



002/04379 009459



WITHANS PTY LTD
19 LAKEVIEW DR
BUNDABERG NORTH QLD 4670



Your details at a glance

BSB number	633-000
Account number	154774160
Customer number	32562530/X101
Account title	WITHANS PTY LTD ATF KEMPS FAMILY SUPER FUND

Account summary

Statement period	19 May 2020 - 18 Aug 2020
Statement number	21
Opening balance on 19 May 2020	\$54,224.27
Deposits & credits	\$36,739.06
Withdrawals & debits	\$29,247.17
Closing Balance on 18 Aug 2020	\$61,716.16

Any questions?

Contact Trevor Robertson at 1/24 William St, Rockhampton 4701 on **07 4937 4901**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$54,224.27
25 May 20	BILL PAYMENT 0117847255 BPAY TO: ASIC	267.00		53,957.27
1 Jun 20	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0976077884		5,228.40	59,185.67
15 Jun 20	AUTO TRANSFER 0032562530CS01	1,360.68		57,824.99
15 Jun 20	DIRECT DEBIT 222908879 AIG Australia 0978650334	206.28		57,618.71
25 Jun 20	OSKO PAYMENT Big Tony Mowing inv 86	50.00		57,568.71
26 Jun 20	E-BANKING TFR 00119286941301 0211853121		20,000.00	77,568.71
1 Jul 20	TRUST DISTRIBUTION		22.76	77,591.47
1 Jul 20	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0982418250		5,090.40	82,681.87
8 Jul 20	OSKO PAYMENT Nab transfer from super acc	20,000.00		62,681.87

332BH101 / E-4379 / S-7662 / I-15323 / 0032562530014247

Sandhurst Cash Common Fund *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
10 Jul 20	OSKO PAYMENT energy rich inv 00902	2,140.00		60,541.87
13 Jul 20	AUTO TRANSFER 0032562530CS01	1,360.97		59,180.90
15 Jul 20	DIRECT DEBIT 228016932 AIG Australia 0985413059	206.28		58,974.62
16 Jul 20	OSKO PAYMENT DGZ accountants inv 24030	550.00		58,424.62
28 Jul 20	BILL PAYMENT 0119504176 BPAY TO: TAX OFFICE PAYMENTS	1,539.00		56,885.62
3 Aug 20	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0989523817		6,397.50	63,283.12
13 Aug 20	AUTO TRANSFER 0032562530CS01	1,360.68		61,922.44
17 Aug 20	DIRECT DEBIT 234302317 AIG Australia 0992363352	206.28		61,716.16
Transaction totals / Closing balance		\$29,247.17	\$36,739.06	\$61,716.16

Customers can now utilise Bendigo's internet and phone banking services.
For more information please phone 1300 236 344.

Transaction details:-
Investment return paid during the reporting period

This is the total trust distribution paid to your account and is net of indirect costs of your investment (see 'Transactions' section). Interest rates are subject to change. For the current interest rate, visit our website at www.sandhursttrustees.com.au or call us on 1800 634 969.

Termination value at end of reporting period

The termination value is the '**Closing Balance**' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs
Direct Fees and Costs

\$0.00

These fees and costs are deducted directly from your account. Direct fees and costs relate only to accounts with the optional related banking facilities (which are provided by Bendigo Bank), such as the personal cheque facility.

Indirect costs of your investment

\$106.97

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. In other words, these indirect costs are deducted from the assets of the Fund before income is distributed.

The indirect costs of your investment are calculated by multiplying your average daily account balance for the period by the indirect cost ratio of the Fund. The indirect costs of your investment amount is an estimate only and may vary from the actual costs incurred.

Total fees you paid

\$106.97

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

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Your tax return and your statement

Each year in your tax return, you must declare your share of the Fund's net income. Your share of the Fund's net income includes any trust distribution relating to the period 1 July to 30 June, irrespective of whether the income is reinvested or payment occurs at a later date. The total amount of income you receive for the tax period should be declared under **Tax Return Label 13U - Distributions from Trusts**.

Further information

Sandhurst Trustees Limited (Sandhurst) suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to your local Bendigo Bank branch (see 'Any questions?') or to Sandhurst on 1800 634 969.

An electronic version of the latest Annual Report for the Fund is accessible on our website www.sandhursttrustees.com.au/annualreports from 31 December.

Further information in relation to this product and related banking facilities are available on request by contacting Sandhurst or your local Bendigo Bank branch. You can obtain a copy of the latest Product Disclosure Statement and the related banking facilities Terms and Conditions (which also includes further information about fees and costs) and any updated information on request or online at www.sandhursttrustees.com.au.

Enquiries and complaints

Sandhurst has a dispute resolution mechanism that covers complaints. Sandhurst aims to deal with all questions, concerns or complaints promptly and efficiently. If you have any questions, concerns or complaints about your investment please contact Sandhurst by telephone on 1800 634 969 or your local Bendigo Bank branch.

If you are not satisfied with our response or your complaint has not been resolved within 45 days, you can refer your complaint to the:

Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC, 3001
Telephone: 1800 931 678, Website: afca.org.au
Email: info@afca.org.au



002/04715 009459



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Your details at a glance

BSB number	633-000
Account number	154774160
Customer number	32562530/X101
Account title	WITHANS PTY LTD ATF KEMPS FAMILY SUPER FUND

Account summary

Statement period	19 Aug 2020 - 18 Nov 2020
Statement number	22
Opening balance on 19 Aug 2020	\$61,716.16
Deposits & credits	\$13,622.72
Withdrawals & debits	\$38,133.16
Closing Balance on 18 Nov 2020	\$37,205.72



Want to know more?

bendigobank.com.au/managedfunds

Any questions?

Contact Trevor Robertson at 1/24 William St, Rockhampton 4701 on **07 4937 4901**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$61,716.16
24 Aug 20	OSKO PAYMENT Big Tony Mowing inv 92	50.00		61,666.16
1 Sep 20	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0995743809		7,100.10	68,766.26
14 Sep 20	AUTO TRANSFER 0032562530CS01	1,360.74		67,405.52
14 Sep 20	OSKO PAYMENT country care carpet inv 0545	180.00		67,225.52
15 Sep 20	DIRECT DEBIT 240227982 AIG Australia 0998619047	206.28		67,019.24
29 Sep 20	OSKO PAYMENT john kemps inv 47	880.00		66,139.24
1 Oct 20	TRUST DISTRIBUTION		8.12	66,147.36
1 Oct 20	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0002423401		3,115.30	69,262.66
7 Oct 20	OSKO PAYMENT Nab to NAB Bernie	30,000.00		39,262.66

633BH101 / E-4715 / S-9256 / I-16511 / 0032562530016402

Sandhurst Cash Common Fund (continued).

Date	Transaction	Withdrawals	Deposits	Balance
13 Oct 20	AUTO TRANSFER 0032562530CS01	1,360.92		37,901.74
15 Oct 20	DIRECT DEBIT 246567882 AIG Australia 0005399304	206.28		37,695.46
27 Oct 20	TRANSFER - IN BRANCH REF VAL 14252081 148 GEORGE ST	563.20		37,132.26
2 Nov 20	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0009224444		3,399.20	40,531.46
3 Nov 20	BILL PAYMENT 0122063951 BPAY TO: TAX OFFICE PAYMENTS	1,900.00		38,631.46
6 Nov 20	PAY ANYONE 0172078155Jims mowin MPB106921975in 01300	65.00		38,566.46
13 Nov 20	AUTO TRANSFER 0032562530CS01	1,360.74		37,205.72
Transaction totals / Closing balance		\$38,133.16	\$13,622.72	\$37,205.72

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Transaction details:-
Investment return paid during the reporting period

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Termination value at end of reporting period

The termination value is the '**Closing Balance**' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs
Direct Fees and Costs

\$0.00

These fees and costs are deducted directly from your account. Direct fees and costs relate only to accounts with the optional related banking facilities (which are provided by Bendigo Bank), such as the personal cheque facility.

Indirect costs of your investment

\$101.56

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. In other words, these indirect costs are deducted from the assets of the Fund before income is distributed.

The indirect costs of your investment are calculated by multiplying your average daily account balance for the period by the indirect cost ratio of the Fund. The indirect costs of your investment amount is an estimate only and may vary from the actual costs incurred.

Total fees you paid

\$101.56

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

...continued overleaf >

Your tax return and your statement

Each year in your tax return, you must declare your share of the Fund's net income. Your share of the Fund's net income includes any trust distribution relating to the period 1 July to 30 June, irrespective of whether the income is reinvested or payment occurs at a later date. The total amount of income you receive for the tax period should be declared under **Tax Return Label 13U - Distributions from Trusts**.

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Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC, 3001
Telephone: 1800 931 678, Website: afca.org.au
Email: info@afca.org.au

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Your details at a glance

BSB number	633-000
Account number	154774160
Customer number	32562530/X101
Account title	WITHANS PTY LTD ATF KEMPS FAMILY SUPER FUND

Account summary

Statement period	19 Feb 2021 - 18 May 2021
Statement number	24
Opening balance on 19 Feb 2021	\$5,585.62
Deposits & credits	\$11,515.31
Withdrawals & debits	\$15,623.00
Closing Balance on 18 May 2021	\$1,477.93



Want to know more?

bendigobank.com.au/managedfunds

Any questions?

Contact Gavin Walker at 134 Victoria Street, Mackay 4740 on **07 4944 1415**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$5,585.62
1 Mar 21	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0034828093		3,316.95	8,902.57
2 Mar 21	BILL PAYMENT 0125071290 BPAY TO: BUNDABERG REG CNCL	5,536.86		3,365.71
5 Mar 21	E-BANKING TFR 00119286941401 0239128013		1,000.00	4,365.71
5 Mar 21	BILL PAYMENT 0125191058 BPAY TO: BUNDABERG REG CNCL	3,876.86		488.85
5 Mar 21	E-BANKING TFR 00209468851201 0239129184		1,000.00	1,488.85
15 Mar 21	AUTO TRANSFER 0032562530CS01	1,353.92		134.93
1 Apr 21	TRUST DISTRIBUTION		0.66	135.59
1 Apr 21	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0042497468		2,811.20	2,946.79
6 Apr 21	OSKO PAYMENT paul moony plumbing inv 66754	247.37		2,699.42

Sandhurst Cash Common Fund *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
13 Apr 21	AUTO TRANSFER 0032562530CS01	1,353.64		1,345.78
4 May 21	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0049443061		3,386.50	4,732.28
12 May 21	BILL PAYMENT 0126908477 BPAY TO: TAX OFFICE PAYMENTS	1,900.00		2,832.28
13 May 21	AUTO TRANSFER 0032562530CS01	1,354.35		1,477.93
Transaction totals / Closing balance		\$15,623.00	\$11,515.31	\$1,477.93

Customers can now utilise Bendigo's internet and phone banking services. For more information please phone 1300 236 344.

Transaction details:-

Investment return paid during the reporting period

This is the total trust distribution paid to your account and is net of indirect costs of your investment (see 'Transactions' section). Interest rates are subject to change. For the current interest rate, visit our website at www.sandhursttrustees.com.au or call us on 1800 634 969.

Termination value at end of reporting period

The termination value is the '**Closing Balance**' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs

Direct Fees and Costs

\$0.00

These fees and costs are deducted directly from your account. Direct fees and costs relate only to accounts with the optional related banking facilities (which are provided by Bendigo Bank), such as the personal cheque facility.

Indirect costs of your investment

\$4.57

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. In other words, these indirect costs are deducted from the assets of the Fund before income is distributed.

The indirect costs of your investment are calculated by multiplying your average daily account balance for the period by the indirect cost ratio of the Fund. The indirect costs of your investment amount is an estimate only and may vary from the actual costs incurred.

Total fees you paid

\$4.57

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

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Your tax return and your statement

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Further information

Sandhurst Trustees Limited (Sandhurst) suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to your local Bendigo Bank branch (see 'Any questions?') or to Sandhurst on 1800 634 969.

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Enquiries and complaints

Sandhurst has a dispute resolution procedure to deal with your complaints. All complaints will be handled in a courteous and confidential manner and dealt with within 45 days. If you have any questions, concerns or complaints about your investment please contact us on 1800 634 969.

If you are not satisfied with the response provided by our team, you have the option of referring the matter to Customer Advocate who will impartially assess your complaint, keep you informed of the progress and provide you with a response:

Telephone - 1300 139 572 (+61 3 5485 7919) between 8:30am and 5:00pm Victorian time, weekdays

Email - customeradvocate@bendigoadelaide.com.au

Mail - write to Customer Advocate, Reply Paid 480, Bendigo VIC 3552

Alternatively (or following consideration by the Customer Advocate) you may refer your complaint directly to:

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne, VIC, 3001

Phone: 1800 931 678

Fax: 03 9613 6399

Email: info@afca.org.au

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expire.

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Want to know more?

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Your details at a glance

BSB number	633-000
Account number	154774160
Customer number	32562530/X101
Account title	WITHANS PTY LTD ATF KEMPS FAMILY SUPER FUND

Account summary

Statement period	19 May 2021 - 18 Aug 2021
Statement number	25
Opening balance on 19 May 2021	\$1,477.93
Deposits & credits	\$15,188.41
Withdrawals & debits	\$13,740.46
Closing Balance on 18 Aug 2021	\$2,925.88

Any questions?

Contact Gavin Walker at 134 Victoria Street, Mackay 4740 on **07 4944 1415**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$1,477.93
1 Jun 21	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0055751508		2,881.60	4,359.53
2 Jun 21	BILL PAYMENT 0127494654 BPAY TO: TAX OFFICE PAYMENTS	1,900.00		2,459.53
15 Jun 21	AUTO TRANSFER 0032562530CS01	1,353.43		1,106.10
1 Jul 21	TRUST DISTRIBUTION		0.31	1,106.41
1 Jul 21	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0062491133		2,536.80	3,643.21
13 Jul 21	AUTO TRANSFER 0032562530CS01	1,353.73		2,289.48
13 Jul 21	E-BANKING TFR 00119286941301 0254417297 transfer		7,000.00	9,289.48
13 Jul 21	BILL PAYMENT 0128547367 BPAY TO: TAX OFFICE PAYMENTS	7,779.85		1,509.63
2 Aug 21	DIRECT CREDIT TRANSFER 148 Georg REAL ESTATE NOW 0069482865		2,769.70	4,279.33

Sandhurst Cash Common Fund *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
13 Aug 21	AUTO TRANSFER 0032562530CS01	1,353.45		2,925.88
Transaction totals / Closing balance		\$13,740.46	\$15,188.41	\$2,925.88

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Transaction details:-

Investment return paid during the reporting period

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Termination value at end of reporting period

The termination value is the '**Closing Balance**' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs

Fees deducted directly from your account*

\$0.00

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment ^

\$4.75

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement.

TOTAL FEES AND COSTS YOU PAID

\$4.75

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

* May include transaction and services fees charged by Bendigo bank if you utilise related banking facilities.

^ Fees and costs deducted from your investment are calculated by multiplying your average daily investment balance for the period by the management costs and net transactional and operational costs of the fund. The fees and costs deducted from your investment are an estimate only and may vary from the actual costs incurred.

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Email - customeradvocate@bendigoadelaide.com.au

Mail - write to Customer Advocate, Reply Paid 480, Bendigo VIC 3552

Alternatively (or following consideration by Sandhurst and the Customer Advocate) you may refer your complaint directly to:

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne, VIC, 3001

Phone: 1800 931 678

Fax: 03 9613 6399

Email: info@afca.org.au

Website: www.afca.org.au

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expire.

