

Patsy Daggett Superannuation Fund

ABN 20 355 768 892

Trustees: Patricia Daggett & Sean Daggett

Financial Statement
For the year ended 30 June 2020

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Patsy Daggett Superannuation Fund
Statement of Financial Position
as at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Cash and Cash Equivalents	6A	196,555.72	195,000.00
Other Assets			
Cash At Bank	FS/11	8,198.40	20,292.38
Total Assets		<u><u>204,754.12</u></u>	<u><u>215,292.38</u></u>
Liabilities			
Total Liabilities		<u><u>-</u></u>	<u><u>-</u></u>
Net Assets Available to Pay Benefits		<u><u>204,754.12</u></u>	<u><u>215,292.38</u></u>
<i>Represented by:</i>			
Liability for Accrued Benefits			
Mrs Patricia Daggett	2	204,754.12	215,292.38
Total Liability for Accrued Benefits		<u><u>204,754.12</u></u>	<u><u>215,292.38</u></u>

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

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Patsy Daggett Superannuation Fund
Operating Statement
For the period 1 July 2019 to 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Interest	7A 33	4,024.83	9,176.24
		<u>4,024.83</u>	<u>9,176.24</u>
Expenses			
Member Payments			
Pensions Paid		13,974.09	356,654.58
Other Expenses			
Auditor Fee	37	330.00	330.00
Bank Fees		-	57.00
Interest Paid		-	33.35
SMSF Supervisory Levy		259.00	-
		<u>14,563.09</u>	<u>357,074.93</u>
Benefits Accrued as a Result of Operations before Income Tax		(10,538.26)	(347,898.69)
Income Tax		<u>-</u>	<u>-</u>
Benefits Accrued as a Result of Operations		<u>(10,538.26)</u>	<u>(347,898.69)</u>

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

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Patsy Daggett Superannuation Fund
Notes to the Financial Statements
As at 30 June 2020

Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

(b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

(c) Use of Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

(d) Cash and Cash Equivalents

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

(e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

(f) Valuation of Assets

Investment

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

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Patsy Daggett Superannuation Fund
Notes to the Financial Statements
As at 30 June 2020

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

Financial Liabilities

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

Receivables and Payables

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

(g) Revenue Recognition

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 measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

Interest

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

Dividend Revenue

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

Distribution Revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions 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.

Rental Income

Rent from investment properties is recognised by the Fund on a cash receipt basis.

Movement in market values

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

Contributions and Rollovers In

Contributions and rollovers 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.

The financial report was authorised for issue on 24 May 2021 by the trustee of the fund.

Patsy Daggett Superannuation Fund
Notes to the Financial Statements
As at 30 June 2020

Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
Liability for Accrued Benefits at beginning of period	215,292.38	563,191.07
Benefits Accrued during the period	3,435.83	8,755.89
Benefits Paid during the period	(13,974.09)	(356,654.58)
Liability for Accrued Benefits at end of period	204,754.12	215,292.38

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

Note 3 – Vested Benefits

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting period.

	Current	Previous
Vested Benefits at beginning of period	215,292.38	563,191.07
Benefits Accrued during the period	3,435.83	8,755.89
Benefits Paid during the period	(13,974.09)	(356,654.58)
Vested Benefits at end of period	204,754.12	215,292.38

Note 4 – Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.

Note 6A – Cash and Cash Equivalents

	Current	Previous
At market value:		
Suncorp Bank Term Deposit	196,555.72	195,000.00
	196,555.72	195,000.00

Note 7A – Interest

	Current	Previous
Suncorp Bank Term Deposit	3,986.55	6,643.15
Suncorp Bank - 4850	0.00	2,250.42
Suncorp Bank - 4952	38.28	282.67
	4,024.83	9,176.24

Patsy Daggett Superannuation Fund

Members Summary Report - For the period 1/07/2019 to 30/06/2020

Member's Detail	Opening Balance	Increases					Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid			
Mrs Patricia Daggett 25 Carrington Street Woodstock NSW 2793													
Pension 501: Daggett, Patricia	215,292.38	0.00	0.00	3,435.83	0.00	0.00	0.00	0.00	0.00	0.00	(13,974.09)	204,754.12	
	215,292.38	0.00	0.00	3,435.83	0.00	0.00	0.00	0.00	0.00	0.00	(13,974.09)	204,754.12	
	215,292.38	0.00	0.00	3,435.83	0.00	0.00	0.00	0.00	0.00	0.00	(13,974.09)	204,754.12	

Patsy Daggett Superannuation Fund
(ABN: 20 355 768 892)

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Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 25 Carrington Street Woodstock, NSW 2793
Member	Number: DAGGEP0
Mrs Patricia Daggett	Date of Birth: 5 February 1942 Date Joined Fund: 26 June 2007 Eligible Service Date: 26 June 2007
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2019	
501: Daggett, Patricia	215,292.38
Total as at 1 Jul 2019	215,292.38

Withdrawal Benefit as at 30 Jun 2020	
501: Daggett, Patricia	204,754.12
Total as at 30 Jun 2020	204,754.12

Your Tax Components

Tax Free	120,036.25
Taxable - Taxed	84,717.87
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	204,754.12

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

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Patsy Daggett Superannuation Fund
(ABN: 20 355 768 892)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 25 Carrington Street Woodstock, NSW 2793
Member	Date of Birth: 5 February 1942
Number: DAGGEP0	Date Joined Fund: 26 June 2007
Mrs Patricia Daggett	Eligible Service Date: 26 June 2007
Pension Account	Tax File Number Held: Yes
501: Daggett, Patricia	Account Start Date: 1 July 2014

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2019	215,292.38
<u>Increases to your account:</u>	
Share Of Net Fund Income	3,435.83
<u>Total Increases</u>	3,435.83
<u>Decreases to your account:</u>	
Pension Payments	13,974.09
<u>Total Decreases</u>	13,974.09
Withdrawal Benefit as at 30 Jun 2020	204,754.12

Your Tax Components		
Tax Free	58.6246 %	120,036.25
Taxable - Taxed		84,717.87
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	204,754.12

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
No beneficiary details have been recorded

Trustees

The Trustees of the Fund are as follows:

Patricia Daggett and
Sean Daggett

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....
Patricia Daggett
Trustee

.....
Sean Daggett
Trustee

Statement Date: 30 June 2020

Patsy Daggett Superannuation Fund
Investment Summary as at 30 June 2020

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
Bank								
36 Suncorp Bank - 0183				0.28	0.28			- %
29 Suncorp Bank - 4850				75.93	75.93			0.04%
32 Suncorp Bank - 4952				8,122.19	8,122.19			3.97%
				8,198.40	8,198.40			4.00%
Term Deposits								
34 Suncorp Bank Term Deposit				196,555.72	196,555.72	0.00	0.00%	96.00%
				196,555.72	196,555.72	0.00	0.00%	96.00%
				204,754.12	204,754.12	0.00	0.00%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

Patsy Daggett Superannuation Fund
Investment Performance
For the period from 1 July 2019 to 30 June 2020

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
Suncorp Bank - 0183	0.28	0.00	0.00	0.28	0.00	0.00	0.00	0.00%
Suncorp Bank - 4850	20,208.19	203,636.90	223,769.16	75.93	0.00	0.00	0.00	0.00%
Suncorp Bank - 4952	83.91	12,036.28	4,000.00	8,122.19	0.00	38.28	38.28	0.94%
	<u>20,292.38</u>	<u>215,675.18</u>	<u>227,769.16</u>	<u>8,198.40</u>	<u>0.00</u>	<u>38.28</u>	<u>38.28</u>	<u>0.27%</u>
<u>Term Deposits</u>								
Suncorp Bank Term Deposit	195,000.00	196,555.72	195,000.00	196,555.72	0.00	3,986.55	3,986.55	2.06%
	<u>195,000.00</u>	<u>196,555.72</u>	<u>195,000.00</u>	<u>196,555.72</u>	<u>0.00</u>	<u>3,986.55</u>	<u>3,986.55</u>	<u>2.06%</u>
Fund Total	<u>215,292.38</u>	<u>412,230.90</u>	<u>422,769.16</u>	<u>204,754.12</u>	<u>0.00</u>	<u>4,024.83</u>	<u>4,024.83</u>	<u>1.93%</u>

Patsy Daggett Superannuation Fund
Realised Capital Gains
For the period from 1 July 2019 to 30 June 2020

Quantity	Accounting Treatment			Taxation Treatment							
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation	Capital Gains Calculation	Indexation	Discounted	Other	Deferred	Capital Loss
					Adjusted	Reduced					
Grand Total											

* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

Patsy Daggett Superannuation Fund
Realised Capital Gains
For the period from 1 July 2019 to 30 June 2020

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Capital Losses Applied						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	

Patsy Daggett Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

Operating Statement Profit vs. Provision for Income Tax		2020
		\$
Benefits Accrued as a Result of Operations before Income Tax		(10,538.26)
<u>ADD:</u>		
Pension Non-deductible Expenses		589.00
Pensions Paid		13,974.09
<u>LESS:</u>		
Pension Exempt Income		4,024.00
Rounding		0.83
Taxable Income or Loss		<u>0.00</u>
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	0.00	0.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<u>0.00</u>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	0.00
Income Tax Expense	<u>0.00</u>

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	0.00
Income Tax Payable (Receivable)	<u>0.00</u>

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	100.0000%
Pension Exempt % (Expenses)	100.0000%
Assets Segregated For Pensions	No

Compilation Report to the Trustees and Members of
Patsy Daggett Superannuation Fund

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ABN 20 355 768 892
For the period 01 July 2019 to 30 June 2020

On the basis of the information provided by the Trustees of Patsy Daggett Superannuation Fund, we have compiled the accompanying special purpose financial statements of Patsy Daggett Superannuation Fund for the period ended 30 June 2020, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of Trustees

The Trustees of Patsy Daggett Superannuation Fund are solely responsible for the information contained in the special purpose financial statements. The reliability, accuracy and completeness of the information and for the determination that the financial reporting framework / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustees of Patsy Daggett Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting as described in Note 1 to the financial statements and **APES 315: Compilation of Financial Information**.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework / basis of accounting described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of **APES 110 Code of Ethics for Professional Accountants**.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion¹ on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Signature of Accountant

Dated: 24 May 2021

.....
Name of Signatory: Mr Andrew Pullen

Address: 18 Redfern Street
Cowra, NSW 2794

¹ Refer to AUASB Standards for the issuance of audit opinions and review conclusions

Self-managed superannuation fund annual return 2020

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 2020* (NAT 71287).

- 1 The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- 2 The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- 1 Print clearly, using a BLACK pen only.
- 2 Use BLOCK LETTERS and print one character per box.

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- 3 Place in ALL applicable boxes.

- 4 Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
 [insert the name and postcode of your capital city]

Section A: Fund information

1 Tax file number (TFN)

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

1 The ATO 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) (if applicable)

4 Current postal address

Suburb/town	State/territory	Postcode
Cowra	NSW	2794

5 Annual return status

Is this an amendment to the SMSF's 2020 return? **A** No Yes

Is this the first required return for a newly registered SMSF? **B** No Yes

Fund's tax file number (TFN)

6 SMSF auditor

Auditor's name

Title:

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes

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 Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

Fund's tax file number (TFN) 864444527

TEB

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** **A** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

- No Yes If yes, provide the date on which the fund was wound up

Day	Month	Year

 Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

- 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.

No Go to Section B: Income.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** Yes

Did the fund have any other income that was assessable?

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

- If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

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Fund's tax file number (TFN) 864444527

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. 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 No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2020.

Have you applied an exemption or rollover? M No Yes

Code

Net capital gain A \$ -00

Gross rent and other leasing and hiring income B \$ -00

Gross interest C \$ -00

Forestry managed investment scheme income X \$ -00

Gross foreign income D1 \$ -00 Net foreign income D \$ -00 Loss

Australian franking credits from a New Zealand company E \$ -00

Transfers from foreign funds F \$ -00 Number

Gross payments where ABN not quoted H \$ -00

Calculation of assessable contributions

Assessable employer contributions R1 \$ -00

plus Assessable personal contributions R2 \$ -00

plus **No-TFN-quoted contributions R3 \$ 0-00 (an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST R6 \$ -00

Gross distribution from partnerships I \$ -00 Loss

*Unfranked dividend amount J \$ -00

*Franked dividend amount K \$ -00

*Dividend franking credit L \$ -00

*Gross trust distributions M \$ -00 Code

Assessable contributions (R1 plus R2 plus R3 less R6) R \$ -00

Calculation of non-arm's length income

*Net non-arm's length private company dividends U1 \$ -00

plus *Net non-arm's length trust distributions U2 \$ -00

plus *Net other non-arm's length income U3 \$ -00

*Other income S \$ -00 Code

*Assessable income due to changed tax status of fund T \$ -00

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) U \$ -00

*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 (Sum of labels A to U) W \$ -00 Loss

Exempt current pension income Y \$ -00

TOTAL ASSESSABLE INCOME (W less Y) V \$ -00 Loss

Fund's tax file number (TFN)

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" value="0-00"/>	A2 \$	<input type="text" value="0-00"/>
Interest expenses overseas	B1 \$	<input type="text" value="0-00"/>	B2 \$	<input type="text" value="0-00"/>
Capital works expenditure	D1 \$	<input type="text" value="0-00"/>	D2 \$	<input type="text" value="0-00"/>
Decline in value of depreciating assets	E1 \$	<input type="text" value="0-00"/>	E2 \$	<input type="text" value="0-00"/>
Insurance premiums – members	F1 \$	<input type="text" value="0-00"/>	F2 \$	<input type="text" value="0-00"/>
SMSF auditor fee	H1 \$	<input type="text" value="0-00"/>	H2 \$	<input type="text" value="330-00"/>
Investment expenses	I1 \$	<input type="text" value="0-00"/>	I2 \$	<input type="text" value="0-00"/>
Management and administration expenses	J1 \$	<input type="text" value="0-00"/>	J2 \$	<input type="text" value="0-00"/>
Forestry managed investment scheme expense	U1 \$	<input type="text" value="0-00"/>	U2 \$	<input type="text" value="0-00"/>
Other amounts	L1 \$	<input type="text" value="0-00"/>	L2 \$	<input type="text" value="259-00"/>
Tax losses deducted	M1 \$	<input type="text" value="0-00"/>		

Code

Code

TOTAL DEDUCTIONS
N \$
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$
 (Total A2 to L2)

***TAXABLE INCOME OR LOSS**
O \$ Loss
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$
 (N plus Y)

*This is a mandatory label.

Fund's tax file number (TFN) 864444527

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. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2020* on how to complete the calculation statement.

*Taxable income **A** \$ **00**
(an amount must be included even if it is zero)

*Tax on taxable income **T1** \$
(an amount must be included even if it is zero)

*Tax on no-TFN-quoted contributions **J** \$
(an amount must be included even if it is zero)

Gross tax **B** \$
(T1 plus J)

Foreign income tax offset **C1** \$

Rebates and tax offsets **C2** \$

Non-refundable non-carry forward tax offsets **C** \$
(C1 plus C2)

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

Early stage venture capital limited partnership tax offset **D1** \$

Early stage venture capital limited partnership tax offset carried forward from previous year **D2** \$

Early stage investor tax offset **D3** \$

Early stage investor tax offset carried forward from previous year **D4** \$

Non-refundable carry forward tax offsets **D** \$
(D1 plus D2 plus D3 plus D4)

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

Complying fund's franking credits tax offset **E1** \$

No-TFN tax offset **E2** \$

National rental affordability scheme tax offset **E3** \$

Exploration credit tax offset **E4** \$

Refundable tax offsets **E** \$
(E1 plus E2 plus E3 plus E4)

***TAX PAYABLE T5** \$
(T3 less E – cannot be less than zero)

Section 102AAM interest charge **G** \$

Fund's tax file number (TFN) 864444527

Credit for interest on early payments – amount of interest
H1 \$

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2 \$

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3 \$

Credit for TFN amounts withheld from payments from closely held trusts
H5 \$

Credit for interest on no-TFN tax offset
H6 \$

Credit for foreign resident capital gains withholding amounts
H8 \$

Eligible credits
H \$
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

***Tax offset refunds**
 (Remainder of refundable tax offsets) **I \$**
(unused amount from label E – an amount must be included even if it is zero)

PAYG instalments raised
K \$

Supervisory levy
L \$

Supervisory levy adjustment for wound up funds
M \$

Supervisory levy adjustment for new funds
N \$

AMOUNT DUE OR REFUNDABLE
 A positive amount at **S** is what you owe, while a negative amount is refundable to you.
S \$
(T5 plus G less H less I less K plus L less M plus N)

*This is a mandatory label.

Section E: Losses

14 Losses

i If total loss is greater than \$100,000, complete and attach a *Losses schedule 2020*.

Tax losses carried forward to later income years **U \$** **.00**

Net capital losses carried forward to later income years **V \$** **.00**

TR17

Fund's tax file number (TFN) 864444527

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN See the Privacy note in the Declaration.

Date of birth

Contributions

i Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Proceeds from primary residence disposal **H** \$

Receipt date **H1**

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts) **M** \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance **S1** \$

Retirement phase account balance - Non CDBIS **S2** \$

Retirement phase account balance - CDBIS **S3** \$

TRIS Count

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Loss

Code

Code

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

TR/9

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value="0"/> .00	
Permissible temporary borrowings	V2 \$ <input type="text" value="0"/> .00	
Other borrowings	V3 \$ <input type="text" value="0"/> .00	
		Borrowings V \$ <input type="text" value="0"/> .00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W \$ <input type="text" value="204754"/> .00	
	Reserve accounts X \$ <input type="text" value="0"/> .00	
	Other liabilities Y \$ <input type="text" value="0"/> .00	
	TOTAL LIABILITIES Z \$ <input type="text" value="204754"/> .00	

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$.00

Total TOFA losses **I** \$.00

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 2019–20 income year, write 2020). **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 2020*. **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 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **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 leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

[Signature box] Date Day Month Year

Preferred trustee or director contact details:

Title: MRS
Family name: Daggett
First given name: Patricia
Other given names:
Phone 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 2020* 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

[Signature box] Date Day Month Year

Tax agent's contact details

Title: MR
Family name: Pullen
First given name: Andrew
Other given names:
Tax agent's practice: Balance Accountants & Advisers
Tax agent's phone number: 02 63423524
Reference number: DAGGPSF
Tax agent number: 28120008

MRS PATRICIA DAGGETT ATF
PATSY DAGGETT SUPERANNUATION FUND
19 RANKIN ST
WOODSTOCK NSW 2793

Account Summary

Opening Balance	\$20,208.19
Total Withdrawals	\$7,453.78 -
Total Deposits	\$0.00+
Closing Balance	\$12,754.41

BSB Number	484-799
Account Number	601904850
Statement Period	1/07/2019 - 30/09/2019

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

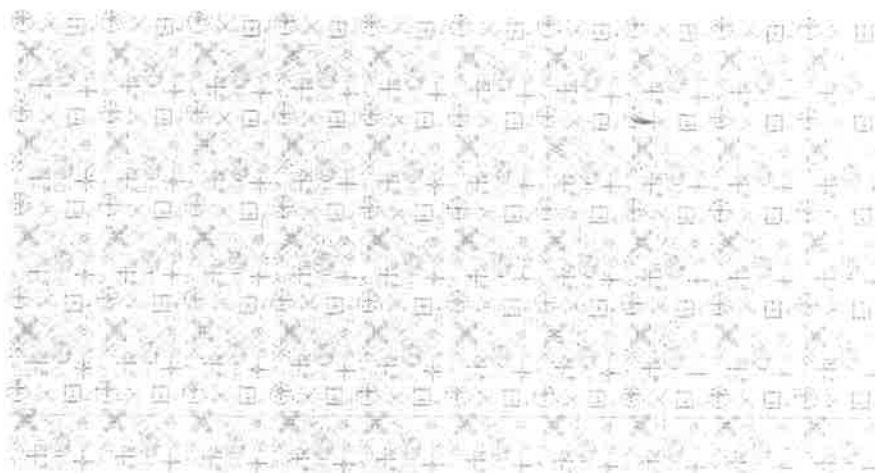
If you are experiencing any difficulty making your repayments, please contact us as soon as possible. You can call us on 13 11 55 or visit www.suncorp.com.au/banking for more information about financial difficulty. We'll be happy to help.

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			20,208.19
2 Jul 2019	DIRECT DEBIT SUNCORP HPC039506899	57.77		20,150.42
4 Jul 2019	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 551008644445278621 REFERENCE NUMBER 11780572	259.00		19,891.42
4 Jul 2019	INTERNET EXTERNAL TRANSFER TO 082811 248946318 REF NO 15919580 Invoice 1002616	1,375.00		18,516.42
4 Jul 2019	INTERNET EXTERNAL TRANSFER TO 015056 387392386 REF NO 50148580 Audit S M F P Dagg	330.00		18,186.42
6 Jul 2019	VISA PURCHASE DEPARTMENT OF TRANSPOR PERTH 04/07 AU AUD	242.00		17,944.42
	BALANCE CARRIED FORWARD			17,944.42

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			17,944.42
14 Jul 2019	VISA PURCHASE COWRA CASH BUTCHERY COWRA 12/07 AU AUD	7.00		17,937.42
14 Jul 2019	VISA PURCHASE T ELKINS & E HOOPER COWRA 12/07 AU AUD	17.10		17,920.32
16 Jul 2019	VISA PURCHASE THE REJECT SHOP COWRA 12/07 AU AUD	21.00		17,899.32
17 Jul 2019	DIRECT DEBIT SUNCORP HPC037874680	72.95		17,826.37
17 Jul 2019	DIRECT DEBIT SUNCORP MPS037874593	86.02		17,740.35
21 Jul 2019	VISA PURCHASE OMNI INTERNATIONAL 407-496-3429 20/07 FL 798,000 USD	1,134.54		16,605.81
21 Jul 2019	FOREIGN CURRENCY CONVERSION FEE	34.04		16,571.77
22 Jul 2019	VISA PURCHASE BUNNINGS 754000 COWRA 20/07 AU AUD	79.39		16,492.38
23 Jul 2019	INTERNET EXTERNAL TRANSFER TO 032188 000180037 REF NO 5249462 Credit cards	300.00		16,192.38
23 Jul 2019	VISA PURCHASE ALDI STORES - COWRA COWRA 20/07 AU AUD	0.69		16,191.69
23 Jul 2019	VISA PURCHASE WOODSTOCK HOTEL PTY WOODSTOCK 19/07 AU AUD	14.00		16,177.69
	BALANCE CARRIED FORWARD			16,177.69

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			16,177.69
23 Jul 2019	VISA PURCHASE ALDI STORES - COWRA COWRA 20/07 AU AUD	39.87		16,137.82
24 Jul 2019	BPAY DEBIT VIA INTERNET CreditLine 5039468432846502 REFERENCE NUMBER 78483540	60.00		16,077.82
24 Jul 2019	VISA PURCHASE MCDONALDS COWRA COWRA 20/07 AU AUD	10.00		16,067.82
24 Jul 2019	VISA PURCHASE ACCOR ADVANTAGE PL NORTH SYDNEY 23/07 AU AUD	355.00		15,712.82
27 Jul 2019	VISA PURCHASE Lok Lok Dumpling Bar Mosman 26/07 AU AUD	2.51		15,710.31
27 Jul 2019	VISA PURCHASE Lok Lok Dumpling Bar Mosman 26/07 AU AUD	13.10		15,697.21
27 Jul 2019	VISA PURCHASE TERRYWHITE CHEMMART ROUSE HILL 25/07 AU AUD	45.88		15,651.33
30 Jul 2019	VISA PURCHASE LANDMOS PTY LTD MOSMAN 28/07 AU AUD	23.00		15,628.33
31 Jul 2019	DIRECT DEBIT SUNCORP HPC039506899	57.77		15,570.56
1 Aug 2019	VISA PURCHASE McFadden's Pharmacy St Ives 31/07 AU AUD	6.50		15,564.06
1 Aug 2019	VISA PURCHASE THREE BEANS CAFE MOS MOSMAN 30/07 AU AUD	30.00		15,534.06
1 Aug 2019	VISA PURCHASE St Ives Medical St Ives 31/07 AU AUD	30.00		15,504.06
3 Aug 2019	EFTPOS WDL West's Ashfield Ashfield AU	19.00		15,485.06
4 Aug 2019	VISA PURCHASE WESTFIELD HORNSBY HORNSBY 02/08 AU AUD	4.00		15,481.06
	BALANCE CARRIED FORWARD			15,481.06

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			15,481.06
6 Aug 2019	VISA PURCHASE CHEMIST WAREHOUSE CASTLE HILL 05/08 AU AUD	29.99		15,451.07
7 Aug 2019	VISA PURCHASE PointParking CastleHill 05/08 AU AUD	10.10		15,440.97
7 Aug 2019	VISA PURCHASE DHILLONS NORTH INDIA CASTLE HILL 05/08 AU AUD	21.80		15,419.17
8 Aug 2019	VISA PURCHASE SHINGLE INN ROUSE HI ROUSE HILL 06/08 AU AUD	5.00		15,414.17
8 Aug 2019	VISA PURCHASE MCDONALDS CASTLE TWRS CASTLE HILL 05/08 AU AUD	12.35		15,401.82
9 Aug 2019	VISA PURCHASE TARGET 5281 ROUSE HILL 08/08 AU AUD	8.00		15,393.82
9 Aug 2019	VISA PURCHASE BRIDGEPOINT PHARMACY MOSMAN 08/08 AU AUD	13.95		15,379.87
10 Aug 2019	VISA PURCHASE SHINGLE INN ROUSE HI ROUSE HILL 08/08 AU AUD	4.40		15,375.47
10 Aug 2019	VISA PURCHASE SHINGLE INN ROUSE HI ROUSE HILL 08/08 AU AUD	9.90		15,365.57
10 Aug 2019	VISA PURCHASE TERRYWIITE CHEMMART ROUSE HILL 08/08 AU AUD	11.99		15,353.58
10 Aug 2019	VISA PURCHASE Le Creuset Chatswood Chatswood 09/08 AU AUD	200.00		15,153.58
11 Aug 2019	VISA PURCHASE ALDI STORES - MOSMAN MOSMAN 08/08 AU AUD	16.56		15,137.02
12 Aug 2019	VISA PURCHASE The Mercantile Hotel The Rocks 11/08 AU AUD	20.26		15,116.76
	BALANCE CARRIED FORWARD			15,116.76

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			15,116.76
12 Aug 2019	VISA PURCHASE Hotel Ibis Sydney Darl Pyrmont 11/08 AU AUD	49.00		15,067.76
14 Aug 2019	VISA PURCHASE KRETA AYER AUS PL CHATSWOOD 09/08 AU AUD	25.80		15,041.96
14 Aug 2019	VISA PURCHASE SERVICE NSW SYDNEY 12/08 AU AUD	187.82		14,854.14
14 Aug 2019	VISA PURCHASE QBE CTP SYDNEY 12/08 AU AUD	239.29		14,614.85
15 Aug 2019	VISA PURCHASE OPTIMAL PHARM PLUS COWRA 14/08 AU AUD	17.10		14,597.75
19 Aug 2019	DIRECT DEBIT SUNCORP HPC037874680	72.95		14,524.80
19 Aug 2019	DIRECT DEBIT SUNCORP MPS037874593	86.02		14,438.78
28 Aug 2019	VISA PURCHASE MCDONALDS LITHGOW LITHGOW 23/08 AU AUD	4.00		14,434.78
28 Aug 2019	VISA PURCHASE VINOMOFO ORDER 7606856 CREMORNE 26/08 AU AUD	244.80		14,189.98
29 Aug 2019	INTERNET EXTERNAL TRANSFER TO 032188 000180037 REF NO 48446501 credit card	300.00		13,889.98
30 Aug 2019	VISA PURCHASE ALDI STORES - RICHMOND RICHMOND 27/08 AU AUD	151.21		13,738.77
2 Sep 2019	DIRECT DEBIT SUNCORP HPC039506899	57.77		13,681.00
8 Sep 2019	VISA PURCHASE EG FUELCO 1863 LITHGOW LITHGOW 06/09 AU AUD	4.15		13,676.85
10 Sep 2019	VISA PURCHASE WOOLWORTHS 1090 ROUSE HILL 08/09 AU AUD	4.50		13,672.35
	BALANCE CARRIED FORWARD			13,672.35

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			13,672.35
11 Sep 2019	VISA PURCHASE PointParking RouseHill 08/09 AU AUD	3.08		13,669.27
11 Sep 2019	VISA PURCHASE PointParking RouseHill 08/09 AU AUD	7.18		13,662.09
11 Sep 2019	VISA PURCHASE MCDONALDS VINEGAR HIL ROUSE HILL 06/09 AU AUD	29.80		13,632.29
12 Sep 2019	VISA PURCHASE PLINE PH THE PONDS THE PONDS 09/09 AU AUD	16.98		13,615.31
14 Sep 2019	VISA PURCHASE BIG W 0120 ROUSE HILL ROUSE HILL 12/09 AU AUD	7.17		13,608.14
14 Sep 2019	VISA PURCHASE MJ ROUSE HILL PTY LT ROUSE HILL 12/09 AU AUD	7.95		13,600.19
14 Sep 2019	VISA PURCHASE SHINGLE INN ROUSE HI ROUSE HILL 12/09 AU AUD	8.70		13,591.49
14 Sep 2019	VISA PURCHASE THE REJECT SHOP ROUSE HILL 12/09 AU AUD	9.00		13,582.49
14 Sep 2019	VISA PURCHASE ANGEL BROWS AUSTRALIA ROUSE HILL 12/09 AU AUD	18.00		13,564.49
15 Sep 2019	VISA PURCHASE PLINE PH THE PONDS THE PONDS 12/09 AU AUD	9.08		13,555.41
15 Sep 2019	VISA PURCHASE PointParking RouseHill 13/09 AU AUD	10.25		13,545.16
16 Sep 2019	VISA PURCHASE V/CELLARS 3522 MOSMAN 15/09 AU AUD	30.00		13,515.16
17 Sep 2019	DIRECT DEBIT SUNCORP HPC037874680	72.95		13,442.21
17 Sep 2019	DIRECT DEBIT SUNCORP MPS037874593	86.02		13,356.19
	BALANCE CARRIED FORWARD			13,356.19

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			13,356.19
18 Sep 2019	VISA PURCHASE MOSMAN IGA MOSMAN 16/09 AU AUD	16.92		13,339.27
18 Sep 2019	VISA PURCHASE MOSMAN IGA MOSMAN 16/09 AU AUD	42.95		13,296.32
19 Sep 2019	VISA PURCHASE CTX WOW PARKLEA PARKLEA 16/09 AU AUD	46.50		13,249.82
19 Sep 2019	VISA PURCHASE BERNARDI'S MARKETPLACE BLAYNEY 17/09 AU AUD	95.83		13,153.99
20 Sep 2019	VISA PURCHASE MCDONALDS LITHGOW LITHGOW 17/09 AU AUD	5.00		13,148.99
20 Sep 2019	VISA PURCHASE STEVE GREEN AUTOMOTI WOODSTOCK 19/09 AU AUD	249.70		12,899.29
21 Sep 2019	VISA PURCHASE COWRA NEWSAGENCY COWRA 19/09 AU AUD	24.60		12,874.69
22 Sep 2019	EFTPOS WDL WOODSTOCK BOWLING SP WOODSTOCK	5.50		12,869.19
22 Sep 2019	EFTPOS WDL WOODSTOCK BOWLING SP WOODSTOCK	5.50		12,863.69
22 Sep 2019	EFTPOS WDL WOODSTOCK BOWLING SP WOODSTOCK	13.00		12,850.69
22 Sep 2019	VISA PURCHASE ALDI STORES - COWRA COWRA 19/09 AU AUD	9.03		12,841.66
22 Sep 2019	VISA PURCHASE ALDI STORES - COWRA COWRA 19/09 AU AUD	87.25		12,754.41
	CLOSING BALANCE			12,754.41

Details are continued on the back of this page

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Summary of Interest, Fees and Charges on this account for period 1 July 2019 - 30 September 2019

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$34.04		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

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MRS PATRICIA DAGGETT ATF
PATSY DAGGETT SUPERANNUATION FUND
19 RANKIN ST
WOODSTOCK NSW 2793

Account Summary

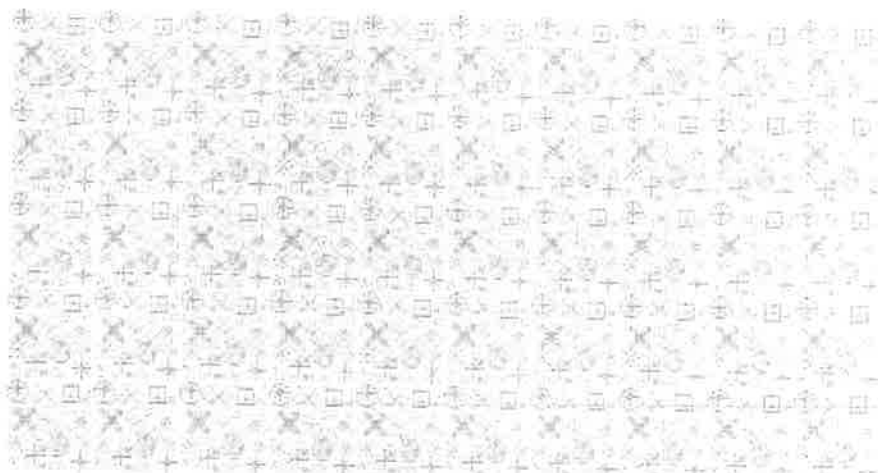
Opening Balance	\$12,754.41
Total Withdrawals	\$15,766.20 -
Total Deposits	\$3,758.78+
Closing Balance	\$746.99

BSB Number	484-799
Account Number	601904850
Statement Period	1/10/2019 - 31/12/2019

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			12,754.41
1 Oct 2019	DIRECT DEBIT SUNCORP HPC039506899	57.77		12,696.64
4 Oct 2019	VISA PURCHASE AUST IRELAND FUND LTD POTTS POINT 02/10 AU AUD	401.00		12,295.64
8 Oct 2019	VISA PURCHASE ALDI STORES - COWRA COWRA 05/10 AU AUD	10.52		12,285.12
9 Oct 2019	VISA PURCHASE NMBCCA INVS COWRA PL COWRA 05/10 AU AUD	37.00		12,248.12
13 Oct 2019	VISA PURCHASE POST ROUSE HILL TOWNRO ROUSE HILL 11/10 AU AUD	1.00		12,247.12
	BALANCE CARRIED FORWARD			12,247.12



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			12,247.12
13 Oct 2019	VISA PURCHASE SHINGLE INN ROUSE HI ROUSE HILL 11/10 AU AUD	4.00		12,243.12
13 Oct 2019	VISA PURCHASE PointParking RouseHill 11/10 AU AUD	5.12		12,238.00
13 Oct 2019	VISA PURCHASE SHINGLE INN ROUSE HI ROUSE HILL 11/10 AU AUD	6.40		12,231.60
13 Oct 2019	VISA PURCHASE EG FUELCO 1863 LITHGOW LITHGOW 11/10 AU AUD	66.68		12,164.92
17 Oct 2019	DIRECT DEBIT SUNCORP HPC037874680	72.95		12,091.97
17 Oct 2019	DIRECT DEBIT SUNCORP MPS037874593	86.02		12,005.95
17 Oct 2019	VISA PURCHASE St Ives Medical St Ives 16/10 AU AUD	30.00		11,975.95
18 Oct 2019	EFTPOS WDL RITCHIES SUPA IGA & SPIT JUNCT AU	5.90		11,970.05
18 Oct 2019	VISA PURCHASE PointParking StIves 16/10 AU AUD	20.08		11,949.97
18 Oct 2019	VISA PURCHASE COTTON ON KIDS 2267 ST IVES 16/10 AU AUD	29.99		11,919.98
	BALANCE CARRIED FORWARD			11,919.98

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			11,919.98
18 Oct 2019	VISA PURCHASE RG COLLECTION BY RON ST IVES 16/10 AU AUD	119.00		11,800.98
18 Oct 2019	VISA PURCHASE WITCHERY ST IVES 16/10 AU AUD	119.95		11,681.03
18 Oct 2019	VISA PURCHASE ASCEND HLTH & BTY PL ST IVES 16/10 AU AUD	150.00		11,531.03
19 Oct 2019	VISA PURCHASE MCDONALDS ST IVES ST IVES 16/10 AU AUD	8.20		11,522.83
19 Oct 2019	VISA PURCHASE ST VIN DE PAUL SOC NSW MOSMAN 17/10 AU AUD	10.00		11,512.83
19 Oct 2019	VISA PURCHASE MIA BEAUTY PTY LTD MOSMAN 17/10 AU AUD	32.00		11,480.83
20 Oct 2019	VISA PURCHASE TROY O'BRIEN FINE JEWELRY NEUTRAL BAY 18/10 AU AUD	35.00		11,445.83
21 Oct 2019	VISA PURCHASE Le Breton Patisserie MOSMAN 18/10 AU AUD	8.80		11,437.03
22 Oct 2019	VISA PURCHASE SIMPLY NOODLES ST IVES ST IVES 21/10 NS 16.650 AUD	16.65		11,420.38
22 Oct 2019	DIRECT CREDIT MCARE BENEFITS 659030534 AYWQ		75.05	11,495.43
24 Oct 2019	VISA PURCHASE SECURE PARKING MATER CROWS NEST 22/10 AU AUD	9.23		11,486.20
24 Oct 2019	VISA PURCHASE DR MATTHEW SHERLOCK NORTH SYDNEY 22/10 AU AUD	160.00		11,326.20
25 Oct 2019	BPAY DEBIT VIA INTERNET FOXTEL 98544792 REFERENCE NUMBER 44376492	60.00		11,266.20
25 Oct 2019	INTERNET EXTERNAL TRANSFER TO 032188 000180037 REF NO 22333491 Food	500.00		10,766.20
	BALANCE CARRIED FORWARD			10,766.20

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			10,766.20
26 Oct 2019	VISA PURCHASE KRETA AYER AUS PL CHATSWOOD 22/10 AU AUD	19.21		10,746.99
31 Oct 2019	DIRECT DEBIT SUNCORP HPC039506899	57.77		10,689.22
1 Nov 2019	INTEREST TFR REDIRECTED FROM 607449003		2,430.83	13,120.05
1 Nov 2019	INTERNET EXTERNAL TRANSFER TO 082774 840151477 REF NO 94980231 inv 12572	298.00		12,822.05
4 Nov 2019	INTERNET TRANSFER DEBIT TO 603974952 REFERENCE NO 56196460	10,000.00		2,822.05
4 Nov 2019	EFTPOS WDL COLES 0924 ROUSE HILL AU	12.75		2,809.30
4 Nov 2019	EFTPOS WDL TARGET 5281 ROUSE HILL AU	82.00		2,727.30
4 Nov 2019	EFTPOS WDL TARGET 5281 ROUSE HILL AU	30.00		2,697.30
4 Nov 2019	EFTPOS WDL TARGET 5281 ROUSE HILL AU	0.15		2,697.15
4 Nov 2019	EFTPOS WDL TARGET 5281 ROUSE HILL AU	2.00		2,695.15
4 Nov 2019	EFTPOS WDL V/CELLARS 3522 MOSMAN AU	40.00		2,655.15
5 Nov 2019	DIRECT CREDIT MCARE BENEFITS 669027626 AYWQ		37.70	2,692.85
6 Nov 2019	VISA PURCHASE ROLLD ROUSE HILL ROUSE HILL 04/11 AU AUD	4.20		2,688.65
6 Nov 2019	VISA PURCHASE PointParking RouseHill 04/11 AU AUD	7.18		2,681.47
6 Nov 2019	VISA PURCHASE CHOP ROUSE HILL PTY LT ROUSE HILL 04/11 AU AUD	16.20		2,665.27
6 Nov 2019	VISA PURCHASE MOSMAN IGA MOSMAN 04/11 AU AUD	64.24		2,601.03
6 Nov 2019	VISA PURCHASE LADIES LAIR ROUSE HILL ROUSE HILL 04/11 AU AUD	99.00		2,502.03
	BALANCE CARRIED FORWARD			2,502.03

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			2,502.03
7 Nov 2019	VISA PURCHASE HFM MOSMAN MOSMAN 05/11 AU AUD	13.61		2,488.42
7 Nov 2019	VISA PURCHASE DR MATTHEW SHERLOCK NORTH SYDNEY 05/11 AU AUD	50.00		2,438.42
7 Nov 2019	VISA PURCHASE DR MATTHEW SHERLOCK NORTH SYDNEY 05/11 AU AUD	50.00		2,388.42
7 Nov 2019	DIRECT CREDIT MCARE BENEFITS 671029320 AYET		53.80	2,442.22
8 Nov 2019	VISA PURCHASE COWRA PHYSIO/HEALTH COWRA 07/11 AU AUD	15.50		2,426.72
8 Nov 2019	VISA PURCHASE COWRA PHYSIO/HEALTH COWRA 07/11 AU AUD	26.50		2,400.22
8 Nov 2019	VISA PURCHASE ALDI STORES - MOSMAN MOSMAN 05/11 AU AUD	27.50		2,372.72
8 Nov 2019	VISA PURCHASE COWRA PHYSIO/HEALTH COWRA 07/11 AU AUD	70.00		2,302.72
9 Nov 2019	VISA PURCHASE BERNARDI'S MARKETPLACE BLAYNEY 06/11 AU AUD	85.53		2,217.19
12 Nov 2019	VISA PURCHASE COWRA SERVICES CLUB COWRA 09/11 AU AUD	10.20		2,206.99
12 Nov 2019	VISA PURCHASE COWRA SERVICES CLUB COWRA 09/11 AU AUD	11.40		2,195.59
12 Nov 2019	DIRECT CREDIT MCARE BENEFITS 674028957 AYET		53.80	2,249.39
13 Nov 2019	BPAY DEBIT VIA INTERNET COLES MASTERCARD 5446370364688703 REFERENCE NUMBER 66317380	35.00		2,214.39
13 Nov 2019	VISA PURCHASE COWRA PHYSIO/HEALTH COWRA 12/11 AU AUD	5.00		2,209.39
	BALANCE CARRIED FORWARD			2,209.39

Details are continued on the back of this page

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			2,209.39
13 Nov 2019	VISA PURCHASE COWRA PHYSIO/HEALTH COWRA 12/11 AU AUD	70.00		2,139.39
14 Nov 2019	EFTPOS WDL TARGET 5150 COWRA AU	41.00		2,098.39
14 Nov 2019	VISA PURCHASE WOOLWORTHS 1268 COWRA 12/11 AU AUD	33.96		2,064.43
14 Nov 2019	VISA PURCHASE WOOLWORTHS 1268 COWRA 12/11 AU AUD	57.65		2,006.78
14 Nov 2019	VISA PURCHASE WOOLWORTHS 1268 COWRA 12/11 AU AUD	99.00		1,907.78
15 Nov 2019	VISA PURCHASE OPTIMAL PHARM PLUS COWRA 14/11 AU AUD	37.10		1,870.68
15 Nov 2019	VISA PURCHASE COLES 5749 COWRA 14/11 AU AUD	41.53		1,829.15
17 Nov 2019	VISA PURCHASE COWRA SERVICES CLUB COWRA 14/11 AU AUD	10.00		1,819.15
17 Nov 2019	VISA PURCHASE COWRA SERVICES CLUB COWRA 14/11 AU AUD	11.00		1,808.15
19 Nov 2019	DIRECT DEBIT SUNCORP HPCU37874680	72.95		1,735.20
19 Nov 2019	DIRECT DEBIT SUNCORP MPS037874593	86.02		1,649.18
23 Nov 2019	EFTPOS WDL TARGET 5150 COWRA AU	8.00		1,641.18
26 Nov 2019	VISA PURCHASE WOOLWORTHS 1268 COWRA 23/11 AU AUD	35.49		1,605.69
26 Nov 2019	VISA PURCHASE WOOLWORTHS 1268 COWRA 23/11 AU AUD	96.50		1,509.19
27 Nov 2019	VISA PURCHASE NMBCCA INVS COWRA PL COWRA 23/11 AU AUD	18.00		1,491.19
	BALANCE CARRIED FORWARD			1,491.19

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,491.19
27 Nov 2019	VISA PURCHASE NMBCCA INVS COWRA PL COWRA 23/11 AU AUD	18.00		1,473.19
28 Nov 2019	VISA PURCHASE WOOLWORTHS 1268 COWRA 26/11 AU AUD	46.23		1,426.96
28 Nov 2019	VISA PURCHASE EG FUELCO 1503 COWRA COWRA 26/11 AU AUD	48.95		1,378.01
29 Nov 2019	VISA PURCHASE COWRA SERVICES CLUB COWRA 26/11 AU AUD	13.00		1,365.01
30 Nov 2019	VISA PURCHASE DONUT KING ROUSE HIL ROUSE HILL 28/11 AU AUD	8.20		1,356.81
30 Nov 2019	VISA PURCHASE PointParking RouseHill 28/11 AU AUD	10.25		1,346.56
30 Nov 2019	VISA PURCHASE ROLLD ROUSE HILL ROUSE HILL 28/11 AU AUD	12.50		1,334.06
30 Nov 2019	VISA PURCHASE BAO N.B HOLDINGS PL ROUSE HILL 28/11 AU AUD	40.00		1,294.06
30 Nov 2019	VISA PURCHASE LADIES LAIR ROUSE HILL ROUSE HILL 28/11 AU AUD	99.00		1,195.06
1 Dec 2019	VISA PURCHASE WOOLWORTHS 1272 THE PONDS 29/11 AU AUD	2.50		1,192.56
1 Dec 2019	VISA PURCHASE WOOLWORTHS LIQUOR 1272 THE PONDS 28/11 AU AUD	28.66		1,163.90
1 Dec 2019	VISA PURCHASE EG FUELCO 1586 KELLYVI KELLYVILLE 29/11 AU AUD	47.99		1,115.91
2 Dec 2019	VISA PURCHASE Neutral Bay Club Neutral Bay 01/12 AU AUD	8.28		1,107.63
	BALANCE CARRIED FORWARD			1,107.63

Details are continued on the back of this page

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,107.63
2 Dec 2019	VISA PURCHASE Neutral Bay Club Neutral Bay 01/12 AU AUD	50.50		1,057.13
4 Dec 2019	VISA PURCHASE PLINE PH THE PONDS THE PONDS 29/11 AU AUD	14.99		1,042.14
4 Dec 2019	VISA PURCHASE THE AUSTRALIAN HOTEL ROUSE HILL 30/11 AU AUD	46.40		995.74
5 Dec 2019	BPAY DEBIT VIA INTERNET COLES MASTERCARD 5446370364688703 REFERENCE NUMBER 96968872	250.00		745.74
5 Dec 2019	VISA PURCHASE HOME AND GIVING AT M MOSMAN 03/12 AU AUD	15.80		729.94
5 Dec 2019	VISA PURCHASE KELLIES HAIRWORX MOSMAN 03/12 AU AUD	46.00		683.94
6 Dec 2019	VISA PURCHASE MOSMAN IGA MOSMAN 04/12 AU AUD	4.98		678.96
6 Dec 2019	DIRECT CREDIT MCARE BENEFITS 692024590 AYET		53.80	732.76
7 Dec 2019	VISA PURCHASE Breakout Brasserie Cowra 06/12 AU AUD	13.00		719.76
7 Dec 2019	VISA PURCHASE COWRA PHYSIO/HEALTH COWRA 06/12 AU AUD	15.50		704.26
7 Dec 2019	VISA PURCHASE COWRA PHYSIO/HEALTH COWRA 06/12 AU AUD	70.00		634.26
8 Dec 2019	VISA PURCHASE EG FUELCO 1503 COWRA COWRA 06/12 AU AUD	53.26		581.00
10 Dec 2019	EFTPOS WDL COLES 0835 ORANGE AU	23.47		557.53
10 Dec 2019	EFTPOS WDL LIQUORLAND 2994 ORANGE AU	20.00		537.53
10 Dec 2019	EFTPOS WDL OFFICEWORKS 0250 ORANGE AU	88.56		448.97
	BALANCE CARRIED FORWARD			448.97

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			448.97
12 Dec 2019	VISA PURCHASE BIG W 0184 ORANGE 10/12 AU AUD	9.85		439.12
12 Dec 2019	VISA PURCHASE BAKERS DELIGHT ORANGE ORANGE 10/12 AU AUD	10.70		428.42
13 Dec 2019	EFTPOS WDL TARGET 5150 COWRA AU	5.00		423.42
13 Dec 2019	DIRECT CREDIT MCARE BENEFITS 697025161 AYET		53.80	477.22
14 Dec 2019	VISA PURCHASE NMBCCA INVS COWRA PL COWRA 12/12 AU AUD	22.00		455.22
14 Dec 2019	VISA PURCHASE COWRA PHYSIO/HEALTH COWRA 13/12 AU AUD	70.00		385.22
17 Dec 2019	DIRECT DEBIT SUNCORP HPC037874680	72.95		312.27
17 Dec 2019	DIRECT DEBIT SUNCORP MPS037874593	86.02		226.25
19 Dec 2019	INTERNET TRANSFER CREDIT FROM 603974952 REF NO 30863380		1,000.00	1,226.25
19 Dec 2019	VISA PURCHASE CHIVERTON ESTATE PTY COWRA 17/12 AU AUD	42.35		1,183.90
20 Dec 2019	EFTPOS WDL COLES 5749 COWRA AU	4.00		1,179.90
21 Dec 2019	VISA PURCHASE OPTIMAL PHARM PLUS COWRA 20/12 AU AUD	50.58		1,129.32
22 Dec 2019	VISA PURCHASE EG FUELCO 1503 COWRA COWRA 20/12 AU AUD	42.97		1,086.35
22 Dec 2019	VISA PURCHASE WOOLWORTHS 1268 COWRA 20/12 AU AUD	66.00		1,020.35
23 Dec 2019	VISA PURCHASE ALDI STORES - COWRA COWRA 20/12 AU AUD	78.32		942.03
	BALANCE CARRIED FORWARD			942.03

Details are continued on the back of this page

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			942.03
25 Dec 2019	VISA PURCHASE NMBCCA INVS COWRA PL COWRA 20/12 AU AUD	30.00		912.03
26 Dec 2019	VISA PURCHASE WOOLWORTHS 1090 ROUSE HILL 24/12 AU AUD	12.73		899.30
26 Dec 2019	VISA PURCHASE POINT PARKING PTY LTD ROUSE HILL 24/12 AU AUD	16.40		882.90
27 Dec 2019	EFTPOS WDL TARGET 5281 ROUSE HILL AU	29.00		853.90
27 Dec 2019	EFTPOS WDL The Fiddler Rouse Hill AU	20.00		833.90
28 Dec 2019	VISA PURCHASE YES OPTUS ROUSE HILL ROUSE HILL 24/12 AU AUD	20.00		813.90
31 Dec 2019	DIRECT DEBIT SUNCORP HPC039506899	66.91		746.99
	CLOSING BALANCE			746.99

Important Notice - Business Visa Debit Insurance Termination

We are writing to notify you about some important changes that are being made to your Suncorp Business Visa Debit Card Cardholders policies. This notice provides confirmation that Suncorp-Metway Limited ABN 66 010 831 722 AFSL No. 229882 (Suncorp Bank) is terminating the cover provided as part of your Suncorp Business Visa Debit Card under the Suncorp Bank Business Visa Debit Card Unauthorised Transactions Insurance and the Suncorp Bank Visa Debit Card Transit Accident Insurance documents effective 28 February 2020*.

What happens next?

The existing cover will cease from 28 February 2020 but will apply:

- a. in respect of the Unauthorised Transactions Insurance, to unauthorised transactions made before 28 February 2020; and
- b. in respect of the Transit Accident Insurance, to trips purchased before 28 February 2020.

Am I still covered for unauthorised transactions after this date?

Yes. If you have not authorised a transaction on your Business Visa Debit Card, you will not be liable for resulting losses provided that you have complied with the relevant terms and conditions however unauthorised transactions through misuse of a Suncorp Business Visa Debit card by one of your employees will no longer be covered. More information on unauthorised transactions is available in the Suncorp Business Terms and Conditions Document.

If you have any questions about your Business Transaction account or this notice, please visit our website or contact us on 13 11 55. We'll be happy to help.

* Business Visa Debit Cards are issued by Suncorp Bank. Unauthorised Transactions Insurance and Transit Accident Insurance cover are made available under Master Policies issued to Suncorp Bank by QBE Insurance (Australia) Limited, ABN 78 003 191 035 AFSL No. 239545. Copies of each policy are available at <https://www.suncorp.com.au/banking/help-support/documents-forms.html>.

Summary of Interest, Fees and Charges on this account for period 1 October 2019 - 31 December 2019

	This Period	1 July to date		This Period	1 July to date
Suncorp:			Government:		
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.
Please retain this statement for taxation purposes.

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MRS PATRICIA DAGGETT ATF
PATSY DAGGETT SUPERANNUATION FUND
19 RANKIN ST
WOODSTOCK NSW 2793

Account Summary

Opening Balance	\$746.99
Total Withdrawals	\$3,364.94 -
Total Deposits	\$2,822.40+
Closing Balance	\$204.45

BSB Number	484-799
Account Number	601904850
Statement Period	1/01/2020 - 31/03/2020

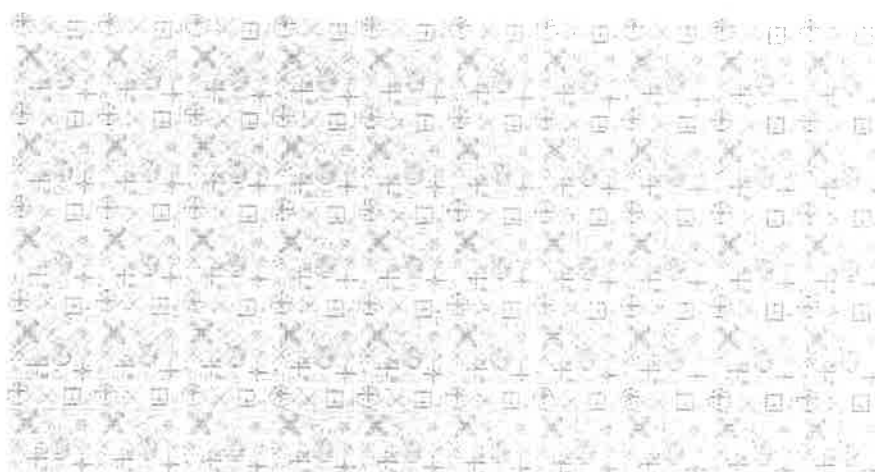
Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			746.99
1 Jan 2020	VISA PURCHASE POINT PARKING PTY LTD CASTLE HILL 30/12 AU AUD	7.10		739.89
1 Jan 2020	VISA PURCHASE THE AUSTRALIAN HOTEL ROUSE HILL 29/12 AU AUD	48.80		691.09
3 Jan 2020	VISA PURCHASE BALMORAL CELLARS MOSMAN 01/01 AU AUD	13.70		677.39
4 Jan 2020	VISA PURCHASE CHAMBERS CELLARS NEU NEUTRAL BAY 02/01 AU AUD	28.00		649.39
4 Jan 2020	VISA PURCHASE Zjoosh - Mosman Mosman 03/01 AU AUD	33.69		615.70
	BALANCE CARRIED FORWARD			615.70

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			615.70
4 Jan 2020	VISA PURCHASE WOOLWORTHS 1113 NEUTRAL BAY 02/01 AU AUD	46.06		569.64
6 Jan 2020	EFTPOS WDL Mecca Chatswood Chase Chatswood AU	46.00		523.64
6 Jan 2020	EFTPOS WDL COLES EXPRESS 1603 CAMMERAY AU	63.05		460.59
7 Jan 2020	EFTPOS WDL RITCHIES SUPA IGA & SPIT JUNCT AU	16.79		443.80
8 Jan 2020	VISA PURCHASE LEOJEN PTY LTD CHATSWOOD 06/01 AU AUD	10.50		433.30
8 Jan 2020	VISA PURCHASE NICHOLAS FISH MKT BP MOSMAN 03/01 AU AUD	13.80		419.50
8 Jan 2020	VISA PURCHASE BRIDGEPOINT PHARMACY MOSMAN 06/01 AU AUD	13.95		405.55
8 Jan 2020	VISA PURCHASE WILSON PARKING SYD180 CHATSWOOD 06/01 AU AUD	20.25		385.30
9 Jan 2020	VISA PURCHASE ST VIN DE PAUL SOC NSW MOSMAN 07/01 AU AUD	9.00		376.30
9 Jan 2020	VISA PURCHASE St Ives Medical St Ives 08/01 AU AUD	30.00		346.30
	BALANCE CARRIED FORWARD			346.30

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			346.30
9 Jan 2020	VISA PURCHASE ALDI STORES - MOSMAN MOSMAN 06/01 AU AUD	31.36		314.94
10 Jan 2020	VISA PURCHASE ALLIED HLTHCRE PHRMY ST IVES CHAS 08/01 AU AUD	6.60		308.34
10 Jan 2020	VISA PURCHASE NICHOLAS FISH MKT BP MOSMAN 07/01 AU AUD	6.90		301.44
10 Jan 2020	VISA PURCHASE WASSAIL CELLARS ST IVES 08/01 AU AUD	10.00		291.44
11 Jan 2020	VISA PURCHASE Lok Lok Dumpling Bar Mosman 10/01 AU AUD	16.53		274.91
11 Jan 2020	VISA PURCHASE WARRIMOO PIZZA ST IVES CHAS 08/01 AU AUD	21.00		253.91
12 Jan 2020	VISA PURCHASE MOSMAN YOUSAVE CHEMI MOSMAN 10/01 AU AUD	4.69		249.22
13 Jan 2020	INTERNET TRANSFER CREDIT FROM 603974952 REF NO 32075640		1,000.00	1,249.22
13 Jan 2020	BPAY DEBIT VIA INTERNET AMERICAN EXPRESS 376066474662001 REFERENCE NUMBER 89345650	100.00		1,149.22
13 Jan 2020	VISA PURCHASE SUTCLIFFE & MORT PTY CHATSWOOD 11/01 AU AUD	32.00		1,117.22
13 Jan 2020	VISA PURCHASE ALDI STORES - MOSMAN MOSMAN 10/01 AU AUD	47.22		1,070.00
14 Jan 2020	EFTPOS WDL RITCHIES SUPA IGA & SPIT JUNCT AU	9.40		1,060.60
14 Jan 2020	VISA PURCHASE KORRITO PTY LTD CHATSWOOD 11/01 AU AUD	10.05		1,050.55
15 Jan 2020	VISA PURCHASE KING OF KNIVES CHATSWOOD 11/01 AU AUD	20.98		1,029.57
	BALANCE CARRIED FORWARD			1,029.57

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,029.57
16 Jan 2020	VISA PURCHASE THREE BEANS CHATSWOOD 15/01 AU AUD	3.90		1,025.67
16 Jan 2020	VISA PURCHASE HFM MOSMAN MOSMAN 14/01 AU AUD	11.05		1,014.62
16 Jan 2020	VISA PURCHASE SHARP IMAGE HAIR AND MOSMAN 14/01 AU AUD	78.00		936.62
17 Jan 2020	DIRECT DEBIT SUNCORP HPC037874680	72.95		863.67
17 Jan 2020	DIRECT DEBIT SUNCORP MPS037874593	86.02		777.65
17 Jan 2020	EFTPOS WDL KMART 1079 CHATSWOOD AU	99.50		678.15
17 Jan 2020	EFTPOS WDL RITCHIES SUPA IGA & SPIT JUNCT AU	4.40		673.75
17 Jan 2020	VISA PURCHASE WOOLWORTHS 1113 NEUTRAL BAY 15/01 AU AUD	10.28		663.47
17 Jan 2020	VISA PURCHASE Lilong Hornsby Hornsby 16/01 AU AUD	19.30		644.17
17 Jan 2020	VISA PURCHASE ALDI STORES - MOSMAN MOSMAN 14/01 AU AUD	27.15		617.02
18 Jan 2020	VISA PURCHASE WESTFIELD HORNSBY HORNSBY 16/01 AU AUD	7.00		610.02
18 Jan 2020	VISA PURCHASE COCO AND LACHLAN PTY HAYMARKET 17/01 AU AUD	10.00		600.02
18 Jan 2020	VISA PURCHASE PETER ALEXANDER HORNSBY 16/01 AU AUD	11.40		588.62
18 Jan 2020	VISA PURCHASE PETER ALEXANDER HORNSBY 16/01 AU AUD	59.50		529.12
19 Jan 2020	VISA PURCHASE SUTCLIFFE & MORT PTY CHATSWOOD 17/01 AU AUD	16.00		513.12
	BALANCE CARRIED FORWARD			513.12

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			513.12
19 Jan 2020	VISA PURCHASE WILSON PARKING SYD180 CHATSWOOD 17/01 AU AUD	25.31		487.81
19 Jan 2020	VISA PURCHASE ALDI STORES - HORNSBY HORNSBY 16/01 AU AUD	48.83		438.98
20 Jan 2020	EFTPOS WDL V/CELLARS 3284 CHATSWOOD AU	28.00		410.98
20 Jan 2020	VISA PURCHASE ALDI STORES - MOSMAN MOSMAN 17/01 AU AUD	21.64		389.34
22 Jan 2020	VISA PURCHASE CAFE JAM MOSMAN 20/01 AU AUD	13.70		375.64
22 Jan 2020	VISA PURCHASE MOSMAN YOUSAVE CHEMI MOSMAN 20/01 AU AUD	31.37		344.27
22 Jan 2020	VISA PURCHASE DAVID JONES LIMITED CHATSWOOD 20/01 AU AUD	39.95		304.32
23 Jan 2020	EFTPOS WDL SPOTTO NSW \ Sydney AU	61.95		242.37
23 Jan 2020	VISA PURCHASE HFM MOSMAN MOSMAN 21/01 AU AUD	8.57		233.80
23 Jan 2020	VISA PURCHASE MOSMAN BEAUTY STUDIO MOSMAN 21/01 AU AUD	22.00		211.80
24 Jan 2020	EFTPOS WDL COLES 0296 SOUTH PERT AU	29.00		182.80
24 Jan 2020	VISA PURCHASE ALDI STORES - MOSMAN MOSMAN 21/01 AU AUD	36.49		146.31
30 Jan 2020	EFTPOS WDL COLES 0296 SOUTH PERT AU	30.04		116.27
31 Jan 2020	DIRECT DEBIT SUNCORP HPC039506899	66.91		49.36
1 Feb 2020	VISA PURCHASE GY TRADE PTY LTD SOUTH PERTH 30/01 AU AUD	10.00		39.36
	BALANCE CARRIED FORWARD			39.36

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			39.36
1 Feb 2020	VISA PURCHASE MENDS STREET PHARMAC SOUTH PERTH 29/01 AU AUD	10.95		28.41
4 Feb 2020	INTERNET TRANSFER CREDIT FROM 603974952 REF NO 80252470		1,000.00	1,028.41
4 Feb 2020	INTERNET EXTERNAL TRANSFER TO 732820 000511395 REF NO 67979482 postage etc	25.00		1,003.41
4 Feb 2020	EFTPOS WDL SOUTH PERTH IGA SOUTH PERT AU	15.62		987.79
5 Feb 2020	EFTPOS WDL SOUTH PERTH IGA SOUTH PERT AU	15.96		971.83
5 Feb 2020	BPAY DEBIT VIA INTERNET RevenueNSW Fine 89530467225538 REFERENCE NUMBER 14138962 EFFECTIVE DATE 04/02/2020	114.00		857.83
5 Feb 2020	DIRECT CREDIT MCARE BENEFITS 731026444 IYWQ		73.95	931.78
6 Feb 2020	EFTPOS WDL SOUTH PERTH IGA SOUTH PERT AU	20.54		911.24
6 Feb 2020	VISA PURCHASE SECURE PARKING MILLSTR SOUTH PERTH 04/02 AU AUD	3.00		908.24
6 Feb 2020	VISA PURCHASE DECJUBA SOUTH PERTH SOUTH PERTH 04/02 AU AUD	39.90		868.34
6 Feb 2020	VISA PURCHASE DECJUBA SOUTH PERTH SOUTH PERTH 04/02 AU AUD	95.00		773.34
6 Feb 2020	VISA PURCHASE Mends Street Practice South Perth 05/02 AU AUD	100.00		673.34
7 Feb 2020	EFTPOS WDL SOUTH PERTH IGA SOUTH PERT AU	25.88		647.46
7 Feb 2020	VISA PURCHASE SECURE PARKING MILLSTR SOUTH PERTH 05/02 AU AUD	3.00		644.46
8 Feb 2020	VISA PURCHASE DAVID JONES LIMITED PERTH 06/02 AU AUD	81.00		563.46
	BALANCE CARRIED FORWARD			563.46

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			563.46
9 Feb 2020	EFTPOS WDL COLES 0296 SOUTH PERT AU	76.66		486.80
11 Feb 2020	VISA PURCHASE ANGELO STREET PHARMA SOUTH PERTH 09/02 AU AUD	12.95		473.85
12 Feb 2020	EFTPOS WDL COLES 0296 SOUTH PERT AU	58.79		415.06
14 Feb 2020	EFTPOS WDL SOUTH PERTH ICA SOUTH PERT AU	6.48		408.58
14 Feb 2020	DIRECT CREDIT MCARE BENEFITS 738023792 IYWQ		38.20	446.78
15 Feb 2020	VISA PURCHASE Mends Street Practice South Perth 14/02 AU AUD	65.00		381.78
18 Feb 2020	DIRECT DEBIT SUNCORP HPC037874680	72.95		308.83
18 Feb 2020	DIRECT DEBIT SUNCORP MPS037871593	86.02		222.81
18 Feb 2020	INTERNET TRANSFER CREDIT FROM 603974952 REF NO 26418520		500.00	722.81
18 Feb 2020	DIRECT CREDIT MCARE BENEFITS 740032142 AYWQ		96.25	819.06
19 Feb 2020	EFTPOS WDL The Fiddler Rouse Hill AU	35.00		784.06
19 Feb 2020	VISA PURCHASE MENDS STREET PHARMAC SOUTH PERTH 14/02 AU AUD	31.55		752.51
19 Feb 2020	VISA PURCHASE DR ILESH PATEL HORNSBY 18/02 AU AUD	96.00		656.51
19 Feb 2020	VISA PURCHASE DR ILESH PATEL HORNSBY 18/02 AU AUD	99.00		557.51
20 Feb 2020	VISA PURCHASE SUSHI JUNCTION MOSMAN MOSMAN 18/02 AU AUD	5.70		551.81
21 Feb 2020	VISA PURCHASE ALDI STORES - MOSMAN MOSMAN 18/02 AU AUD	5.69		546.12
	BALANCE CARRIED FORWARD			546.12

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			546.12
23 Feb 2020	VISA PURCHASE WOOLWORTHS 1113 NEUTRAL BAY 21/02 AU AUD	24.05		522.07
24 Feb 2020	BPAY REV 8722974 RevenueNSW Fine		114.00	636.07
25 Feb 2020	VISA PURCHASE SILVERLEAF BAKERY THE PONDS 22/02 AU AUD	3.00		633.07
26 Feb 2020	VISA PURCHASE MY INDIAN BAZAAR THE PONDS 24/02 AU AUD	7.88		625.19
26 Feb 2020	VISA PURCHASE WOOLWORTHS 1272 THE PONDS 24/02 AU AUD	9.70		615.49
27 Feb 2020	VISA PURCHASE PLINE PH THE PONDS THE PONDS 24/02 AU AUD	41.30		574.19
3 Mar 2020	DIRECT DEBIT SUNCORP HPC039506899	66.91		507.28
17 Mar 2020	DIRECT DEBIT SUNCORP HPC037874680	72.95		434.33
17 Mar 2020	DIRECT DEBIT SUNCORP MPS037874593	86.02		348.31
30 Mar 2020	BPAY DEBIT VIA INTERNET FOXTEL 98544792 REFERENCE NUMBER 90054552	76.95		271.36
31 Mar 2020	DIRECT DEBIT SUNCORP HPC039506899	66.91		204.45
	CLOSING BALANCE			204.45

Summary of Interest, Fees and Charges on this account for period 1 January 2020 - 31 March 2020

	This Period	1 July to date	Government:	This Period	1 July to date
Suncorp:					
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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020
MRS PATRICIA DAGGETT ATF
PATSY DAGGETT SUPERANNUATION FUND
19 RANKIN ST
WOODSTOCK NSW 2793

Account Summary

Opening Balance	\$204.45
Total Withdrawals	\$197,184.24 -
Total Deposits	\$197,055.72+
Closing Balance	\$75.93

BSB Number **484-799**

Account Number **601904850**

Statement Period **1/04/2020 - 30/06/2020**

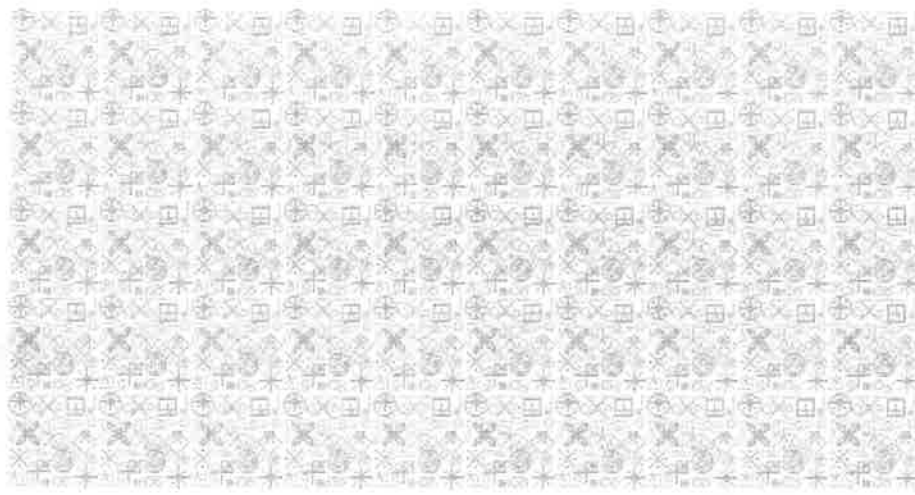
Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			204.45
2 Apr 2020	INTERNET TRANSFER CREDIT FROM 603974952 REF NO 96290421		100.00	304.45
17 Apr 2020	DIRECT DEBIT SUNCORP HPC037874680	72.95		231.50
17 Apr 2020	DIRECT DEBIT SUNCORP MPS037874593	86.02		145.48
1 May 2020	INTEREST TFR REDIRECTED FROM 607449003		1,555.72	1,701.20
1 May 2020	MATURE TERM DEPOSIT FROM 607449003		195,000.00	196,701.20
1 May 2020	BRANCH TRANSFER Castle Hill TO TERM DEPOSIT 3672417	196,555.72		145.48
1 May 2020	DIRECT DEBIT SUNCORP HPC039506899	66.91		78.57
14 May 2020	INTERNET TRANSFER CREDIT FROM 603974952 REF NO 13129500		200.00	278.57
	BALANCE CARRIED FORWARD			278.57

Details are continued on the back of this page

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			278.57
19 May 2020	DIRECT DEBIT SUNCORP HPC037874680	72.95		205.62
19 May 2020	DIRECT DEBIT SUNCORP MPS037874593	86.02		119.60
2 Jun 2020	DIRECT DEBIT SUNCORP HPC039506899	66.91		52.69
3 Jun 2020	INTERNET TRANSFER CREDIT FROM 603974952 REF NO 77634612		200.00	252.69
17 Jun 2020	DIRECT DEBIT SUNCORP HPC037874680	85.26		167.43
17 Jun 2020	DIRECT DEBIT SUNCORP MPS037874593	91.50		75.93
	CLOSING BALANCE			75.93

C 30/6/20

Summary of Interest, Fees and Charges on this account for period 1 April 2020 - 30 June 2020

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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MRS PATRICIA DAGGETT ATF
PATSY DAGGETT SUPERANNUATION FUND
19 RANKIN ST
WOODSTOCK NSW 2793

Account Summary

Opening Balance	\$83.91
Total Withdrawals	\$1,000.00 -
Total Deposits	\$10,012.04+
Closing Balance	\$9,095.95

BSB Number	484-799
Account Number	603974952
Statement Period	1/07/2019 - 31/12/2019

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			83.91
31 Jul 2019	CREDIT INTEREST		0.08	83.99
31 Aug 2019	CREDIT INTEREST		0.07	84.06
30 Sep 2019	CREDIT INTEREST		0.07	84.13
31 Oct 2019	CREDIT INTEREST		0.06	84.19
4 Nov 2019	INTERNET TRANSFER CREDIT FROM 601904850 REF NO 56196460		10,000.00	10,084.19
30 Nov 2019	CREDIT INTEREST		5.60	10,089.79
19 Dec 2019	INTERNET TRANSFER DEBIT TO 601904850 REFERENCE NO 30863380	1,000.00		9,089.79
31 Dec 2019	CREDIT INTEREST		6.16	9,095.95
	CLOSING BALANCE			9,095.95

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Summary of Interest, Fees and Charges on this account for period 1 July 2019 - 31 December 2019

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$12.04	\$12.04	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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020
MRS PATRICIA DAGGETT ATF
PATSY DAGGETT SUPERANNUATION FUND
19 RANKIN ST
WOODSTOCK NSW 2793

Account Summary

Opening Balance	\$9,095.95
Total Withdrawals	\$3,000.00 -
Total Deposits	\$2,026.24+
Closing Balance	\$8,122.19

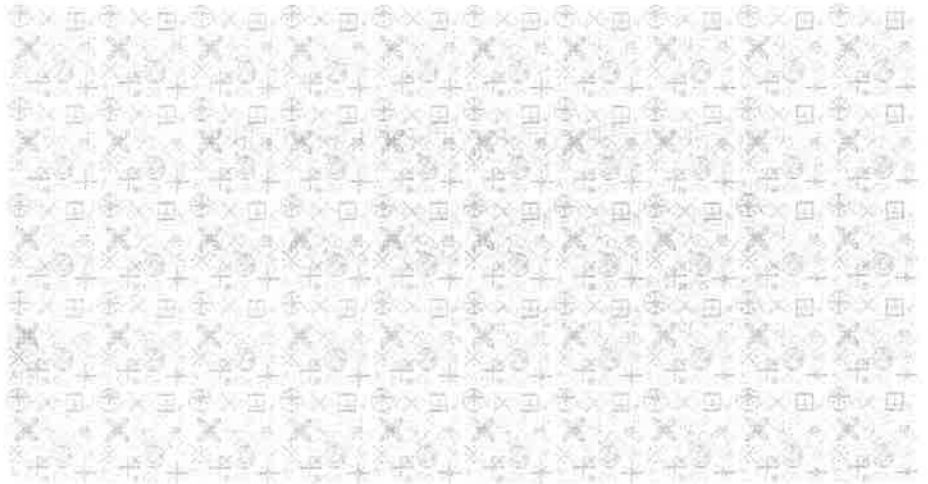
BSB Number	484-799
Account Number	603974952
Statement Period	1/01/2020 - 30/06/2020

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			9,095.95
13 Jan 2020	INTERNET TRANSFER DEBIT TO 601904850 REFERENCE NO 32075640	1,000.00		8,095.95
31 Jan 2020	CREDIT INTEREST		5.40	8,101.35
4 Feb 2020	OSKO PAYMENT FROM PATRICIA DAGGETT REF NO 8047471		2,000.00	10,101.35
4 Feb 2020	INTERNET TRANSFER DEBIT TO 601904850 REFERENCE NO 80252470	1,000.00		9,101.35
18 Feb 2020	INTERNET TRANSFER DEBIT TO 601904850 REFERENCE NO 26418520	500.00		8,601.35
29 Feb 2020	CREDIT INTEREST		5.24	8,606.59
31 Mar 2020	CREDIT INTEREST		5.19	8,611.78
2 Apr 2020	INTERNET TRANSFER DEBIT TO 601904850 REFERENCE NO 96290421	100.00		8,511.78
30 Apr 2020	CREDIT INTEREST		3.50	8,515.28
14 May 2020	INTERNET TRANSFER DEBIT TO 601904850 REFERENCE NO 13129500	200.00		8,315.28
31 May 2020	CREDIT INTEREST		3.57	8,318.85
3 Jun 2020	INTERNET TRANSFER DEBIT TO 601904850 REFERENCE NO 77634612	200.00		8,118.85
	BALANCE CARRIED FORWARD			8,118.85

Handwritten: 22.90 with an arrow pointing to the final balance of 8,118.85.

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			8,118.85
30 Jun 2020	CREDIT INTEREST		3.34	8,122.19
	CLOSING BALANCE		22.90	8,122.19

22.90
 26.24
 8,122.19
 CS016/20

Summary of Interest, Fees and Charges on this account for period 1 January 2020 - 30 June 2020

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$26.24	\$38.28	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.
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Fixed Term Deposit Interest Advice



BSB: 484-799 Account No: 607449003

020
MRS PATRICIA DAGGETT T/F PATSY DAGGETT
SUPERANNUATION FUND
19 RANKIN ST
WOODSTOCK NSW 2793

Statement Period: 4 May 2019 - 1 Nov 2019

ACCOUNT INFORMATION:

Interest Earned Year to Date: \$2,430.83

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			195,000.00
1 Nov 2019	INTEREST		2,430.83	197,430.83
1 Nov 2019	INTEREST TFR TO 601904850	2,430.83		195,000.00
	CLOSING BALANCE			195,000.00

Term Deposit Renewal Confirmation

Your renewed term deposit details are outlined below.
Please note this is the only confirmation of your renewed term deposit that you'll receive.

Term Deposit	607449003
Amount	\$195,000.00
Term	182 days
Interest Payments	On Maturity
Interest Rate **	1.60% p.a.
Next Maturity Date	1 May 2020
Total Interest*	\$1,555.72
Grace Period End Date	14 November 2019

2430.83
+ 1555.72
+ 12.04 (30)
26.24 (32)

If you have any questions regarding your term deposit please visit your local branch or call our Branch Manager on 02 8121 9361

* Total interest is the amount of interest paid for the length of the term. Your interest payments will be all of this amount paid at maturity or proportionately part thereof if paid at another frequency.

** A higher interest rate may be available on another Suncorp Bank deposit product. You can check our current interest rates on the Suncorp Bank website, by calling 13 11 55, or visiting a store.

Important information - Breaking Your Term

Your term deposit has the benefit of a 14 calendar day grace period which started on the maturity date (being the End Date of the Statement Period as listed above). During the grace period you can make changes (including withdrawals and transfers) without incurring any penalties.

After the grace period ends, you cannot withdraw all or any part of your deposit unless we agree. If we agree, the funds will only be available to you after 31 days has expired from the date we agree to your early withdrawal request. A \$30 Early Withdrawal Administration Fee will apply and you will also be charged an interest adjustment which is made according to the proportion of the term completed as outlined in the table below.

Proportion of term completed	Interest Adjustment
0% - 25%	80% of interest earned up to the date we allow you to withdraw your deposit
26% - 50%	60% of interest earned up to the date we allow you to withdraw your deposit
51% - 75%	40% of interest earned up to the date we allow you to withdraw your deposit
76% - 100%	20% of interest earned up to the date we allow you to withdraw your deposit

TOTAL \$4024.83



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34

Fixed Term Deposit Interest Advice



BSB: 484-799 Account No: 003672417

020
MRS PATRICIA DAGGETT T/F PATSY DAGGETT
SUPERANNUATION FUND
19 RANKIN ST
WOODSTOCK NSW 2793

Statement Period: 1 May 2020 - 1 Nov 2020

ACCOUNT INFORMATION:

Interest Earned Year to Date: \$1,535.82

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
1 May 2020	OPEN TFR		196,555.72	196,555.72
1 Nov 2020	INTEREST		1,535.82	198,091.54
1 Nov 2020	INTEREST TFR TO 601904850	1,535.82		196,555.72
CLOSING BALANCE				196,555.72

*Closing Bal.
30/11/20
Balance*

Term Deposit Renewal Confirmation

Your renewed term deposit details are outlined below.
Please note this is the only confirmation of your renewed term deposit that you'll receive.

Term Deposit	003672417
Amount	\$196,555.72
Term	6 months
Interest Payments	On Maturity
Interest Rate **	.50% p.a.
Next Maturity Date	1 May 2021
Total Interest*	\$487.35
Grace Period End Date	14 November 2020

If you have any questions regarding your term deposit please visit your local branch or call our Branch Manager on **02 8121 9361**

* Total interest is the amount of interest paid for the length of the term. Your interest payments will be all of this amount paid at maturity or proportionately part thereof if paid at another frequency.

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26% - 50%	60% of interest earned up to the date we allow you to withdraw your deposit
51% - 75%	40% of interest earned up to the date we allow you to withdraw your deposit
76% - 100%	20% of interest earned up to the date we allow you to withdraw your deposit



020
MRS PATRICIA DAGGETT ATF
PATSY DAGGETT SUPERANNUATION FUND
19 RANKIN ST
WOODSTOCK NSW 2793

Account Summary

Opening Balance	\$0.28
Total Withdrawals	\$0.00 -
Total Deposits	\$0.00+
Closing Balance	\$0.28

BSB Number	484-799
Account Number	015150183
Statement Period	1/07/2019 - 31/12/2019

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.28
	CLOSING BALANCE			0.28

Summary of Interest, Fees and Charges on this account for period 1 July 2019 - 31 December 2019

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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020
MRS PATRICIA DAGGETT ATF
PATSY DAGGETT SUPERANNUATION FUND
19 RANKIN ST
WOODSTOCK NSW 2793

Account Summary

Opening Balance	\$0.28
Total Withdrawals	\$0.00 -
Total Deposits	\$0.00+
Closing Balance	\$0.28

BSB Number	484-799
Account Number	015150183
Statement Period	1/01/2020 - 30/06/2020

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.28
	CLOSING BALANCE			0.28

30/6/20

Summary of Interest, Fees and Charges on this account for period 1 January 2020 - 30 June 2020

	This Period	1 July to date	Government:	This Period	1 July to date
Suncorp:			Government Duties/Taxes		
Interest Paid	\$0.00	\$0.00	Withholding Tax	\$0.00	
Interest Charged	\$0.00	\$0.00	Other Financial Institutions:		
Bank Fees Charged	\$0.00		ATM Operator Fee	\$0.00	

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SUPER AUDITS

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 15 June 2020

Recipient: Patsy Daggett Super Fund

Address: C/- PO Box 727, COWRA N.S.W. 2794

Description of Services

Statutory audit of the Patsy Daggett Super Fund for the financial year ending 30 June 2019.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

paid 11/8/20

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No.

387392386.

387392386

