includes your insured benefit of \$46,400.00.	OnePath Life Limited	-\$270.91
Total and Permanent Disablement Benefit	\$102,037.38	In the event of your Total and Permanent Disablement, you would be paid \$102,037.38. This includes your insured benefit of \$46,400.00.	OnePath Life Limited	(Included above)

For the specific terms and conditions, and eligibility criteria of your insurance cover, please refer to the Insurance Guide (available at onepath.com.au/member), the documentation received with your Welcome Kit, the insurance policy, and any subsequent correspondence relating to changes in your insurance.

➔ Your account transactions

Contribution Details

Date	Source	Super guarantee (\$)	Additional employer (\$)	Member (\$)	Salary sacrifice (\$)	Total (\$)
30/06/2015	Regular Contribution	10,000.00	0.00	0.00	0.00	10,000.00
	Total	10,000.00	0.00	0.00	0.00	10,000.00

Other transactions

Date	Item	Total (\$)
26/09/2014	Adjustment - Unit Price	0.28
30/06/2015	Unit Price Movement	1,590.83
	Total	1,591.11

➔ Government Taxes

Contributions tax applied to your account from 1 July 2014 to 30 June 2015 was -\$1,463.99. The Fund had not received your Tax File Number (TFN) at 30 June 2015. The No-TFN tax applied to your account for this period was -\$3,400.00.

➔ Management cost summary

Other management costs

Other management costs of \$857.24 were deducted from your investment throughout the period. These approximate costs (listed below by investment fund) include the amounts that were deducted from your investment that were not paid directly from your account.

Investment fund	Other management costs (\$)
OnePath Capital Stable	-681.89
Optimix Conservative	-175.35

Total fees you paid

The total of the fees and rebates applied to your account from 1 July 2014 to 30 June 2015 is as follows:

Item	Totals (\$)
Contribution Fee	-425.00
	-425.00

The approximate total of all fees and costs which affected your investment from 1 July 2014 to 30 June 2015 was \$1,282.24.

Insurance premiums paid

The total of insurance premiums applied to your account from 1 July 2014 to 30 June 2015 was -\$240.09.



Tax file number notification form

OneAnswer, Integra Super and Corporate Super

12 March 2014

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525

242 Pitt Street, Sydney NSW 2000

Customer Services

Phone 133 665 (OneAnswer and Integra Super)

1800 627 625 (Corporate Super)

Fax 02 9234 6668

Email customer@onepath.com.au (OneAnswer and Integra Super)
corpsuper@onepath.com.au (Corporate Super)

Instructions

Please complete and sign this form and return to:
OnePath Life Limited, GPO Box 5306, Sydney NSW 2001

1. Member details

Member number	<input type="text" value="61000388878"/>		
Product	<input type="checkbox"/> OneAnswer	<input type="checkbox"/> Corporate Super	<input checked="" type="checkbox"/> Integra Super
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input checked="" type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="text" value="Other"/>
Surname	<input type="text" value="COATES"/>		
Given names(s)	<input type="text" value="JACQUELINE"/>		
Date of birth (dd/mm/yyyy)	<input type="text" value="/ /"/>		
Residential address (this cannot be a PO Box)	<input type="text" value="THE BARN"/>		
	<input type="text" value="4 Mary St"/>		
Suburb/Town	<input type="text" value="KAPUNDA"/>	State <input type="text" value="SA"/>	Postcode <input type="text" value="5373"/>
Contact phone	<input type="text"/>		
My tax file number is	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> - <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> - <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>		

2. Providing your tax file number (TFN)

We are authorised to collect your TFN under taxation and superannuation laws and will treat your TFN as confidential. If you do decide to provide your TFN we:

- will only use it for legal purposes including facilitating the consolidation of your super accounts within our fund, finding or identifying your super benefits, providing other relevant information and receiving the results associated with searching the Lost Member Register, Super Guarantee and Superannuation holding accounts (SHA) special account records, calculating tax on any contributions or payments you may be entitled to and providing information to the ATO, such as reporting details of contributions for the purposes of the government co-contribution, lost member reporting and monitoring of contributions caps
- may provide your TFN to the trustee of another super fund or retirement savings account provider where the trustee or provider is to receive your transferred benefits in the future
- will not pass your TFN to another fund if you tell us in writing that you do not want us to pass it on.

You are not required to provide your TFN. Declining to quote your TFN is not an offence. However, if you do not give us your TFN, either now or later:

- we may not be able to accept member contributions, and you may be liable to pay additional tax on concessional contributions
- you may pay more tax on your benefits than you have to (you may get this back at the end of the financial year in your income tax assessment)
- it may be difficult to locate or amalgamate your superannuation benefits in the future.

The purposes for which we can use your TFN and the consequences of not providing it may change in the future as a result of changes to the law.

Jean-Michel CERCLIER et Thierry BODEAU*Société Civile Professionnelle Titulaire D'un Office Notarial*

Notaires associés

1, rue Sylvain Grateyrolles

BP 106

23000 GUÉRET CEDEX

**Etude ouverte du
Lundi au Vendredi**

Téléphone : 05 55 51 10 50

Télécopie : 05 55 51 10 69

Immobilier : 05 55 51 10 51

Email : scp.cerclier-bodeau@notaires.fr

Site : www.cerclier-bodeau.notaires.fr

Dossier : VENTE TURNER/COATES

A 2015 04271

Nos réf. : TB/MB/CF

Vos réf. :

Mademoiselle Jacqueline COATES
4 Mary street
The Barn
KAPUNDA 5373
AUSTRALIE

GUERET, le 19 janvier 2016

Mademoiselle,

J'ai le plaisir de vous confirmer le rendez-vous pour la signature de la vente, à votre profit, d'un immeuble situé à LA FORET DU TEMPLE (23360), 6 route de Mortroux, le lundi 15 février, à 14 heures, en l'étude.

En conséquence, vous trouverez sous ce pli :

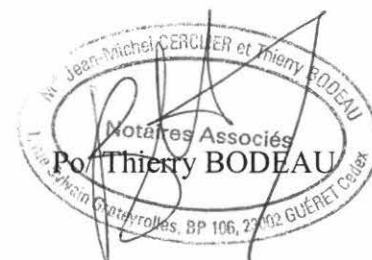
- décompte de la somme à verser le jour de la signature, soit la somme de 108.233,00 €

ATTENTION : à compter du 1er janvier 2013, les paiements effectués ou reçus par un notaire doivent être assurés par virement (article L.112-6.1 du Code monétaire et financier).

A cet effet, vous trouverez ci-joint le R.I.B de l'étude et je vous remercie de prendre toutes dispositions pour que le compte de l'étude soit crédité, **au plus tard, 2 jours ouvrés avant la date de signature.**

Enfin, je vous informe qu'il y aura lieu de me remettre le jour de la signature **une attestation d'assurance concernant l'immeuble acquis.**

Dans l'attente du plaisir de notre rencontre, et avec mes remerciements anticipés, je vous prie d'agréer, Mademoiselle, mes salutations distinguées.



Selon la réglementation en vigueur, nous ne pouvons plus recevoir de fond et adresser de fonds que par virements.

Merci de fournir votre RIB/IBAN/BIC.

Pour vos virements Trésorerie générale de GUERET
à l'Etude : IBAN : FR 45 4003 1000 0100 0013 7368 M29 / BIC : CDCG FR PP

SCP Jean-Michel CERCLIER et Thierry BODEAU

GUERET (23002) 1 rue Sylvain Grateyrolles

Tel 05 55 51 10 50 fax 05 55 51 10 69

DECOMPTE PREVISIONNEL ACQUEREUR

Notaire:	Thierry BODEAU	
Clerc:	MB	
Nom(s):	COX/COATES	
Nature de l'acte	VENTE	
Date signature		15/02/2016
N° de compte		

A PAYER	MONTANT +
Prix d'acquisition	110 000,00 €
Montant des frais et droits de l'acte d'acquisition	9 500,00 €
Montant des frais et droits de l'acte de prêt	
Commission agence immobilière	
Frais de syndic	
Prorata de charges de copropriété	
Quote-part de taxes foncières	
Honoraires de l'article IV du décret du 11 mars 1986	
TOTAL A PAYER	119 500,00 €

A DEDUIRE	MONTANTS-
Prêt	
Acompte sur prix versé à l'étude	11 028,00 €
Acompte sur prix versé à l'agence	
Acompte sur frais versé à l'étude	239,00 €
Total à déduire	11 267,00 €

Balance		
dû	Total	119 500,00 €
en compte	Paid	11 267,00 €
<u>Reste à verser</u>	Remains to be paid	108 233,00 €



Notaires associés
1, rue Sylvain Grateyrolles
BP 106
23000 GUÉRET CEDEX

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Dossier : VENTE TURNER/COATES

A 2015-04271

Nos réf. : TB/MB/CF

Vos réf. :

ATTESTATION

JE SOUSSIGNE, Maître Thierry BODEAU,
Notaire à GUERET (23000), 1 rue Sylvain Grateyrolles,

CERTIFIE ET ATTESTE :

Qu'aux termes d'un acte reçu par moi, le 10 février 2016, **10 Feb 2016**

Madame Ruby BARTON, retraitée, demeurant à LYNSTED ME9 0EW
(ROYAUME-UNI), BUMPIT - BOGLE ROAD, KENT.

Née à LONDRES (ROYAUME-UNI), le 29 avril 1948.

Epouse en quatrièmes noces de Monsieur Gerald TURNER.

Monsieur et Madame TURNER mariés à la Mairie de BRIGHTON
(ROYAUME-UNI), le 16 avril 2011, sous le régime britannique de la séparation de
biens, à défaut de contrat préalable ou postérieur à l'union célébrée à BRIGHTON
(Royaume Uni), le 16 avril 2011 et sans modification depuis lors..

A vendu à :

Mademoiselle Jacqueline Sarah COATES, Artiste, Professeur d'art et écrivain,
demeurant à KAPUNDA 5373 (AUSTRALIE), 4 Mary street, The Barn.

Née à MANLY (AUSTRALIE), le 01 juillet 1963.

Célibataire.

La pleine propriété du ou des immeubles ci-après désignés :

Une maison individuelle à usage d'habitation situé(e) à LA FORET DU
TEMPLE (23360), 6 route de Mortroux, construite en pierres, élevée sur cave,
comprenant :

- au rez-de-chaussée petite entrée, deux pièces et cuisine,
- à l'étage quatre chambres avec dressing, salle de bains et salle d'eau,
- grenier au-dessus,

Ancienne porcherie avec four à pain et grenier au-dessus,

Une grange avec grenier au-dessus

Ledit immeuble cadastré de la manière suivante :

Selon la réglementation en vigueur, nous ne pouvons plus recevoir de fonds et adresser de fonds que par virements.

Merci de fournir votre RIB/IBAN/BIC.

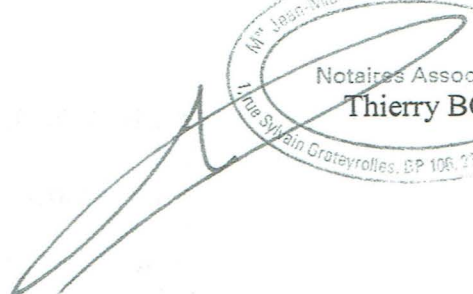
Pour vos virements Trésorerie générale de GUERET
à l'Etude : IBAN : FR 45 4003 1000 0100 0013 7368 M29 / BIC : CDCG FR PP

Préfixe	Section	N°	Adresse ou lieudit	Contenance
	B	0177	6 RTE DE MORTROUX	05 a 25 ca
	B	0189	LA FORET DU TEMPLE	03 a 30 ca
Contenance totale				08 a 55 ca

L'entrée en jouissance ayant été fixée au jour de l'acte.

En foi de quoi, j'ai délivré la présente attestation établie sur deux pages, destinée à valoir et servir ce que de droit.

A GUERET,
Le 10 février 2016.



Notaires Associés
Thierry BODEAU
1 rue Sylvain Grateyrolles, BP 106, 23001 Gueret

Préfixe	Section	N°	Adresse ou lieudit	Contenance
	B	0177	6 RTE DE MORTROUX	05 a 25 ca
	B	0189	LA FORET DU TEMPLE	03 a 30 ca
Contenance totale				08 a 55 ca

Ladite vente ayant été conclue moyennant le prix de CENT DIX MILLE EUROS (110.000,00 €),

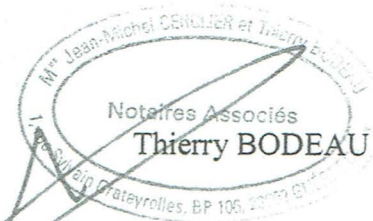
Payé comptant et quittancé aux termes dudit acte.
L'entrée en jouissance ayant été fixée au jour de l'acte.

Assurance-incendie - Audit acte, il a été rappelé qu'en vertu de l'article L.121-10 du Code des assurances, en cas d'aliénation de la chose assurée, l'assurance continue de plein droit au profit de l'acquéreur, sauf la faculté pour ce dernier de résilier le contrat d'assurance.

L'acquéreur a donné ordre et mandat au vendeur, qui a accepté, de résilier toutes les polices d'assurances concernant l'immeuble vendu, à compter de l'entrée en jouissance.

En foi de quoi, j'ai délivré la présente attestation établie sur deux pages, destinée à valoir et servir ce que de droit.

A GUERET,
Le 10 février 2016.





Notaires associés
1, rue Sylvain Grateyrolles
BP 106
23000 GUÉRET CEDEX

**Etude ouverte du
Lundi au Vendredi**

Téléphone : 05 55 51 10 50
Télécopie : 05 55 51 10 69
Immobilier : 05 55 51 10 51

Email : scp.cerclier-bodeau@notaires.fr
Site : www.cerclier-bodeau.notaires.fr

Dossier : VENTE TURNER/COATES

A 2015 04271

Nos réf. : TB/MB/CF

Vos réf. :

ATTESTATION

JE SOUSSIGNE, Maître Thierry BODEAU,
Notaire à GUERET (23000), 1 rue Sylvain Grateyrolles,

CERTIFIE ET ATTESTE :

Qu'aux termes d'un acte reçu par moi, le 10 février 2016,

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(ROYAUME-UNI), BUMPIT - BOGLE ROAD, KENT.

Née à LONDRES (ROYAUME-UNI), le 29 avril 1948.

Epouse en quatrièmes noces de Monsieur Gerald TURNER.

Monsieur et Madame TURNER mariés à la Mairie de BRIGHTON
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(Royaume Uni), le 16 avril 2011 et sans modification depuis lors..

A vendu à :

Mademoiselle Jacqueline Sarah COATES, Artiste, Professeur d'art et écrivain,
demeurant à KAPUNDA 5373 (AUSTRALIE), 4 Mary street, The Barn.

Née à MANLY (AUSTRALIE), le 01 juillet 1963.

Célibataire.

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- au rez-de-chaussée petite entrée, deux pièces et cuisine,
- à l'étage quatre chambres avec dressing, salle de bains et salle d'eau,
- grenier au-dessus,

Ancienne porcherie avec four à pain et grenier au-dessus,

Une grange avec grenier au-dessus

Ledit immeuble cadastré de la manière suivante :

Selon la réglementation en vigueur, nous ne pouvons plus recevoir de fonds et adresser de fonds que par virements.

Merci de fournir votre RIB/IBAN/BIC.

Pour vos virements Trésorerie générale de GUERET
à l'Etude : IBAN : FR 45 4003 1000 0100 0013 7368 M29 / BIC : CDCG FR PP



Notaires associés
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Dossier : VENTE TURNER/COATES
A 2015 04271
Nos réf. : TB/MB/IM
Vos réf. :

Mademoiselle Jacqueline COATES
4 Mary street
The Barn
KAPUNDA 5373
AUSTRALIE

GUERET, le 11 février 2016

Mademoiselle,

Pour faire suite à la régularisation de l'acte cité en référence, intervenue le 10
Février 2016, je vous prie de bien vouloir trouver sous ce pli :

- attestations de signature avec prix et sans prix.

Je reste à votre disposition pour tout renseignement complémentaire et,

Je vous prie d'agréer, Mademoiselle, l'expression de mes sentiments distingués.


Maître Thierry BODEAU

Selon la réglementation en vigueur, nous ne pouvons plus recevoir de fond et adresser de fonds que par virements.

Merci de fournir votre RIB/IBAN/BIC.

Pour vos virements Trésorerie générale de GUERET
à l'Etude : IBAN : FR 45 4003 1000 0100 0013 7368 M29 / BIC : CDCG FR PP

Customer Receipt

S46 

Office Use: 035075:F010331:1027:01

Date: 28/01/2016

Account No.	Transaction Type	Amount
Seq: 462424480		
#####5229	FX TT Sale	\$171,877.78
#####5229	FX TT Fee	\$32.00

Transactions followed by an asterisk (*) include a GST component

F005658



OVERSEAS TELEGRAPHIC TRANSFER

Customer Copy

BSB 035075
BRANCH GAWLER

DATE 28/01/2016
TIME 16:30
TELLER F010331

Purchaser Details:

BLOOMS INVESTMENT HOLDINGS PTY LTD
26 RAILWAY PDE

KAPUNDA SA 5373 AUSTRALIA
HP: WP: 0412587438

Beneficiary Details:

Intermediary Bank:

SCP JM CERCLIER
FRANCE

Beneficiary Account Number:

FR4540031000010000137368M29

Beneficiary Bank Code:

CDCGFRPPXXX

Beneficiary Bank:

Message:

CAISSE DES DEPOTS ET CONSIGNATIONS
PARIS
FRANCE

VENTE TURNER/COATES
A 2015 04271 VOS REF
TB/MB/CF

Instructed Value Date : 28/01/2016

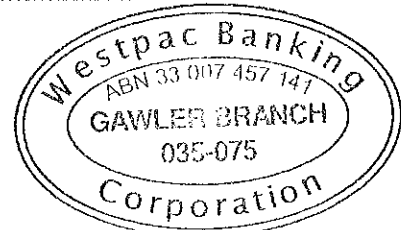
Transaction Reference Number: 4525336

Payment Method: Debit Account

WBC Account No: ##### ##5229

Transaction Amount: EUR108,283.00
Fee Amount: 32.00
Total Paid: 171,909.78

Currency Code & Amount	Exchange Rate	AUD Amount	Deal no.	FEC no.	Maturity Date
EUR108283.000	0.630000	171,877.78	312010		



Westpac Banking Corporation
ABN 33 007 457 141

Westpac agrees to transmit cleared funds to the beneficiary in the currency and foreign jurisdiction nominated by you ("the Service"),

Westpac will provide the Service by either:

- transferring funds to the beneficiary's overseas account directly or through another bank or banks ("telegraphic transfer"), or
- drawing a draft payable in the nominated currency to the beneficiary ("draft").

Where the Service is to provide a telegraphic transfer, transmission of funds will occur on the date of your instructions or the next available business day. Under normal circumstances, funds should arrive in the beneficiary's account within 1 to 2 business days. However, Westpac can give no general assurances on the timing of receipt of the funds by the beneficiary. Delays may occur for a number of reasons beyond Westpac's control. Westpac cannot be responsible for such delays.

Where the Service is a draft, the draft will be delivered to you and it is up to you to arrange for the draft to be sent to the beneficiary.

Whilst the draft is in your possession you should keep it in a safe place and safeguard it as you would cash. Under no circumstances are drafts to be photocopied or otherwise replicated without prior permission in writing from Westpac. You should notify Westpac immediately if the draft is lost or stolen.

If you want to send a draft in a foreign currency and you used Australian Dollars to pay for your draft, if you request Westpac to stop payment or repurchase that draft, your funds will be exchanged and returned to you at Westpac's "buy" exchange rate. This exchange rate will be different to Westpac's "sell" rate used to calculate the cost to you in Australian Dollars for your draft, and this may therefore result in you being refunded less than the amount you originally paid for the draft. Please note that Westpac will not be able to stop payment on a draft once it has been paid. Any stop payment may also result in charges being deducted by an overseas bank from the amount you are refunded. Westpac has no control over these charges. Please note that any repurchase will be made at the sole discretion of Westpac and a fee may also be payable. A fee may also be payable by you in respect of any stop payment request. Details of these fees are available on request from your nearest Westpac branch.

Westpac Fees

Westpac will provide the Service in exchange for fees. Westpac's fee for the Service will be advised prior to purchase and the fee is payable by you. Information in respect to Westpac's fees and charges for the Service and Related Services are available on request at your nearest Westpac branch.

Other Bank Fees

Payment and handling charges, and commissions are often levied by overseas paying, correspondent, intermediary, remitter and beneficiary banks ("Other Banks"). Any such charges are to borne by the beneficiary and may be deducted from the transmitted funds.

Westpac has no control over the charges levied by Other Banks and these charges are subject to change. Please note these charges can be substantial, particularly for payments in a currency other than that of the receiving country.

Limitation of Liability

Except for the terms which are implied by law in contracts (including in the Trade Practices Act 1974), Westpac and its Correspondents:

- Make no express or implied warranty or representation in connection with the Service (including the type, quality and standard of the Service or its fitness for any purpose);
- Are not liable for any loss you suffer (including consequential loss) howsoever caused in connection with the Service (including, but not limited to, if the loss is caused by delay, error or failure in transit or transmission); and
- Are not liable for any loss you suffer (including consequential loss) in connection with its negligence or its breaching a term, warranty or condition in relation to the Service.

Where we or our Correspondents are liable for a breach of the Terms and Conditions of Purchase, then our liability is limited to the supply of the Service again or payment of the cost of having the Service supplied again.

Privacy

The information Westpac collects on this form will be used to provide you with the Service. It may be disclosed to other members of the Westpac Group, service providers who do things on our behalf, other banks, or to other third parties, where it is required or allowed by law or where you have otherwise consented. It may also be transferred overseas by Westpac for the purpose of providing you with the Service.

You can access the information we have collected on this form, if we have retained it, by contacting the branch that you have purchased the Service from. If you do not provide the information requested on the form, we may be unable to provide you with the Service.

You agree that where you have provided personal information about another individual (including the beneficiary), you will make that individual aware that you have provided us with the information and you will make the individual aware of the information contained in this privacy section.

The Westpac Group means Westpac Banking Corporation and its related bodies corporate, including but not limited to Westpac General Insurance Limited, Westpac Life Insurance Services Limited and Westpac Financial Services Limited.

Anti-Money Laundering and Counter-Terrorism Financing Obligations

Please be advised that in order for Westpac to meet its regulatory and compliance obligations we will be increasing the levels of control and monitoring we perform.

You should be aware that:

- transactions may be delayed, blocked, frozen or refused where we have reasonable grounds to believe that they breach Australian law or sanctions (or the law or sanctions of any other country). Where transactions are delayed, blocked, frozen or refused Westpac and it's correspondents are not liable for any loss you suffer (including consequential loss) howsoever caused in connection with the Service;
- we may from time to time require additional information from you to assist us in the above compliance process; and
- where legally obliged to do so, we will disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties.

You provide Westpac the following undertakings and indemnify Westpac against any potential losses arising from any breach by you of such undertakings:

- you will not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country); and
- the underlying activity / product for which the Service is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

Code of Banking Practice

Westpac has adopted the Code of Banking Practice and relevant provisions of the Code apply to this Service. If you are an individual or a small business customer (as defined by the Code) you can obtain from Westpac upon request general descriptive information concerning Westpac's banking services, including:

- account opening procedures;
- Westpac's obligations regarding the confidentiality of your information;
- complaint handling procedures;
- bank cheques;
- the advisability of you informing Westpac promptly when you are in financial difficulty; and
- the advisability of you reading the terms and conditions applying to each banking service Westpac provides to you.

Enquiries

For Telegraphic Transfers

Contact the Westpac International Service Line on 131032 which is available to answer all enquiries relating to International Telegraphic Transfers.

The line is open Monday to Friday between 8:00am to 8:00pm (EST/ESST).

For Drafts

Please contact your Westpac Branch

When making any enquiry, please have your receipt showing the details of your purchase to assist us.

Customer Receipt

S49 

Office Use: 035039:F055013:1033:01

Date: 11/02/2016

Account No.	Transaction Type	Amount
Seq: 465784827		
#####5990	FX TT Sale	\$13,029.32
#####5990	FX TT Fee	\$32.00
	Current Balance:	\$31,379.79
	Available Balance:	\$31,379.79

PIN VALIDATED

Transactions followed by an asterisk (*) include a GST component

F058650



OVERSEAS TELEGRAPHIC TRANSFER

S50

Customer Copy

BSB 035039
BRANCH NORWOOD

DATE 11/02/2016
TIME 16:30
TELLER F055013

Purchaser Details:

BLOOMS PAINTING WORKSHOPS PTY LTD
26 RAILWAY PDE

KAPUNDA SA 5373 AUSTRALIA
HP: WP: 0412587438

Beneficiary Details:

MR AND MME. ROLAND RAPHOZ
10 BD DE PUBLIER
74500 EVIAN LES BAINS, FRANCE

Intermediary Bank:

FRANCE

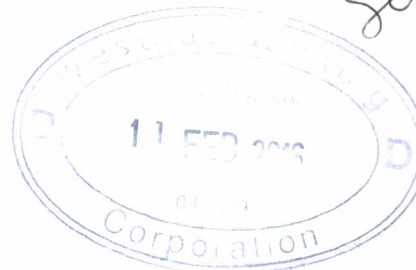
*Set up house
to purchase/white
goods + utilities*

Beneficiary Account Number:

FR2430002021530000001505J93

Beneficiary Bank Code:

CRLYFRPP246



Beneficiary Bank:

CREDIT LYONNAIS EVIAN LES BAINS
1 AVENUE JEAN LEGER
74500 EVIAN LES BAINS
FRANCE

Message:

JACQUELINE COATES MANAGE HOUSE

Instructed Value Date : 11/02/2016

Transaction Reference Number: 4532963

Payment Method: Debit Account

WBC Account No: ##### ##5990

Transaction Amount: EUR8,000.00
Fee Amount: 32.00
Total Paid: 13,061.32

Currency Code & Amount	Exchange Rate	AUD Amount	Deal no.	FEC no.	Maturity Date
EUR8000.000	0.614000	13,029.32	312982		

(Low for SUPER FUND)

*(DISCOUNT RATE THROUGH DEMON.)
BULK TRANSFER FROM
WORKSHOPS account to
ELIZABETH RAPHOZ To
cover house hold items such as
white goods, sofas, utilities
& expense in
trans*

Westpac Banking Corporation
ABN 33 007 457 141

Terms and Conditions of Purchase

Westpac agrees to transmit cleared funds to the beneficiary in the currency and foreign jurisdiction nominated by you ("the Service"), Westpac will provide the Service by either:

- transferring funds to the beneficiary's overseas account directly or through another bank or banks ('telegraphic transfer'), or
- drawing a draft payable in the nominated currency to the beneficiary ("draft").

Where the Service is to provide a telegraphic transfer, transmission of funds will occur on the date of your instructions or the next available business day. Under normal circumstances, funds should arrive in the beneficiary's account within 1 to 2 business days. However, Westpac can give no general assurances on the timing of receipt of the funds by the beneficiary. Delays may occur for a number of reasons beyond Westpac's control. Westpac cannot be responsible for such delays.

Where the Service is a draft, the draft will be delivered to you and it is up to you to arrange for the draft to be sent to the beneficiary.

Whilst the draft is in your possession you should keep it in a safe place and safeguard it as you would cash. Under no circumstances are drafts to be photocopied or otherwise replicated without prior permission in writing from Westpac. You should notify Westpac immediately if the draft is lost or stolen.

If you want to send a draft in a foreign currency and you used Australian Dollars to pay for your draft, if you request Westpac to stop payment or repurchase that draft, your funds will be exchanged and returned to you at Westpac's "buy" exchange rate. This exchange rate will be different to Westpac's "sell" rate used to calculate the cost to you in Australian Dollars for your draft, and this may therefore result in you being refunded less than the amount you originally paid for the draft. Please note that Westpac will not be able to stop payment on a draft once it has been paid. Any stop payment may also result in charges being deducted by an overseas bank from the amount you are refunded. Westpac has no control over these charges. Please note that any repurchase will be made at the sole discretion of Westpac and a fee may also be payable. A fee may also be payable by you in respect of any stop payment request. Details of these fees are available on request from your nearest Westpac branch.

Westpac Fees

Westpac will provide the Service in exchange for fees. Westpac's fee for the Service will be advised prior to purchase and the fee is payable by you. Information in respect to Westpac's fees and charges for the Service and Related Services are available on request at your nearest Westpac branch.

Other Bank Fees

Payment and handling charges, and commissions are often levied by overseas paying, correspondent, intermediary, remitter and beneficiary banks ("Other Banks"). Any such charges are to borne by the beneficiary and may be deducted from the transmitted funds.

Westpac has no control over the charges levied by Other Banks and these charges are subject to change. Please note these charges can be substantial, particularly for payments in a currency other than that of the receiving country.

Limitation of Liability

Except for the terms which are implied by law in contracts (including in the Trade Practices Act 1974), Westpac and its Correspondents:

- Make no express or implied warranty or representation in connection with the Service (including the type, quality and standard of the Service or its fitness for any purpose);
- Are not liable for any loss you suffer (including consequential loss) howsoever caused in connection with the Service (including, but not limited to, if the loss is caused by delay, error or failure in transit or transmission); and
- Are not liable for any loss you suffer (including consequential loss) in connection with its negligence or its breaching a term, warranty or condition in relation to the Service.

Where we or our Correspondents are liable for a breach of the Terms and Conditions of Purchase, then our liability is limited to the supply of the Service again or payment of the cost of having the Service supplied again.

Privacy

The information Westpac collects on this form will be used to provide you with the Service. It may be disclosed to other members of the Westpac Group, service providers who do things on our behalf, other banks, or to other third parties, where it is required or allowed by law or where you have otherwise consented. It may also be transferred overseas by Westpac for the purpose of providing you with the Service.

You can access the information we have collected on this form, if we have retained it, by contacting the branch that you have purchased the Service from. If you do not provide the information requested on the form, we may be unable to provide you with the Service.

You agree that where you have provided personal information about another individual (including the beneficiary), you will make that individual aware that you have provided us with the information and you will make the individual aware of the information contained in this privacy section.

The Westpac Group means Westpac Banking Corporation and its related bodies corporate, including but not limited to Westpac General Insurance Limited, Westpac Life Insurance Services Limited and Westpac Financial Services Limited.

Anti-Money Laundering and Counter-Terrorism Financing Obligations

Please be advised that in order for Westpac to meet its regulatory and compliance obligations we will be increasing the levels of control and monitoring we perform.

You should be aware that:

- transactions may be delayed, blocked, frozen or refused where we have reasonable grounds to believe that they breach Australian law or sanctions (or the law or sanctions of any other country). Where transactions are delayed, blocked, frozen or refused Westpac and its correspondents are not liable for any loss you suffer (including consequential loss) howsoever caused in connection with the Service;
- we may from time to time require additional information from you to assist us in the above compliance process; and
- where legally obliged to do so, we will disclose the information gathered to regulatory and/or law enforcement agencies, other banks, other members of the Westpac Group, service providers or to other third parties.

You provide Westpac the following undertakings and indemnify Westpac against any potential losses arising from any breach by you of such undertakings:

- you will not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country); and
- the underlying activity / product for which the Service is being provided does not breach any Australian law or sanctions (or the law or sanctions of any other country).

Code of Banking Practice

Westpac has adopted the Code of Banking Practice and relevant provisions of the Code apply to this Service. If you are an individual or a small business customer (as defined by the Code) you can obtain from Westpac upon request general descriptive information concerning Westpac's banking services, including:

- account opening procedures;
- Westpac's obligations regarding the confidentiality of your information;
- complaint handling procedures;
- bank cheques;
- the advisability of you informing Westpac promptly when you are in financial difficulty; and
- the advisability of you reading the terms and conditions applying to each banking service Westpac provides to you.

Enquiries

For Telegraphic Transfers

Contact the Westpac International Service Line on 131032 which is available to answer all enquiries relating to International Telegraphic Transfers.

The line is open Monday to Friday between 8:00am to 8:00pm (EST/ESST).

For Drafts

Please contact your Westpac Branch

When making any enquiry, please have your receipt showing the details of your purchase to assist us.

samantha@morawealth.com.au

From: Revolution Consulting - Nicole <nicole@revcon.com.au>
Sent: Thursday, 19 December 2019 10:34 AM
To: samantha@morawealth.com.au
Subject: Jac Coates - Blooms Superannuation Fund (SMSF)
Attachments: 80314815_520625895190542_5214565187582951424_n.jpg; 79958100_960214081019434_1636566604894437376_n.jpg

Hi Samantha

Just checking in relation to Jac Coates Blooms Superannuation Fund (SMSF)

She has received a notice from ATO (attached), can the ATO be notified you are working on it?

I have sent over all the documents apart from below which I have asked as urgent to Jac today she said she will email

Date	Narration	Spent
17/03/2016	Withdrawal Online 1275238 Inti Catherine French carhire & item	1,311.54
13/06/2016	Withdrawal Online 1592376 Pymt The living renos & prep house	5,000.00
13/01/2017	WITHDRAWAL ONLINE 1379557 INTL MLE FORGET Manage Fr House	452.97

4. Can you please provide supporting documents for the following transactions:

19/04/2016	Withdrawal Cash Gawler SA	18,000.00	
------------	---------------------------	-----------	--

Clarification in relation to

30/09/2015	Withdrawal Online 1025306 Inti Scp J.M.Ce French house dep 2	9,597.26
30/09/2015	Withdrawal Online 1610440 Inti Scp J.M.Ce Deposit3Frenchhous	9,344.99

These transactions are the deposits for the property purchase

Please confirm if you need anything else

Kind Regards

Nicole



Invoice

L'Hirondelle

Accomodation & Studio hire

L'Hirondelle 6 Rue de
Montroux La Foret Du
Temple, Limousin France



June 6, 2016

To Karen Caba ECM Travel Management

ECMTravel@live.com.au

6A First Street Virginia, QLD 4014 tel: (03) 86828895

From

BLOOMS INVESTMENT HOLDINGS PTY LTD
as Trustee for BLOOMS SUPERANNUATION FUND
ABN 12 347 948 404

Bank Account Number: Westpac DIY Super Working Account

BSB Number 035 075 Account Number 295 229

PO BOX 598
Kapunda 5373
M. 0429 100 929
jacquelinecoates@bigpond.com

June 6, 2016

Being for
Accommodation June 2016 for L'Hirondelle
6 Rue de Montroux, La Foret Du Temple, Creuse, Limousin, France
For 6 guests

From June 12-25 including

- host assistants prior to guests arrival for tour prep and marketing styling
- hire of studio space and easels equipment for French Art School

Accommodation \$3,600 of L'Hirondelle villa

Ballroom Art Space Hire for painting and Usage of easels and art equipment in studio
\$3000

Total due inc GST \$6,600 (Australian currency)

Please pay into the account details provided above.

Many thanks
Jacqueline Coates

the living house

partners in creative sustainable home making

TAX INVOICE

April 2016

CLIENT

BLOOMS INVESTMENT HOLDINGS PTY LTD
as Trustee for **BLOOMS SUPERANNUATION FUND**

Jacqueline Coates
Trustee Blooms Investment Holdings Pty Ltd

Salon Rouge Gallery
Trustee for
Post Office Box 598, Kapunda, 5373, SA

ABN 12 347 948 404

PROJECT

Repairs and Maintenance

6 Rue de Mortroux,
La Foret Du Temple,
Limousin, FRANCE.

Stage Two

Clean out barn, measure and prepare for conversion to living space
Investigate baker's oven and feasibility of renovating/demolishing/relocating and clean out rear barn
Rectify bathroom floors

TOTAL THIS CLAIM
INCLUDING GST

\$ 3,000.00 AUD

Please transfer payment to

N C COATES / THE LIVING HOUSE
BENDIGO BANK
BSB 633-000
ACC 116893058
REF 'BLOOMS' PP02'

ABN 72 500 474 972

NSW Lic# 89109C

mobile 0408 664 366

363 BARRABOOKA ROAD
TANJA NSW 2550

email nigelccoates@gmail.com

skype [nigelccoates](#)

LOAN DETAILS



Westpac Banking Corporation
ABN 33 007 457 141

\$63,500
for Super fund
purchase of
FRENCH
PROPERTY

Gawler, SA, Small Business Banking,
WRBB
87 Murray Street
Gawler, SA 5118

Telephone 08 8521 4318
Facsimile 08 8522 2163
Our Ref: 102032618
Your Ref: 93091021

The Secretary
Bloom Property Holdings Pty Ltd
9 Carrington Street,
KAPUNDA SA 5373

FRENCH
PROPERTY

2 June 2015

Dear Sir/Madam,

Thank you for the opportunity to discuss your finance requirements. I am pleased to advise that your request for finance has been approved. Full details regarding your Facilities are detailed in the attached Business Finance Agreement.

Would you kindly sign and return the duplicate Business Finance Agreement to accept this finance offer.

We appreciate the opportunity to provide your finance on this occasion and look forward to being of assistance to you in the future.

If you have any questions about any aspect of your finance or the attached documentation, please do not hesitate to contact me.

Yours sincerely,

Michelle Bassett
Local Business Banker
0407 974 269

035075 295317
transferred to

035075 295229

05.11.2015

Business Finance Agreement

2 June 2015

To: Bloom Property Holdings Pty Ltd ACN: 605 223 185 as trustee for Bloom Property Trust

We are pleased to offer finance as detailed in the following sections and attachments to this letter:

- **FINANCE DETAILS** **Page 2**
 This schedule details the Facilities, including the finance amount, term, repayment arrangements, interest rate and fees payable.
- **DETAILS OF FEES & CHARGES** **Page 3**
 This schedule displays details of the fees and charges payable, and how they are calculated.
- **TERMS OF FINANCE OFFER** **Page 5**
 These are terms specific to your finance arrangements.
- **ACKNOWLEDGEMENT & ACCEPTANCE** **Page 11**
 This section must be signed and returned to accept this finance offer.
- **ADDITIONAL ATTACHMENTS**

Product Schedules
 These contain information specific to certain types of Facilities. The attached Product Schedules relevant to your Facilities are:

 - **Business Loan with Redraw**

General Conditions Schedule

The General Conditions Schedule contains terms and conditions that apply to all borrowers.

For definitions of terms used in this letter please refer to the General Conditions Schedule.

However, the General Conditions Schedule does not apply to Invoice Finance. This Agreement is a pricing agreement for the purposes of the Invoice Finance Agreement.

This Agreement only applies to the Facilities listed in the attached Finance Details.

Finance Details

Borrower's Name	Bloom Property Holdings Pty Ltd ACN: 605 223 185 as trustee for Bloom Property Trust
------------------------	---

Facility A	Business Loan with Redraw		
Purpose	To Purchase Workshop		
Existing Limit	\$ 0.00	Interest: \$2,916 x24mths -\$63,500=\$6,484 Interest a year: \$3,242	
Change in Limit	\$ +63,500.00		
Resultant Limit	\$ 63,500.00		
Interest Details			
Base Rate % p.a.	5.40	Base Rate Name	Small Business Loan Rate
Margin Rate % p.a.	-0.26	Interest Type & Term (if applicable)	Variable
Resultant Rate % p.a.	5.14	Interest Charge Frequency	Monthly
Payment Details			
Finance Term	2years.		
Payment Amount	\$2,916.00	Payment Frequency	Monthly
Payment Type	Principal Interest & fees		
Facility Fee(s)			
Facility Fee Type	Loan Service Fee	Amount & Accrual Cycle	\$10.00 per month
Facility Fee Type	Line Fee	Amount & Accrual Cycle	Nil

Interest from 5/11/2015 to 30/06/2016: 239/365 days x \$3,242 = \$2,122.84

The Facilities for this Borrower will be secured by the following:-	
Status	Details
Offered	\$391,000.00 Limited Guarantee and Indemnity from Jacqueline Sarah Coates supported by
Held	Mortgage by Jacqueline Sarah Coates over the property located at 32 Baker Street, Kapunda SA 5373
Held	Mortgage by Jacqueline Sarah Coates over the property located at 19 Carrington Street, Kapunda SA 5373

Details of Fees & Charges

What are the set up costs for this finance?

<u>Lender</u>	
Establishment Fee	\$ 660.00
Total (excludes ongoing fees)	\$ 660.00

Do property valuation fees apply?

We may, at any time, obtain a valuation of any new security property or an updated valuation of any existing security property from a Licensed Valuer. If we do, you will have to pay for the valuation. We will advise you before we do so. The cost may be debited to one of your accounts.

Is the amount of these fees and charges likely to vary?

The fees and charges quoted above are indicative of what is payable to us and/or the Government.

Should we be required to pay additional Government charges in relation to the security documentation and they are not quoted above, then you will be required to cover these costs. Any fees or charges not paid by you (or authorised for payment) after acceptance of this offer may be debited to any of your accounts.

If the Facilities or Securities are complicated in nature, we may instruct our solicitors to prepare the Securities. If so, you will have to pay their costs and disbursements. An estimate of the amount payable will be provided to you on request.

If you increase, extend or vary a Facility, additional fees and charges may apply.

What happens if the Agreement does not proceed?

- You will be responsible for payment of any legal fees and disbursements incurred up to that time; and
- You may be required to pay, or we may keep (or debit any of your accounts with) any other fees and charges incurred, which would have been payable under the Agreement.

If, after accepting this offer, you decide not to proceed, we are entitled to retain the Establishment Fee, but part of the Establishment Fee may be refunded to you. As you will appreciate, the funds retained will be used to compensate us for work completed up to the point of you notifying us that the Facilities are no longer required.

Please note, if you had elected to add the Establishment Fee to the amount of your Facility, and after accepting this offer you decide not to proceed, you may still be required to pay part of the Establishment Fee. The Lender may debit any of your accounts for this amount.

How are the ongoing fees and charges on my Facilities calculated?

The Finance Details set out each fee applicable to your Facilities, and the amounts or rates of those fees. The method of calculation and charging for these fees is detailed below.

Business Loans

Loan Service Fee is a flat fee, calculated monthly in arrears. It is charged to your account quarterly in arrears on the last Business Day of March, June, September and December.

Redraw Fee is a flat fee charged when you redraw available funds from a loan account with the Redraw feature available. It is currently \$10 for redraw accessed through Telephone Banking (self service option) or Internet Banking and \$50 for other methods of redraw when assisted by staff such as Telephone Banking operator assisted, over the counter at a branch or through your manager. These fees are subject to change. The Redraw Fee is charged to your loan account only when you access the redraw Facility.

Line Fee is calculated as a percentage of the Facility limit. It is charged monthly in advance from the first Business Day of the first full month after the Facility is established. There is no refund for the month the account is closed.

Administration Fee is applicable to fixed rate loans only. It is a flat fee currently \$300, but subject to change. It is charged to your loan account whenever a prepayment (payment above the agreed repayment schedule) is made on a fixed rate loan.

Break Cost is applicable only to fixed rate loans. Full details of how the cost is calculated is contained in the "To help you better understand fixed interest rates" explanatory handout. It is debited to your loan account where there is a cost payable by you.

Terms of Finance Offer

What do I need to do before the finance will be available to me?

This offer of finance is subject to the following conditions. You need to:

- accept this offer (See “How can I accept this finance offer?”)
- pay the Establishment Fee
- complete and sign any new security documentation, and any other documents we ask you to sign, to our satisfaction including, in the case of Invoice Finance, the Invoice Finance Agreement
- in order for us to accept a guarantee as security, the Guarantor will need to meet with one of our representatives without you being present. The Guarantor will also need to obtain independent legal advice from an independent lawyer (neither yours nor ours) who will provide us with a certificate to the effect that the Guarantor fully understands and agrees to the terms of the new guarantee. (please note that we will not be responsible for the cost of that advice - the lawyer’s costs are the responsibility of you or the guarantor). A Guarantee Document Preparation Fee also applies.

We need not provide any finance to you, unless we are satisfied that no Default Event (as defined in the General Conditions Schedule or, in the case of Invoice Finance, the Invoice Finance Agreement) is continuing, or would result from the finance being provided.

Do I have to provide Security?

This is not an agreement to give Security. However, unless a Facility is stated as unsecured in the Finance Details, we will not provide any Facility until you do so.

When will my finance arrangements be reviewed?

We may review each Facility other than the Invoice Finance Facility:

- annually and
- at any other time after giving notice to you.

Refer to the General Conditions Schedule for further information.

In the case of Invoice Finance, we may review the Facility in accordance with the Invoice Finance Agreement.

What should I know about interest rates, margins and Term Premium for Facilities other than Commercial Bill Line Facilities?

Where an interest rate applies to a Facility:

- interest accrues and will be calculated on the daily balance owing in the loan account from the first day of drawing to the date of repayment
- where either monthly interest is specified in the Finance Details or where no interest charge frequency is specified in the Finance Details (and the Borrower has not otherwise paid interest only in advance for the relevant period), interest is payable on the last Business Day of each calendar month
- quarterly interest (where applicable) will be payable on the last Business Day of March, June, September and December

- half yearly interest (where applicable) will be payable on the last Business Day of March and September
- interest may be debited to the loan account without notice to you.

You agree to pay:

- interest on each Facility at the overall rate stated in the Finance Details (see the “Resultant Rate”). The Resultant Rate is made up of the Rate or base rate plus any margins and any Term Premium stated in the Finance Details
- interest on overdue amounts including excesses above Facility Limits at the *Unarranged Lending Rate* (as determined by the Lender from time to time).

Where there is a “Rate” specified in the Finance Details it is based upon BBSY determined as set out in the General Conditions Schedule (unless we notify you before you enter into the facility that it is based on another external reference rate). Where there is a “base rate” named in the Finance Details it is as defined in the General Conditions Schedule.

Where the rate or base rate is variable we will notify you of variations to our current rates (other than rates linked to an external reference rate such as BBSY), and our *Unarranged Lending Rate* either by advertisement appearing in a national newspaper or in writing to you or any other method allowed under any applicable law or code. (see General Conditions Schedule).

Any Business One Margin or Business Loan Margin incorporated in your Resultant Rate is determined by taking into account the term of the Facility, our internal and external funding costs (without including our costs of the external reference rate or market linked rate applying to your Facility) and any other matter we consider relevant adopting commercially reasonable procedures and is calculated daily and is payable with any interest.

Any Margin Rate incorporated in your Resultant Rate is calculated on the balance outstanding of your facility and is payable with any interest.

We may vary any margin at any time. If you have paid Interest Only in Advance any change to the Margin Rate will take effect at the conclusion of the Interest Only in Advance Period. We will notify you of the amount of the change either by advertisement appearing in a national newspaper or in writing to you or any other method allowed under any applicable law or code. (see “Variations” in the General Conditions Schedule).

Any change in a rate, base rate, or margin means your Resultant Rate changes. You can call us at any time to find out your current Resultant Rate.

Any Term Premium incorporated in your Resultant Rate will be based upon the term of your Facility. It is calculated on the balance outstanding of your facility using a simple interest calculation and applies in addition to the fixed or variable rate and is payable with any interest.

Details of our current interest rates are available on our website or on request.

Can the amount of my fees and charges change?

Fees and charges quoted in the Finance Details are based on the finance product selected. Any changes to amount outstanding, or to terms and conditions, may result in a change to the amount of those fees. See “How are the ongoing Fees and Charges on my Facilities calculated?” (or, in the case of Invoice Finance, the Invoice Finance Agreement) for more details.

We may vary the fees and charges payable, or introduce new fees and charges, as explained in the General Conditions Schedule (or, in the case of Invoice Finance, the Invoice Finance Agreement).

Goods and services tax (GST) is a tax payable in respect of taxable supplies (as defined in the GST law).

Some fees and charges may be varied as a result of GST in the manner outlined above.

Where, as provided in the General Conditions Schedule (or, in the case of Invoice Finance, the Invoice Finance Agreement) you have to:

- indemnify us against an amount; or
- pay or reimburse us for an amount we will pay or have paid to someone else (a Supplier) and the cost to us includes GST payable to the Australian Tax Office by the Supplier,

the amount you will pay us, or that we may charge to any of your accounts, will include any GST or other tax paid or payable by us or the Supplier.

However, to the extent that we are entitled to claim an input tax credit or a reduced input tax credit in respect of any supply which is paid or reimbursed by you, and the benefit of that credit is not reflected in the amount you have paid, it will be passed on to you later.

Where are the ongoing fees charged?

Those fees may be charged to any of your accounts. Generally this will be the Facility account or the principal transaction account of the borrower.

What happens if there is a change in law?

Whenever we determine that as a result of a Change in Law any of the following occurs in connection with our commitment to provide any Facility (subject to the terms of this Agreement) or in connection with financial accommodation provided or to be provided under any Facility or this Agreement:

- our costs are increased;
- an amount received or receivable by us is reduced; or
- our return on capital or other effective return is reduced (including because more capital needs to be allocated to any Facility and cannot be used elsewhere),

we may notify you. You must pay us on demand the amounts certified by us to be necessary to compensate us for the increase or reduction. That certificate will give an outline of the calculation of the amount demanded and will be conclusive and bind you in the absence of manifest error.

A **Change in Law** is the introduction of, or a change in, any law, official directive, ruling or request or a change in its interpretation or application. If it does not have the force of law, it must be one with which responsible Australian banks would comply. It includes any with respect to capital adequacy, special deposit, liquidity, reserve, prime assets, tax or prudential requirements (except a change in tax on overall net income).

How can I make repayments?

Refer to 'How can I make my payments'

Are my Facilities repayable on demand?

Yes, unless otherwise stated in the Finance Details.

How often will I receive statements of account?

We will send you a statement of your loan account every six months or more frequently as agreed between us.

Does the Code of Banking Practice apply?

If any one borrower is a small business as defined by the Code:

Each relevant provision of the Code of Banking Practice will apply to your finance from the date we adopt that provision.

We do not automatically apply every provision of the Code to certain customers and guarantors dealing with our equipment finance business, for reasons relating to the speed with which they prefer to effect those transactions. Those customers can, however, elect to receive either the full disclosure benefits of the Code or the benefit of best practice, non-Code based disclosure.

The relevant descriptive information referred to in the Code of Banking Practice is set out in our Terms and Conditions booklets:

- *Deposit Accounts for Personal Customers Product Disclosure Statement - incorporating Terms and Conditions for using your account*
- *Deposit Accounts for Business Customers Product Disclosure Statement - incorporating Terms and Conditions for using your account*

These booklets include the following information:

- our account opening procedures;
- our obligations regarding the confidentiality of your information;
- complaint handling procedures;
- general descriptive information regarding bank cheques;
- a recommendation that you inform us promptly if you are in financial difficulty; and
- a recommendation that you carefully read the terms and conditions applying to the relevant banking service (which in relation to your business finance means you should carefully read your Business Finance Agreement before signing it).

Copies of these booklets are available on request.

If none of the borrowers are a small business as defined by the Code:

No.

If I am borrowing with someone else, can I determine my liability?

If there is more than one borrower, each of you is individually liable for the full amount of the Facilities, unless this Agreement provides otherwise. We will allow a borrower to terminate their liability in respect of future advances or financial accommodation on giving us written notice. This right only applies where we can terminate any obligation we have to provide further credit to any other borrower under the same Facility.

How can I make my payments?

You can make any repayment of amounts lent under this Agreement or payment of any other amounts under this Agreement:

- by periodical payment from an account in your name you conduct with us. You can choose this option by completing the details in the Acknowledgement and Acceptance section.

Current periodical payment fees are quoted in our Banking Services brochure, which you can obtain from any branch, or by calling Business Telephone Banking on 132 142; or

- by periodical payment from an account with another financial institution – you will need to organise this with that financial institution; or
- at any of our branches in Australia. Please let your Business Banking Manager know if you require a deposit book; or
- by use of Business Internet Banking or Business Telephone Banking.

Some of the options listed above may not be available to you, depending on your Facility. Your Business Banking Manager can assist you in selecting the right payment option for your Facility.

If you arrange to make payments by direct debit and we debit your account where there are insufficient funds in it, then the payment may be reversed and you will be regarded as not having made your payment.

If you ask us to cancel a request to arrange direct debit payments to your loan account from an account with another financial institution we will do so promptly. However you will need to make other arrangements to make your loan repayments.

We will promptly process any complaint by you that a direct debit was unauthorised or otherwise irregular.

Where the interest rate is other than a fixed rate and the Payment Amounts are stated in the Finance Details schedule of this Agreement, those amounts are calculated on certain assumptions (including that there is no change in interest rates, and payments are made on the due date). It is unlikely these assumptions will all turn out to be true in most cases. Where there is a change with your loan (for example, an increase or decrease in interest rates) you may need to speak to the Lender about increasing or decreasing the Payment Amount to stay within the nominated Finance Term. The Lender will not be responsible for informing you of any increase or decrease in the Payment Amount that may be necessary to maintain the nominated Finance Term.

Can I stop my obligations in respect of further advances?

If you are jointly and severally liable under a credit Facility, we will allow you to terminate your liability in respect of future advances or financial accommodation on giving us written notice. This right only applies where we can terminate any obligation we have to provide further credit to any other debtor under the same credit Facility, for example any obligation we may have to pay unpresented cheques under an overdraft Facility.

How can I accept this finance offer?

You have 30 days from the date of this offer to accept it, unless we extend the date.

You will need to complete, sign, date and return the second copy of this Finance Agreement to this office. When we receive your acceptance, the Agreement will commence and will replace all previous agreements between us in relation to the Facilities.

We may withdraw this offer at any time before you accept it, if we become aware of anything we consider changes the basis on which the offer was made.

If you do not draw any Facility (except for Overdraft or Line of Credit Facilities) within 3 months after you accept the offer, we may cancel that Facility unless we have agreed otherwise.

Signed for and on behalf of Westpac Banking Corporation by:



Michelle Bassett
Local Business Banker
Gawler.SA, Small Business Banking, WRBB
0407 974 269

Acknowledgement & Acceptance

Acknowledgements And Acceptance of Business Finance Terms and Conditions

Each Borrower:

1. accepts the offer dated 2 June 2015
2. acknowledges receipt of, has read and understood the General Conditions Schedule (except where this Agreement provides an Invoice Finance Facility only) and any Product Schedules
3. *encloses the Invoice Finance Agreement signed in duplicate
4. requests that you prepare any Securities and authorises you to register the Securities *(and, for Invoice Finance, the Invoice Finance Agreement) on any register you consider appropriate. (I/We acknowledge that I/we must pay all registration fees even if settlement does not occur)
5. *encloses a cheque for the total amount of fees payable (I/We will forward a cheque for any valuation fees, registration fees applicable, once advised of the amount.)
*authorises you to debit the following account(s) for the fees payable (including any valuation fees, registration fees applicable):

Account Number _____	Account Number _____
Branch _____	Branch _____
Amount \$ _____	Amount \$ _____

6. *requests that you debit my/our account number _____ at _____ branch for the balance of the purchase moneys payable at settlement. *(up to the sum of \$_____), and pay this amount as my/our solicitor/agent/conveyancer directs.
7. *authorises you to debit my/our account and pay my/our solicitor's/agent's/conveyancer's account, as instructed at settlement.
8. a)

*authorises you to debit the following account(s) conducted with you for the Payment Amount(s) as outlined in the Finance Details section of this Agreement:

Loan Account to be credited	Account to be debited
Facility: A	Account Name: _____
	Account Number: _____
	Branch Name: _____

Please note that you may only nominate an account to be debited that is held in the name of at least one borrower. If you wish an account in another name to be debited, you will need to arrange for that account holder to establish a periodical payment authority separately.

b)

*authorises you to debit the following account conducted by with you for the interest charge as described in the Interest Details section of the Finance Details schedule:

Loan Account to be credited	Account to be debited
Facility: A	Account Name:
	Account Number:
	Branch Name:

Please note that you may only nominate an account to be debited that is held in the name of at least one borrower. If you wish an account in another name to be debited, you will need to arrange for that account holder to establish a periodical payment authority separately. (**delete & initial whichever is not required*)

- 9. confirms that they do not hold any assets as the trustee of a trust unless the Agreement states that it is a trustee;
- 10. acknowledges that each Borrower is liable for the whole amount of the Facility. This means that you can require any borrower to pay all the principal, all the interest and all other amounts. If the other Borrower or Borrowers do not pay any amount, each Borrower acknowledges that it will have to pay the full amount itself.

SIGNED for and on behalf of Bloom Property Holdings Pty Ltd ACN: 605 223 185 as trustee for Bloom Property Trust

Sole Director/Secretary
 Print Name Jacqueline Sarah Coates

DATED: ____ / ____ / ____

The Solicitor, Settlement Agent or Land Broker acting for me/us is:-

Name:

Address:

Phone/Fax:

BUSINESS LOAN WITH REDRAW

This Schedule sets out additional terms and conditions of your variable rate Business Loan with Redraw which are not included in the Finance Details.

Redraw

You can access available funds built up by making additional or lump sum repayments in excess of scheduled repayments. If you wish to redraw your available funds, you should contact the Lender to check how much your available funds are and ensure that you don't redraw more than that amount. Your loan account statements will show the amount of available funds.

If you have available funds in your loan account, you may:

- take a "repayment holiday" for as long as the available funds in the loan account cover scheduled repayments, and/or
- withdraw your available funds ("redraw") from the loan account. You can only draw on any cheques deposited to the loan account once they have been cleared. The Lender may vary the terms and conditions that apply to the redraw option.

You can arrange a redraw through Telephone Banking or Internet Banking. If you do not already use these services you can arrange to set up access by contacting us.

You can also arrange a redraw by completing the attached Redraw Request form and returning it to us. All borrowers are to sign the Redraw Request form. Company borrowers must sign the Redraw Request form in conformity with their account operating authority.

For details of the redraw fees applicable please refer to the Details of Fees and Charges section of this Agreement.

The Lender may refuse any request for a withdrawal at any time. The Lender may also cancel your redraw option at any time, but will tell you if it does so.

Any person authorised to operate on the loan account may cancel the redraw option at any time by giving the Lender written notice. If a joint borrower determines their liability in respect of future advances, the redraw option will be automatically cancelled. If the redraw option is cancelled for any reason, the Lender will decline any request for redraw from the loan account.

Portability

If you want to replace any of the security for your loan with other security approved by the Lender, please contact the Lender. If the Lender agrees to your request, you will need to pay a fee.

REDRAW REQUEST

Date: ____ / ____ / ____

Re: _____
 (Insert Borrower Name)

Loan Account Number: _____

Branch: _____

I/We give you notice that I/we wish to redraw available funds from the above loan account made available to me/us by the Lender.

Please debit my/our loan account and apply the funds as set out below.

DETAILS

Amount: \$ _____
 (must not be more than the available funds)

Payment Options: (Please ✓ the method of payment required)

1. Please credit the amount to my/our account no. _____
 At _____ branch.
2. Please forward a bank cheque to me/us payable to:

3. Please pay the above amount in cash to be collected by me/us at
 _____ branch.

Drawdown Date: ____ / ____ / ____

Yours faithfully,

All borrowers to sign. Company borrowers – this authority is to be signed in terms of account authority held.

GENERAL CONDITIONS SCHEDULE

1 READING THIS SCHEDULE

1.1 USING THIS SCHEDULE

This Schedule sets out terms that apply to all borrowers.

This Schedule should be read with this Agreement and forms part of it.

Where this Schedule conflicts with any other term of this Agreement, the other term will prevail, except as set out in clause 4 ("Lender's Powers") below.

1.2 TERMS USED IN THIS SCHEDULE

The following definitions apply to this Agreement.

"Administration" includes bankruptcy, administration (including any arising out of insolvency, mental illness or incapacity), compromise or arrangement with creditors, assignment for creditors, receivership, winding up, dissolution or anything similar.

"Authorisation" includes any licence, consent, authority, authorisation, filing, lodgement, approval or registration.

"BBSY", for a period, is the bid rate for that period as shown on the Reuters Screen page "BBSY" at 10.30 am Sydney time on the first day of the relevant period. If there is no such rate for that period, or the basis on which BBSY is calculated or displayed is changed and, in our opinion, it ceases to reflect the basis of our cost of funding, BBSY will be the rate we determine acting in good faith and in a commercially reasonable manner.

"Business Day" means a weekday on which banks are open for business in your state. A Business Day ends at 4.00 pm (5.00 pm on Friday) local time in your state. "Your state" is the state or territory of your address specified in this Agreement, or if that is outside Australia or there is no such address, New South Wales.

"Business Development Rate" means the base rate determined and set by the Lender from time to time as the Lender's business development rate (or a name we substitute for that name). Details of current rates will be published from time to time and are available on our website www.westpac.com.au or by calling us on 132 142.

"Business Equity Access Rate" means the base rate determined and set by the Lender from time to time as the Lender's business equity access rate (or a name we substitute for that name). Details of current rates will be published from time to time and are available on our website www.westpac.com.au or by calling us on 132 142.

"Corporations Act" means the Corporations Act 2001 (Cwlth).

"Default Event" has the meaning given in clause 4.2 ("What is a Default Event?") below.

"Default Interest Rate" means, unless otherwise set out in this Agreement, Westpac Banking Corporation's unarranged lending rate as published from time to time (or any other rate the Lender specifies).

“Encumbrance” means any:

- security interest under the PPSA or security for the payment of money or performance of obligations including a mortgage, charge, lien, pledge, trust, power, or title retention or flawed deposit arrangement; or
- right, interest or arrangement which has the effect of giving another person a preference, priority or advantage over creditors including any right of set-off; or
- right that a person (other than the owner) has to remove something from land (known as a profit à prendre), easement, public right of way, restrictive or positive covenant, lease, or licence to use or occupy; or
- third party right or interest or any right arising as a consequence of the enforcement of a judgement, or any agreement to create any of them or allow them to exist.

“Facility” means a finance facility provided to you under this Agreement.

A **“guarantee”** includes an indemnity.

“law” means common law, principles of equity, and laws made by parliament (and laws made by parliament include State, Territory and Commonwealth laws and regulations and other instruments under them, and consolidations, amendments, re-enactments or replacements of any of them).

“Lender” means Westpac Banking Corporation (ABN 33 007 457 141) and its successors and transferees.

“Lender Arrangement” means any document, agreement or arrangement (whether existing now or in the future).

- to which any one or more of you are, or become, party with the Lender; or
- under which obligations arise from any one or more of you to the Lender,

in each case, whether or not:

- other parties are involved;
- it arises as a result of an assignment or transfer; or
- it is in writing.

It includes this Agreement.

“Market Linked Debit Interest Rate” base rate is set each Monday by taking the average (rounded up to two decimal places) of the 30 day bid rate as shown on the Reuters Screen page “BBSY” at 10.30 am Sydney time for each of the seven days up to and including the Wednesday before the day the rate of interest is set. If during the seven day period it is not possible to determine the BBSY 30 day bid rate for any particular day, the rate for that day will be the rate applying on the preceding day for which it was possible. If in the reasonable opinion of Westpac, the rate derived above will not be a fair market rate or cannot be calculated, the rate will be the rate reasonably determined by the Lender having regard to market indices then available.

“Overdraft Business Rate” means the base rate determined and set by the Lender from time to time as the Lender’s overdraft business rate (or a name we substitute for that name). Details of current rates will be published from time to time and are available on our website www.westpac.com.au or by calling us on 132 142.

“**Property**” means any property subject to a Security.

“**PPSA**” means the Personal Property Securities Act 2009 (Cwlth).

A “**representative**” of the Lender means any of the Lender’s directors, any of the Lender’s employees whose job title includes the word “manager”, “counsel”, “head of”, “team leader”, “director” or “supervisor”, or any other person the Lender authorises.

“**Related Entity**” has the meaning given to it in the Corporations Act.

“**Security**” means any Encumbrance or guarantee the Lender holds from or against you or anyone else in relation to obligations under any Lender Arrangement, now or in the future.

It includes the rights of the Lender against you under this Agreement or any other Lender Arrangement.

“**Small Business Loan Rate**” means the base rate determined and set by the Lender from time to time as the Lender’s small business loan rate (or a name we substitute for that name). Details of current rates will be published from time to time and are available on our website www.westpac.com.au or by calling us on 132 142.

“**Small Business Overdraft Rate**” means the base rate determined and set by the Lender from time to time as the Lender’s small business overdraft rate (or a name we substitute for that name). Details of current rates will be published from time to time and are available on our website www.westpac.com.au or by calling us on 132 142.

“**Westpac Group**” means the Lender and its Related Entities.

“**Westpac Trade Finance Interest Rate**” means the rate so called and determined by Westpac from time to time. Information about current rates is available on request from your Relationship Manager.

“**you**” means the person described in this Agreement as the borrower.

If there is more than one, it includes any one or more of you.

Where there is more than one of you, each of you is individually liable under this Agreement for the full amount, except where it provides otherwise. This liability will continue, as regards the others, even where one or more of you has not signed, is not liable or is no longer liable.

WARNING: This means that each one of you can be required to pay the whole amount even though you may have some other arrangement among yourselves or not all of you benefit equally.

Where an example is given of something in this Agreement, or there is a heading, it does not limit what else might be included.

A reference to any party, including you or the Lender, includes that party’s successors and permitted assigns.

2 YOUR PAYMENT OBLIGATIONS

2.1 WHAT YOU MUST PAY

You promise to pay the following amounts to the Lender.

- (a) **All money**

All money which you owe to the Lender for any reason.

This applies whether the money is or becomes owed:

- now or in the future;
- by you alone or together with any one or more others; or
- actually or contingently,

and whether or not it is currently contemplated.

For example, this will include:

- *the amount of any loan or accommodation;*
- *interest, fees, costs, liquidated or unliquidated damages, compensation, expenses and charges including government duties and charges;*
- *money owed as a result of an assignment to the Lender;*
- *at any time money which will become owing to the Lender by you only if particular circumstances occur, even though there may not be an existing obligation at that time to pay that money (for example, where a claim against the Lender by another party may lead to a claim against you); and*

The following paragraphs do not limit anything under “All money” above.

(b) Preparation costs and expenses

All reasonable amounts which the Lender reasonably spends or incurs in relation to the negotiation, preparation, stamping and completion of this Agreement or any Security or any waiver, amendment, discharge, release or consent of, or under, any of them. This includes legal fees on a full indemnity basis.

(c) Enforcement costs and expenses

All reasonable amounts which the Lender reasonably pays or incurs:

- in relation to the actual or contemplated enforcement of, or exercise of rights under, this Agreement or any Security; or
- in preserving or maintaining any Property after a breach occurs.

For example:

- *outgoings (for example, rates and taxes), insurance premiums and other amounts paid by the Lender, any of its representatives or any receiver or receiver and manager under or in relation to this Agreement or the Security;*
- *amounts claimed against the Lender and its representatives or any receiver or receiver and manager;*
- *real estate agents', brokers' and auctioneers' commissions and fees, advertising expenses and valuers' fees; and*
- *legal fees and costs on a full indemnity basis (even if a court does not specifically award costs on that basis).*

(d) Stamp duty

All stamp, transaction and similar duties and charges in relation to this Agreement, any Security, and any further document, transaction, payment or receipt under it.

This includes any fines and penalties unless they result from a failure by the Lender to lodge a document or return for stamping in time, having received from you the amount of duty in sufficient time.

(e) Interest and default interest

Interest on all amounts payable by you under this clause 2 ("Your Payment Obligations") (including interest).

Where this Agreement provides for interest on an amount, interest will accrue on that amount as provided in this Agreement. However, interest accrues at the Default Interest Rate:

- on any amount overdue for payment, from the time the amount is overdue for payment until it is paid; and
- if there is a Default Event, on the total amount you owe to the Lender under this Agreement from the date specified in any notice the Lender gives you that there is a Default Event until you are notified that the Default Event is no longer continuing.

These interest charges are calculated daily or at any other intervals the Lender chooses and must be paid when the Lender specifies.

Interest accrues both before and after any judgement or court order to pay an amount.

Unless it debits your account more often, the Lender will be taken to have debited your account with accrued interest under this paragraph each month or other period it selects. That interest will then itself bear interest.

2.2 INDEMNITY

You indemnify the Lender against all other losses, costs, liabilities and expenses which:

- the Lender or any of its representatives; or
- any receiver or receiver and manager under a Security,
- suffers or incurs as a direct or indirect result of:
 - a Default Event;
 - the exercise of any right under, or enforcement of, this Agreement or any Security;
 - any proceedings, enquiry or order (including any subpoena or order to produce documents) relating wholly or partly to you, anything done or funded under this Agreement, the Property, or any of your business or activities; or
 - its interest in, or control or power with respect to, you or the Property, including under any law relating in any way to planning, the environment or health.

This may include anything of the kind referred to in the examples under clause 2.1(c).

2.3 BREAK COSTS

You promise to pay the Lender's break costs if you have a fixed rate facility of any type or a floating rate cash advance facility under this Agreement where the rate is set for certain periods, and for any reason:

- you do not fully draw it after having given a drawdown notice; or
- all or any part of the facility is or is required to be repaid or terminated during a period for which interest rates are set. This is called a prepayment.

Break costs are in addition to any administration fee.

Break costs are the amount which the Lender determines is its cost or loss resulting from:

- liquidation or re-employment of deposits or other funds required or contracted for by it to fund the facility; or
- termination or reversing any agreement or arrangement entered into to fix, hedge or limit its effective costs.

The Lender funds itself on a portfolio basis. It may not enter into specific transactions to fix or hedge its cost in relation to your transaction or in relation to your prepayment or termination. If so, it may instead determine **break costs** with the use of a formula. **Break costs** will be the amount so determined.

The formula is available on request and is a pre-estimate of the Lender's loss. It compares:

- the value to the Lender at the time of prepayment or termination of receiving payments early; to
- the value to the Lender, at that time, of payments it would have received had the prepayment not occurred.

2.4 SWITCHING FEE

A switching fee may also apply if you switch from one facility to another. If you switch from a fixed rate facility you also promise to pay break costs under clause 2.2 as if you had prepaid the amount switched.

2.5 TAX

If you are required by law to deduct any tax, charge or duty from any payment (except a tax on the Lender's overall net income), then:

- you must pay that amount to the appropriate authority and promptly give the Lender evidence of payment; and
- the amount payable is increased so that (after deducting that tax, charge or duty and paying any tax, charge or duty on the increased amount) the Lender receives the same amount that it would have received had no deduction been made.

You will pay the Lender an amount equal to any goods and services tax or similar tax liability that the Lender has in connection with any payment to the Lender or supply by it.

Where you have to indemnify the Lender against an amount or reimburse the Lender for any amount, that amount will be inclusive of anything payable by the Lender on account of any goods and services tax or other tax.

2.6 CURRENCY

- (a) You will indemnify the Lender against any exchange loss if any amount payable under or in connection with this Agreement is received in a currency which is different from that in which it is required to be paid under this Agreement.

This indemnity applies whatever the reason for the receipt of the amount in a different currency.

- (b) If your Facility is drawn in a currency other than Australian dollars you need to be aware of the risks arising from exchange rate movements that could lead to exchange loss. Foreign exchange markets can be volatile. You may suffer actual losses if there are adverse movements in the Australian dollar. Any movement in the Australian dollar will change the Australian dollar equivalent of the foreign currency drawing under the relevant Facility. If it is an adverse movement in the Australian dollar the Australian dollar equivalent of the total amount owing under that Facility will increase.
- (c) If that occurs, you may be required to provide additional Security, reduce the Resultant Limit and/or prepay part of the total amount owing under the Facility to ensure that the total amount owing is less than the Resultant Limit for that Facility.
- (d) You may wish to consider and obtain independent advice on the use of risk mitigation products to assist in limiting these risks. If you would like more information on these risks mitigation products please speak with your Financial Markets Representative.

2.7 WHEN YOU MUST PAY

Except where this Agreement says otherwise, all amounts are payable on demand or when the Lender debits your account for them.

If a Facility has a "Finance Term" (see the Finance Details), you must repay the outstanding principal and pay all other amounts you owe to the Lender under the Facility at the end of the Finance Term.

In any event, if you, or any person who has given any Security, die or cease to be of full legal capacity, the Lender may require you or your estate to pay all principal and all other amounts which you promise to pay under this clause 2. You or your estate must immediately pay them even if they are not yet otherwise payable.

Where a payment falls due on a day which is not a Business Day, you must make the payment on the preceding day on which the Lender is open, except when you have arrangements for the payment to be made automatically from another account. In that case the payment must be made when the Lender would normally debit that account for that payment under its then normal procedures.

You may also be required to make a payment as set out in clause 4.10 ("Review by Lender") or clause 4.11 ("Top-up Requirements") below.

2.8 HOW YOU MUST PAY

Amounts are payable at the address of the branch of the Lender at which your main account is held or as otherwise specified by the Lender. You must pay them in cleared funds and without any deduction except as set out in 2.5 ("Tax") above. If you do not have any account with the Lender, and no address is specified, then payments may be made at any branch of the Lender.

The Lender may debit any of your accounts for any amount payable under this Agreement. In doing so the Lender may overdraw that account.

3 YOUR OTHER OBLIGATIONS

3.1 WHAT YOU TELL THE LENDER

You tell the Lender the following. You are taken to repeat these statements each time you use a facility. You should check they are true. These are warranties, which means the Lender can sue you if they are not true and this will be a Default Event.

(a) Binding agreement

This Agreement:

- is binding and enforceable against you; and
- does not breach any obligation binding on you.

(b) Environmental and other claims

There is and has been nothing relating to you, any Property or your business or assets, (*for example, any contamination*) which:

- has given rise to substantial expenditure by you or to a requirement that you cease or substantially alter a material activity; or
- may give rise to such expenditure or requirement (including any claim),

under any law, including any law relating in any way to the environment, planning, health or safety.

(c) Defaults

No Default Event has occurred.

(d) Solvency

You are able to pay your debts as they fall due. You have not committed an act of bankruptcy.

(e) Information

All information you have given the Lender is true and complete. It is not misleading, by omission or otherwise.

(f) Trustees

If you are a trustee and sign this Agreement as trustee of a trust:

- This Agreement and any Lender Arrangement will bind you both personally and as trustee of the trust.

Where you sign this Agreement as trustee, as trustee you are not liable to pay amounts you owe in your own right or as trustee of another trust. Clause 2.1 ("What You Must Pay") only includes amounts you owe as trustee of the trust.

- You confirm the following.
 - The trust is validly formed. Any relevant trust document is valid and complies with the law.

- Any copy of the trust document you have given the Lender is a true and complete copy and discloses everything about the trust.
- You are properly appointed as sole trustee of the trust (with anyone else who signs this Agreement as trustee).
- You have always fully complied with the terms of the trust, and your duties and powers. No one has said that you have not done so.
- You have a full right of indemnity from the trust assets in respect of this Agreement and any Lender Arrangement.
- You have properly signed this Agreement and any Lender Arrangement under the terms of the trust and your duties and powers as trustee, or if there is any doubt and all beneficiaries have full legal capacity, you have obtained their consent.
- This Agreement, any Lender Arrangement and the transactions entered into under them are for proper trust purposes.
- You have done everything required under the trust document to enter into this Agreement and any Lender Arrangement and the transactions they contemplate.
- None of the trust assets have been re-settled or set aside.
- The trust has not terminated nor has any event for the vesting of the assets occurred.
- You promise the following.
 - You will comply with the terms of the trust and your duties as trustee of the trust.
 - You will use all funds raised under this Agreement and any Lender Arrangement exclusively for proper trust purposes.
 - You will not do anything which may result in the loss of your right of indemnity from the trust assets or the termination of the trust.
 - You will remain sole trustee of the trust (with anyone else who signs this Agreement as trustee).
 - If, despite the above, you are replaced or joined as trustee, you will make sure the new trustee becomes bound to the Lender's satisfaction by this Agreement and any Lender Arrangement, or a document and arrangement of identical effect.
 - You will not re-settle, set aside or distribute any of the assets of the trust without the Lender's consent unless compelled to do so by the current terms of the trust document.

(g) Corporations

If you are a corporation, you confirm the following.

- Your directors and secretary have complied with all the requirements of your constitution and all relevant law to enter into and execute this Agreement and carry out the transactions they contemplate. You have the corporate power to do so.
- The names of your directors and the secretary are as disclosed to the Lender in writing.
- You are not a subsidiary of, nor controlled by, a public company within the meaning of the Corporations Act unless you have otherwise specified in writing.

- You will obtain a commercial benefit from entering into this Agreement and the transactions they contemplate, which your directors have resolved to enter into in good faith for your benefit and for proper purposes.
- The person(s) who sign(s), or witness(es) the fixing of your common seal to, this Agreement or a power of attorney under which this Agreement is executed, are two of your directors or a director and a secretary, or your sole director and secretary, and have the authority to do so.
- This Agreement is duly executed on your behalf.

3.2 YOUR OTHER OBLIGATIONS

You promise to do all of the following at all times.

(a) Business

You must:

- conduct your business (including keeping accurate books of account and collecting debts owed to you) in a proper, orderly and efficient manner; and
- not without the Lender's consent, stop payments generally, cease conducting your business or change the general character of any business you conduct (or threaten to do any of these things).

(b) Records

Keep proper records and accounts. Prepare accounts in accordance with the law and current accounting practice. If the Lender or the law so requires, have them audited. The auditor must be a qualified person approved by the Lender.

(c) Information

Give the Lender promptly any information it reasonably requests.

Give the Lender copies of your financial statements (including the notes), within 120 days of the end of each of your financial years.

(d) Notices of default and other events

Notify the Lender promptly of any Default Event, any actual or threatened litigation affecting you or anything else the Lender requires notice of.

(e) Tax

Pay when due all your tax.

(f) Law

Comply with the law.

(g) Tax Consolidated Group

If you are or become a member of a consolidated group for tax purposes, have at all times an effective tax sharing agreement and ensure everything is done (*for example, giving copies of that agreement*) so that you will only be liable for tax in relation to your activities and not for all the tax of that consolidated group.

(h) Financial restrictions

You must:

- not, without our consent:
 - provide financial accommodation to; or
 - permit financial accommodation to remain owing to you by a Related Entity or satisfy any financial accommodation you now or in the future owe to a Related Entity;
- if you are a corporation, not, without our consent, pay any dividend, make any distribution or provide any loan otherwise than in the ordinary course of your ordinary business;
- not deposit money with a person in circumstances where the money is not repayable unless you perform obligations (including to pay money) to that person; and
- if you are a corporation, ensure that your capital is not reduced or made capable of being called up only in certain circumstances.

If you are a corporation, you must ensure that none of your subsidiaries does anything which you are prohibited from doing under this clause 3.2(h) (“Financial restrictions”) on the basis each reference to “you” is to be read as a reference to the subsidiary.

4 THE LENDER’S POWERS

4.1 GENERALLY

The Lender and any of its representatives may do any one or more of the following at any time at your cost.

- Inspect any Property or your books and records, and obtain a valuation or an environmental audit (whenever the Lender thinks it advisable).
- Appoint accountants (“*Investigating Accountants*”) to investigate and report to the Lender on the affairs and financial position of you or your business.
- Do what you promise to do but fail to do.

For example, this might include taking out insurance or paying insurance premiums, rates and taxes and other amounts.

- Pay amounts which it understands to be due under other mortgages or charges over any Property and other liabilities relating to any Property.
- Pay any loan or loans to be made under this Agreement as your solicitor, agent or conveyancer directs the Lender.
- Complete this Agreement and any Security and fill in any blanks (*for example, the date, title details, other interests noted on the title, your address and your interest in the Property*).
- Give any information about you and any Lender Arrangement to anyone who gives a Security.

4.2 WHAT IS A DEFAULT EVENT?

A *Default Event* occurs if any one or more of you or anyone who gives a Security:

- do not pay the Lender any amount due under, or breach, any Lender Arrangement or any Security;
- have given or do give misleading or incorrect information to the Lender;
- commit an act of bankruptcy or enter into any assignment, arrangement or composition with any creditors;
- is a corporation, partnership or other entity, or trustee of a trust , and
 - an administrator, receiver, receiver and manager, liquidator or similar officer is appointed;
 - it is placed under Administration, terminated, wound up, dissolved, or deregistered, or steps are taken towards this (*for example, a resolution is passed or an application is made to a court*);
 - there is, in the Lender's opinion, a substantial change (direct or indirect) in your or its management, ownership or control; or
 - it reduces share or other capital, buys back shares or other capital, or gives financial assistance for the acquisition of your or its shares or rights to take up shares, or resolves to do so or to approve doing so;
- do not pay when due any debt owed to a financier or any debt in respect of money borrowed or raised, or is required to pay any such debt in advance of its stated maturity, or could be so required under the relevant document; or
- are insolvent or are taken, presumed or assumed under law to be insolvent.

A **Default Event** also occurs if:

- anyone enforces Security or takes out a distress or execution against any asset of you or anyone who gives a Security;
- a person is appointed to investigate or manage your affairs or the affairs of anyone who gives a Security;
- for any reason, all or a material part of a Lender Arrangement or Security is terminated or of no or limited force and effect, or you or anyone who gives a Security alleges that it is so;
- any court, government or governmental agency, justice of the peace, police officer or other official does anything relating to any property (*for example issuing a notice, making an order, resuming, seizing, freezing, restraining dealing with, confiscating or forfeiting any property, or revoking any Authorisation*) which, in the opinion of the Lender may materially adversely affect the Security or your financial condition or your ability to perform the Lender Arrangements;
- for any reason any Authorisation which forms a material part of the Property, or which is important to you or your business, expires without renewal or is terminated or revoked, or its issuer is entitled to terminate or revoke it;
- for any reason any other party to a document or agreement which forms a material part of the Property terminates it or treats it as repudiated, or is entitled to do so;
- in the opinion of the Lender there is a material adverse change in or affecting any Security, or the business, capital, assets or financial condition of any one or more of you or anyone who gives a Security; or

- anything else occurs which you agree is a **Default Event**, or which is described as an event of default or default event or similar in any Lender Arrangement or Security.

There will also be a **Default Event** if any of the above (in this clause 4.2) occurs with respect to any person (other than you) who provides any Security.

4.3 WHAT HAPPENS ON DEFAULT?

At any time after a Default Event which has not been waived (whether or not it is continuing), the Lender can do any one or more of the following, to the extent permitted by law.

- Require you to pay to the Lender all outstanding principal and all other amounts which you promise to pay under clause 2 ("Your Payment Obligations") above. You must immediately pay them even if they are not yet otherwise payable.
- Convert into Australian dollars on its usual terms any money you owe in another currency, in which case you will owe the amount in Australian dollars.
- Appoint an Investigating Accountant at your cost, with whom you must co-operate.
- Take legal action (*for example, sue you for any money which you have not paid when due*).

Despite anything in this Agreement, if a Default Event occurs or a guarantor stops or limits his or her obligations, the Lender need not make a loan or provide any other form of finance under this Agreement.

4.4 SET OFF

If any one or more of you have any money in any account with the Lender or are owed money by the Lender, the Lender can use it to pay amounts payable or secured under this Agreement, but need not do so. If the Lender does this, the balance of your account will reduce by the amount used for this purpose.

To the maximum extent allowed by law you give up any right to set off any amounts the Lender owes you against amounts you owe under the Lender Arrangements.

You will pay money you are required to pay under this document without deducting amounts you claim are owed to you by the Lender or any other person.

4.5 COMBINING ACCOUNTS

If there is a Default Event under this Agreement or a Lender Arrangement, the Lender may use any money you have in another account with the Lender towards repaying any amount you owe to the Lender under this Agreement (this is known as "combining accounts"). The Lender may combine accounts without giving you any notice but the Lender will tell you promptly afterwards.

4.6 USE OF MONEY

The Lender may apply any money it receives or recovers in any way in respect of money you owe, in paying whatever of the money you owe that it chooses (despite any direction to the contrary). It may first pay anyone who the Lender believes ranks ahead of the Lender.

Where the Lender receives or recovers money to cover an amount contingently owing, or another amount before it is payable, or an unmatured bill of exchange, then the Lender will deposit it in an interest bearing account under its control.

- If the amount becomes actually owing, the amount becomes payable or the bill matures, the Lender will apply the money in the account in payment of your liability to it.

- If it ceases to be contingently owing, and there is no other amount owing, the Lender will pay the balance of the money in the account to you or any other person entitled to it.

An amount is **contingently owing** if it may become owing if something happens or is discovered, (for example, your obligations under a guarantee or indemnity).

4.7 RIGHTS AND POWERS SEPARATE

The Lender can, but need not, do anything under this Agreement, even after a delay, and may do it more than once.

The Lender can exercise all other rights and powers it has under law even if they overlap with any in this Agreement.

If the Lender does not do something when it is entitled to, that does not mean it is giving up that right and cannot do it later.

4.8 TRANSFER

The Lender can transfer to someone else any Lender Arrangement and all or any part of any debt owing under or secured by any Lender Arrangement without your consent.

If it does, the Lender Arrangement will apply to the transferee as if it was the Lender.

To the maximum extent allowed by law, any transfer will be free of any set off, equity or cross claim which you would have had against the Lender or transferees but for this paragraph.

If the Lender wants to transfer a Security, Lender Arrangement or debt, it can give anyone all information that privacy law allows it to give, or allows if you agree.

4.9 DELEGATION OF POWERS

The Lender may delegate some or all of its powers, including delegation, to someone else (the **Delegate**). If it does, then anything done by the Delegate or its representative will be effective as if done by the Lender or its representative.

A representative of the Delegate will be regarded as a representative of the Lender.

4.10 REVIEW BY THE LENDER

The Lender may conduct scheduled reviews as set out in this Agreement, or unscheduled reviews at any time after having given notice to you.

After a review, if the Lender determines there has been or will be a change in its credit risk, it may notify you.

In that notice the Lender can change the conditions of a facility including its pricing. If this Agreement states a facility is provided subject to scheduled reviews and does not have a specified termination date, it can terminate the facility.

The changes in the notice will be effective automatically at the end of the period stated in the notice. That period will be at least 30 days unless you agree otherwise.

If you notify the Lender within that period that you do not accept the changes, the facility will be repayable on demand by the Lender.

The Lender may not alter any specified termination date for a facility, or any fixed rate then current, unless you have agreed, or a Default Event has occurred.

4.11 TOP-UP REQUIREMENTS

Whenever, in the reasonable opinion of the Lender:

- the value of Property has declined; or
- the amount secured by the Security has increased for any reason (*for example, because currencies have fluctuated*),

so that the ratio of the Property value to the amount secured has declined, then the Lender may require you to pay within 10 Business Days sufficient of the amount secured to ensure the ratio is satisfactory to the Lender or is as otherwise specified in this Agreement.

However, you need not pay that amount if you provide additional Security within the period specified by the Lender. That additional Security must be:

- satisfactory to the Lender; and
- sufficient to ensure that the ratio of the value of the Property and the additional Security to the amount secured is satisfactory to the Lender, or as otherwise specified in this Agreement.

For this clause 4.11, the value of anything is as reasonably determined by the Lender.

4.12 VARIATION

The Lender may vary one or more of:

- the interest rate or discount rate (yield rate) or base rate and any margins;
- the default margin;
- the frequency with which interest is debited; and
- the existing fees and charges and their frequency and time for payment,

and it may introduce new fees, margins and charges.

All of these changes can be made without your consent.

The Lender will notify you of the changes as follows:

- any change in the interest rate except where the interest rate is linked to an external reference rate such as BBSY or any margin, or in the amount of existing fees or charges and their frequency and time for payment – the Lender will notify you either by advertisement in a national newspaper or in writing or any other method allowed under any applicable law or code on or before the day the change takes effect; or
- any change to the frequency with which interest is debited, or the introduction of any new fee, margin or charge (other than a government charge) – the Lender will provide written notice to you at least 30 days before the change takes effect, except that such notice is not required where you cannot reasonably be located.

The Lender will notify you of the introduction or variation of a government charge payable directly or indirectly by you by written notice to you or by advertisement, unless the introduction or variation is published by a government, governmental agency or representative body.

Advertisements will appear in a national newspaper.

4.13 OTHER VARIATIONS TO AGREEMENT AND RIGHTS OF LENDER

The Lender may do all of the following at its absolute discretion (unless otherwise expressly provided) to the extent permitted by law:

- vary the terms of this agreement, which variations will be notified to you as required by any applicable law or code;
- give or withhold approvals and consents;
- be satisfied or unsatisfied;
- form opinions;
- make determinations; and
- exercise its rights and powers.

4.14 FURTHER STEPS

You agree to do anything (such as obtaining consents, signing and producing documents and getting documents completed and signed) which we ask and consider necessary for the purposes of:

- (a) providing more effective security over any Property;
- (b) ensuring that each Lender Arrangement is enforceable and each Security is perfected (including, where possible, by control in addition to registration) and otherwise effective;
- (c) enabling the Lender to apply for any registration, or give any notification, in connection with a Security so that it has the priority the Lender requires;
- (d) enabling the Lender to exercise its rights in connection with a Lender Arrangement;
- (e) binding you and any other person intended to be bound under a Lender Arrangement;
- (f) showing whether you are complying with a Lender Arrangement.

4.15 FURTHER INFORMATION

You warrant that your use of any Facility we provide will not breach any law of Australia or any other country.

Where the Lender considers it necessary in order for it to meet its regulatory and compliance obligations:

- you must provide the Lender with any information it reasonably requests;
- the Lender will disclose information it holds to regulatory and law enforcement agencies, other financial institutions, third parties and members of the Westpac Group; and
- the Lender may delay, block or refuse to provide any of its services.

The Lender will not be liable to you or any other person for any loss or damage of any kind that may be suffered as a result of the Lender exercising its rights under this clause 4.15.

4.16 ILLEGALITY OR IMPOSSIBILITY

This clause 4.16 applies if the Lender determines that:

- a change in any law; or
- a change in the interpretation or administration of any law by an authority; or
- any law,

taking effect after the date of this Agreement, makes it (or will make it) illegal or impossible for the Lender to fund, provide, or continue to fund or provide any facility. In these circumstances, by giving a notice to you, the Lender may suspend or cancel some or all of its obligations under this Agreement as indicated in the notice.

The suspension or cancellation:

- must apply only to the extent necessary to avoid the illegality or impossibility; and
- in the case of suspension, may continue only for so long as the illegality or impossibility continues.

If the illegality or impossibility related to:

- a drawing under a loan Facility, by giving a notice to you, the Lender may require repayment of all or part of the affected drawing and interest accrued on that part;
- a bill accepted by the Lender under a bill acceptance/discount Facility, by giving a notice to you, the Lender may require payment of an amount equal to all or part of the total face value of the affected bill;
- a letter of credit, performance bond or guarantee issued by the Lender under a Facility, by giving a notice to you, the Lender may require payment of an amount equal to all or part of the total maximum liability under the affected document less any amount which has already been reimbursed to the Lender by you in respect of that document.

You agree to pay the amount specified within 30 Business Days after receiving the notice (or, if earlier, on the date the illegality or impossibility arises).

5 GENERAL

5.1 NOTICES

Any representative of the Lender can give a demand or notice for the Lender.

A demand or notice under this Agreement will be served on you if:

- it is served personally;
- it is left at your last address known to the Lender;
- it is sent by mail to your last address known to the Lender; if so it is to be regarded as having been delivered in the ordinary course of post, even if it never arrives; or
- it is sent by facsimile transmission or other electronic means to any number or address you give to the Lender.

The Lender may serve court documents on you in the same way.

You must send all notices or correspondence relating to this Agreement to the Lender at the address given in this Agreement or as otherwise specified by the Lender. If no address is given or specified by the Lender, then the address will be the address given in the covering letter for this Agreement.

The Lender need not give you any notice required under the PPSA (including a notice of verification statement) unless the requirement for the notice cannot be excluded.

5.2 DISCLOSURE OF INFORMATION AND CONFIDENTIALITY

Information you provide to the Lender may be disclosed:

- (a) if you consent (you may not unreasonably withhold your consent); or
- (b) if the Lender reasonably believes the disclosure is required by any law, stock exchange or rating agency (except this paragraph does not permit the Lender to disclose any information of the kind referred to in section 275(1) of the PPSA unless section 275(7) of the PPSA applies) if required by any stock exchange or if allowed or required by law; or
- (c) to any person in connection with the Lender exercising rights or dealing with rights or obligations under any Lender Arrangement (including in connection with preparatory steps such as negotiating with any potential assignee or potential participant of the Lender's rights or other person who is considering contracting with the Lender in connection with a Lender Arrangement); or
- (d) to the Lender's officers and employees and to legal advisers, auditors and other advisers; or
- (e) to any of the Lender's Related Entities; or
- (f) if the information is generally and publicly available; or
- (g) to anyone who gives or proposes to give a Security; or
- (h) if the Lender considers the disclosure appropriate in connection with the operation or administration of this Agreement.

5.3 INDEMNITIES

The indemnities in this Agreement are continuing obligations, independent of your other obligations under this Agreement. It is not necessary for the Lender to incur expense or make payment before enforcing a right of indemnity conferred by this Agreement.

5.4 CONSENT TO TELEPHONE RECORDING

You consent to the Lender recording its telephone conversations with you. There is not necessarily a warning tone when the Lender does so.

5.5 EFFECT OF LAW

This Agreement is subject to laws limiting the Lender, to the extent they cannot be excluded.

Otherwise all laws which limit the Lender's power or require notices to be given are excluded.

5.6 READING DOWN DOCUMENT

A provision of this Agreement which is prohibited or is unenforceable in any jurisdiction is only ineffective in that jurisdiction and only to the extent it is prohibited or unenforceable. The other provisions and other jurisdictions are not affected.

5.7 GOVERNING LAW AND JURISDICTION

This Agreement is governed by the law of the state or territory of the address of the Lender in this Agreement.

You accept the jurisdiction of its courts and agree to any court in its capital city.

5.8 STATEMENTS

A written statement by a representative of the Lender as to amounts owing under this Agreement is sufficient evidence against you unless you prove it is wrong.

5.9 FINANCE

The Lender will provide finance when it is obliged to do so.

5.10 REDRAW FACILITY

If you repay all or part of a loan or other facility, you cannot redraw it, unless this Agreement provides that you can redraw it.

6 WHAT YOU ACKNOWLEDGE**No reliance on Lender's enquiries and checks**

You know that if the Lender or its representative inspects any building work on any Property, it is doing so for itself and not you. You should not rely on that inspection.

The Lender and its representatives are not responsible to you if any building work has not been properly done, even if the Lender or the representative has said it is satisfied as to the work, and the Lender lends against the work.

The same applies to any search, enquiry, review, inspection or valuation which is checked, carried out or obtained by the Lender or its representatives with respect to any other aspect of any Property or your business or affairs.

In particular, if you are buying any Property, you are responsible for making sure you get good title. If you have one, your lawyer or conveyancer should do this. You should not rely on the Lender or its representatives.

No reliance generally

You acknowledge that you do not sign this Agreement in reliance on or as a result of any conduct of the Lender including any promises, advice or statements except as expressly set out in writing on behalf of the Lender. The only terms which apply to this Agreement are contained in it, except for terms which are required by law and cannot be excluded.

P – PRIOR YEAR