



SMSF CASH HUB STATEMENT

STATEMENT NUMBER 5

30 JUNE 2020 TO 31 DECEMBER 2020

THE MANAGER
BULIC SUPERANNUATION FUND
8 PORTAL ST
KELLYVILLE RIDGE NSW 2155

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

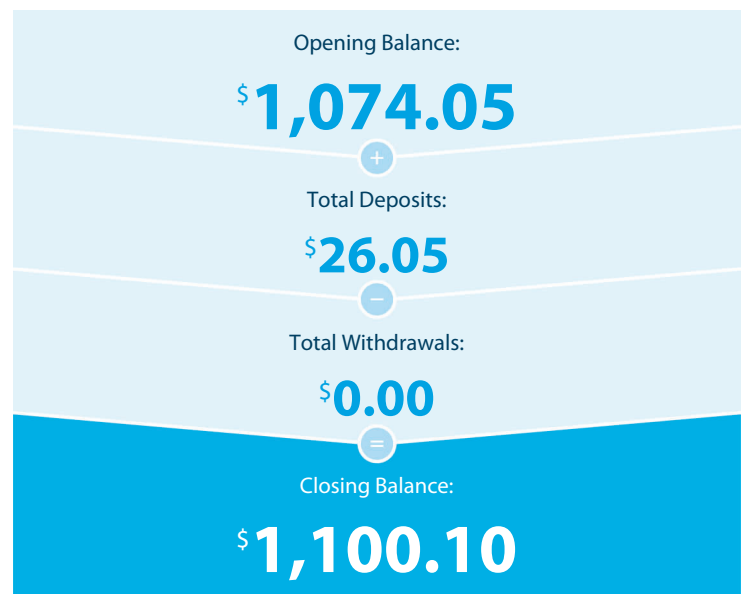
BULIC SUPER PTY LTD ATF BULIC
SUPERANNUATION FUND

Branch Number (BSB)

012-246

Account Number

3124-37359



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

SMSF CASH HUB STATEMENT

Account Number 3124-37359

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
30 JUN	OPENING BALANCE			1,074.05
13 AUG	TRANSFER FROM ATO ATO001100012670463		26.05	1,100.10
	TOTALS AT END OF PAGE	\$0.00	\$26.05	
	TOTALS AT END OF PERIOD	\$0.00	\$26.05	\$1,100.10

ANZ Fee Saving Tip

Organise direct debits and periodical payments to pay regular bills from your personal accounts. Not only is this convenient but direct debits and periodical payments from your ANZ account to other ANZ accounts come at no extra cost (provided you keep sufficient cleared funds in your account).

Daily cash deposit limit at ANZ ATMs

A daily transaction limit now applies for all cash deposits at ANZ ATMs that accept cash deposits, as previously advised by ANZ in the Australian Financial Review on 20 January 2020.

You can find out the current ATM Cash deposit limit on your account, as well as other options which may be available to make cash deposits into your account by contacting ANZ on 13 13 14.

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

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

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

ANZ SAVING & TRANSACTION PRODUCTS TERMS AND CONDITIONS AND ATM DEPOSIT LIMITS

CHANGES TO TERMS AND CONDITIONS

Effective from 1 April 2021, we're making changes to the ANZ Saving & Transaction Products Terms and Conditions.

The effect of these changes are to clarify ANZ's rights to restrict deposits and withdrawals to customer accounts.

The relevant sections of the ANZ Saving & Transaction Products Terms and Conditions will be changed as outlined below:

ANZ Saving & Transaction Products Terms and Conditions

Section 2.2 Deposits

Delete the last paragraph in this section.

Section 2.6A Other ways you can transact

Delete this section and replace it with the following:

"Despite any other provision in these terms and conditions, we may permit you to make deposits to or withdrawals from your ANZ account at an agent, contractor or service provider of us. Where such deposits or withdrawals are permitted by us, the time for processing the relevant credits or debits to your account may vary. We reserve the right to restrict the amount, or the amount of each denomination, of any deposits or withdrawals that may be made at an agent, contractor or service provider, without notice where we consider that it is in our legitimate interests to do so. For example, we may do so where we consider this necessary to protect us or you from suffering financial loss (e.g. as a result of suspected fraudulent activity on the account). Any transaction limits that would otherwise apply are subject to our rights to take these actions. Details of any processing times and limits may be published on www.anz.com/personal/ways-bank/



Section 4.3.2 Blocking access to your ANZ account

Delete this section and replace it with the following:

"We reserve the right to restrict the amount, or the amount of each denomination, of any deposits that may be made to your account, to block access to your account, and prevent all or specific transactions from being processed to your account, without notice where we consider that it is in our legitimate interests to do so. For example, we may do so where we consider this necessary to protect us or you from suffering financial loss (e.g. as a result of suspected fraudulent activity on the account). Any transaction limits that would otherwise apply are subject to our rights to take these actions. Please ask at the branch or call our Contact Centre (or for ANZ V2 PLUS accounts, call our ANZ V2 PLUS Service Centre) for details of any limits that apply."

Section 6.11 ANZ Term Deposit and ANZ Advance Notice Term Deposit

Delete the third paragraph under the heading 'Establishing and reinvesting in an ANZ term deposit'

Section 6.12 ANZ V2 PLUS Account

Delete the second last paragraph under the heading 'Deposits'

The ANZ Saving & Transaction Products Terms and Conditions are available on www.anz.com.

DAILY CASH DEPOSIT LIMIT AT ANZ ATMS:

Currently, a daily transaction limit of \$10,000 applies for all cash deposits made at ANZ ATMs that accept cash deposits (subject to our rights to impose restrictions within that amount where reasonable). Additionally, each individual deposit at an ANZ ATM is currently limited to 50 notes or cheques (or combination thereof), subject to our rights to impose restrictions within that amount where reasonable.

In addition to current limits, effective 1 April 2021, a daily transaction limit of \$2,500 will apply (subject to our rights to impose restrictions within that amount where reasonable) for all cardless cash deposits for retail accounts at ANZ ATMs that accept cardless cash deposits.

You can find out the current ATM cash deposit limit on your account, as well as other options which may be available to make cash deposits into your account by contacting ANZ on 13 13 14 or visiting a branch.



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STATEMENT NUMBER 6

31 DECEMBER 2020 TO 30 JUNE 2021

THE MANAGER
BULIC SUPERANNUATION FUND
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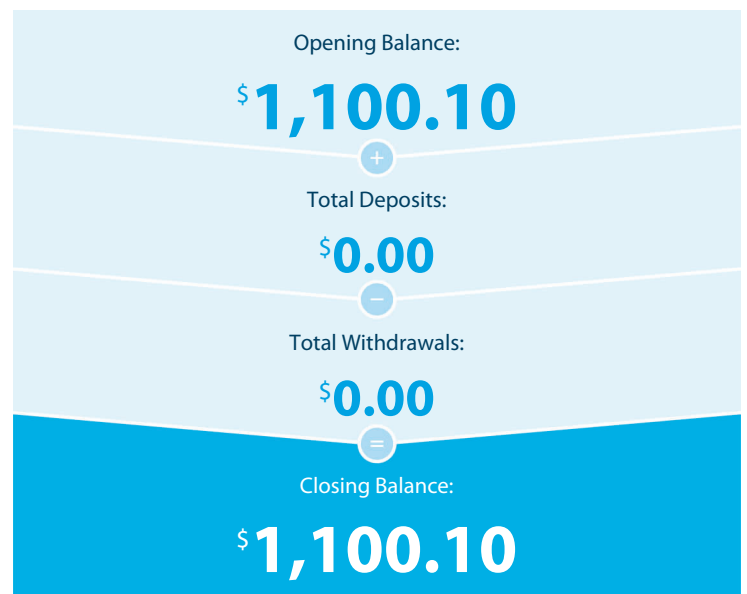
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ANZ Fee Saving Tip

Transferring your other accounts to ANZ.

We've made it simple and convenient for you to change your bank accounts to ANZ and transfer your regular payments to your new ANZ accounts. In 3 easy steps you'll be done. Check out anz.com/switching for more info or to switch today.

No transaction fees* for ANZ cardholders across the new atm by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee* at any atm by Armaguard ATM.

*Terms and conditions apply.

Visit www.anz.com.au/ways-to-bank/atms for further detail and terms and conditions.

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IMPORTANT INFORMATION ABOUT YOUR ANZ CARD AND PASSWORD SECURITY FOR RETAIL CUSTOMERS

We are writing to remind you about how to protect your card and password security and what to do if you have a query about a disputed transaction on your ANZ card.

ANZ's Electronic Banking Security Guidelines

Guidelines for your card and password security

Your ANZ card, password, PIN (Personal Identification Number), Telecode and other usernames or passwords are the key to accessing your accounts electronically. The security of your ANZ card, password, PIN, Telecode and other usernames or passwords is therefore very important.

These guidelines are designed to help you keep your card, password, PIN, Telecode and other usernames and passwords secure. By following these guidelines you can assist in preventing misuse of your ANZ accounts, cards, password, PIN, Telecode, and other user names or passwords.

Liability for losses resulting from unauthorised transactions will be determined under the ePayments Code and not under these guidelines. For further details please see the ANZ Electronic Banking Conditions of Use, contained in your ANZ Product Disclosure Statement or product terms and conditions as applicable.

You may be held liable or partly liable for unauthorized transactions if you contributed to the loss through fraud or a breach of the passcode security requirements set out in these guidelines, if you unreasonably delay reporting a security breach (such as losing your card or someone gaining access to your PIN or passwords) or where an unauthorized transaction occurs because your card was left in an ATM.



Card security

To help protect your card, you must:

- sign the back of your card immediately on receipt;
- destroy your card on the expiry date by cutting it diagonally in half (including any embedded microchip on the card, magnetic strip and card validation code);
- not let anyone else use your card;
- regularly check that you still have your card;
- ensure that you retrieve your card after making a transaction;
- take reasonable steps to protect your card from loss or theft; and
- notify ANZ immediately if you become aware that your card or card account details (for example, the number and expiry date of your card) has been lost or stolen, or has been used by someone else.

If you use your eligible cards with your compatible device, you must:

- not leave your device unattended;
- not allow another person to use your device to make purchases or payments;
- lock your device when not in use and take all other reasonable steps necessary to stop unauthorised use of your device;
- notify ANZ immediately if your device service is suddenly disconnected without your permission (which may indicate you have been subject to mobile phone porting); and
- remove your eligible cards from your device prior to disposing of the device.

If you have allowed another person's biometric information to be registered on your device, they may be able to use their biometric information to make a transaction and you may be taken to have authorised the person to transact on your card using your digital wallet.

Passcode security requirements

These requirements help to protect your personal identification numbers (PIN) or other passwords, Telecode or usernames ('passcodes'). You may be held liable or partly liable for unauthorized transactions if you contribute to a loss through a breach of these requirements.

To help protect your PIN and passcodes, you must not:

- voluntarily disclose any of your PIN or passcodes to anyone (including a family member or friend). You may, however, disclose your ANZ Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- write or record your PIN or passcodes on your card, or on any other device given to you by ANZ that is used to perform

transactions ('**device**') without making a reasonable attempt to protect it;

- keep a record of your PIN or passcodes with anything carried with, or liable to loss or theft simultaneously with, your card or device without making a reasonable attempt to protect it;
- keep a written record of your PIN or passcodes without making a reasonable attempt to protect it;
- choose a PIN or passcode that represents your birth date or a recognisable part of your name;

You must also notify ANZ immediately if you become aware that your card or device has been misused, lost or stolen, or that the security of your PIN or passcode has been breached.

A reasonable attempt to protect the security of a PIN or passcode record includes:

- disguising your PIN or passcode among other records;
- hiding or disguising the PIN or passcode in a place where it would not be expected to be found;
- keeping a record of the PIN or passcode in a securely locked container; or
- preventing unauthorised access to an electronically record of the PIN or passcode (for example, by password protecting it).

Other recommendations

We recommend you also consider the following steps to help keep your PIN or other passcodes safe:

- never enter your PIN or passcode into a web page which has been accessed by a link from an email, even if the email appears to have been sent by ANZ. When accessing ANZ Internet Banking you should always enter www.anz.com into your browser using the keyboard of your computer;
- take care to prevent anyone else seeing your PIN or passcode being entered in electronic equipment or hearing you disclose your Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- avoid choosing a PIN or passcode with an easily retrieved combination (for example, repeated numbers or letters);
- aim to disguise your PIN or passcode in a way that is difficult for another person to discover. Consider avoiding:
 - recording the PIN or passcode in reverse order;
 - recording the PIN or passcode as a telephone number where no other numbers are recorded or where the numbers are in their correct sequence;
 - recording the PIN or passcode disguised as a date (including your birth date) or as an amount; or
 - recording the PIN or passcode in an easily understood code (for example, A for 1, B for 2).

What to do if you need to dispute a transaction on your ANZ card

ANZ has a process in place to help you with any incorrect or unauthorised transactions charged to your card.

You may be entitled to have a transaction reversed (a chargeback) in some situations where you have a dispute with the merchant. If you believe you're entitled to have a transaction reversed, you should let us know immediately. The Visa Scheme rules impose time limits for raising a dispute. Generally, under the scheme rules ANZ must lodge a fully detailed claim on your behalf within 120 days¹. However, we recommend that you raise your dispute with us as soon as possible. If you do not notify us of your disputed transaction and provide us with all necessary details and documentation in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction reversed.

In some cases, such as where the ePayments code applies, the time limits under the Scheme rules may not apply to your disputed transaction. However, you should still let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction reversed, we'll credit your account for the amount originally debited for the transaction.

If we're not notified in time, we may not be able to investigate your claim, which means you're likely to be liable for the transaction. Therefore, it's important to review your statements carefully.

VISA SECURE (FORMERLY KNOWN AS VERIFIED BY VISA)

Visa Secure (formerly known as Verified by Visa) provides an extra level of protection for online Visa purchases at participating retailers utilizing One Time Password via SMS sent to your mobile phone number held by ANZ. It's only possible to reverse a transaction that's been authenticated using Visa Secure where ANZ is liable, as provided in the Electronic Banking Conditions of Use contained in your product Terms and Conditions or Conditions of Use.

ANY QUESTIONS?

For general enquiries, contact our ANZ Customer Contact Centre on 13 13 14, 24 hours, 7 days. Hearing and speech impaired customers can utilise the TTY service by calling 133 677.

Alternatively, you may wish to contact us at our ANZ website, www.anz.com

¹ For transactions performed using the EFTPOS system, longer time limits may apply.

Bulic Superannuation Fund

Balance as at 30/06	373.00
Supervisory levy	259.00
Add - 2021 Tax	-
	<u>632.00</u>



Income tax 002

Date generated	14/03/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **14 March 2020** to **14 March 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Jul 2021	14 Jul 2021	General interest charge			\$0.00
14 Jul 2021	13 Jul 2021	Payment received		\$373.00	\$0.00
14 Jul 2021	1 Jul 2021	General interest charge			\$373.00 DR
13 Jul 2021	15 Jun 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$373.00		\$373.00 DR
28 Jul 2020	28 Jul 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$259.00		\$0.00
1 Jul 2020	30 Jun 2020	Payment received		\$223.45	\$259.00 CR

MEMBER ALLOCATION							
FOR THE YEAR ENDED 30 JUN 2021		P&L		Equity			
			Odette	Tony		Total	
Opening Balance @ 01.07.2020			440.35	1.00		441.35	
Rate %			99.77%	0.23%		100.00%	
Contribution for the year 2021	-		-	-		-	
Non Concessional Contribution	259.70		259.70	-		259.70	
ATO Contribution	26.05		26.05	0		26.05	
Total Contribution @ 30.06.2021	285.75		726.10	1.00		727.10	
Unrealised Gains/Losses			0	0		-	
Non Concessional Contribution			259.70	-			
ATO Contribution	26.05		26.05	-		26.05	
Income	-						
Insurance	-		-			-	
Other Expenses	259.00						
Profit	- 259.00		- 258.40	- 0.60		- 259.00	
Total Taxable Profit before tax	26.75						
Losses to be applied	-						
Taxable Profit	26.75						
Income Tax on contributions	-		-	-		-	
Income Tax remaining amount	-		-	-		-	
Total Income Tax	-		-	-		-	
Distribution - Share of Profit			- 258.40	- 0.60		- 259.00	
Total allocation			27.35	- 0.60			
Net Profit after tax	26.75		467.70	0.40		468.10	Total Equity @30.06.2021



THE TRUSTEE FOR THE BULIC
SUPERANNUATION FUND
PO BOX 313
PARRAMATTA NSW 2124

Our reference: 7117617031299
Phone: 13 10 20
ABN: 99 687 435 606

13 August 2020

Superannuation remittance advice

To whom it may concern

An amount of \$26.05 has been forwarded to you from the super co-contribution account for THE TRUSTEE FOR THE BULIC SUPERANNUATION FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

This remittance advice provides details of super co-contribution payments credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's super co-contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of super co-contribution being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including super co-contributions paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **18 September 2020**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit www.ato.gov.au/paymentoptions

Superannuation remittance advice

Provider: THE TRUSTEE FOR THE BULIC SUPERANNUATION FUND
Tax file number: 455 279 850
Remittance type: Super co-contribution

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Odette Bulic	SMSF11729276180 9	146 650 499	15/12/1967	7025719976470	2019	\$26.05

Payment details	Description	Processed date	Credit
	Super co-contribution remittance	12 August 2020	\$26.05 CR
Total payment amount			\$26.05 CR

