

WORK PAPER INDEX

Client: TDR Super Fund

Period: 30th June 2021

C - CLIENT INFORMATION

N - NOTES ON JOB

F - FINANCIAL REPORT

T - TAX RETURN

W - WORKING PAPER

S - SOURCE DOCUMENTS

P - PRIOR YEAR

C - CLIENT INFORMATION

N - NOTES ON JOB

F - FINANCIAL REPORT

Financial statements and reports for the year ended 30 June 2021

TDR Super Fund

Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Trustees Declaration

Statement of Taxable Income

Members Statement

Investment Summary

Market Movement

CGT Register

Investment Income

Realised Capital Gains

Unrealised Capital Gains

Trustee Minute / Resolution

Trial Balance

TDR Super Fund
Operating Statement

For the year ended 30 June 2021



	Note	2021 \$	2020 \$
Income			
Investment Income			
Interest Received		22	50
Property Income	4	12,800	11,733
Total Income		<u>12,822</u>	<u>11,783</u>
Expenses			
Bank Charges		0	5
Property Expenses - Council Rates		2,663	2,744
Property Expenses - Strata Levy Fees		2,538	2,372
Property Expenses - Water Rates		1,319	1,294
		<u>6,519</u>	<u>6,415</u>
Total Expenses		<u>6,520</u>	<u>6,415</u>
Benefits accrued as a result of operations before income tax		<u>6,303</u>	<u>5,369</u>
Income Tax Expense		945	805
Benefits accrued as a result of operations		<u>5,358</u>	<u>4,564</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

TDR Super Fund
Statement of Financial Position



As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Real Estate Properties (Australian - Non Residential)	2	350,000	350,000
Total Investments		<u>350,000</u>	<u>350,000</u>
Other Assets			
Westpac DIY Super Savings Account #5549		40,057	40,037
Westpac DIY Super Working Account #5530		22,152	14,589
Total Other Assets		<u>62,209</u>	<u>54,626</u>
Total Assets		<u>412,209</u>	<u>404,626</u>
Less:			
Liabilities			
GST Payable		1,739	459
Income Tax Payable		1,765	820
Total Liabilities		<u>3,504</u>	<u>1,279</u>
Net assets available to pay benefits		<u>408,705</u>	<u>403,347</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Ricetti, Daryl - Accumulation		102,177	100,836
Ricetti, Kylie - Accumulation		102,176	100,837
Ricetti, Lisa - Accumulation		102,176	100,837
Ricetti, Trevor - Accumulation		102,176	100,837
Total Liability for accrued benefits allocated to members' accounts		<u>408,705</u>	<u>403,347</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

f. Critical Accounting Estimates and Judgements

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

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

Note 2: Real Estate Properties (Australian - Non Residential)

	2021 \$	2020 \$
Unit 5, 14 Biscayne Way, Jandakot	350,000	350,000

Notes to the Financial Statements

For the year ended 30 June 2021

350,000

350,000

Note 3: Banks and Term Deposits

	2021	2020
	\$	\$
Banks		
Westpac DIY Super Savings Account #5549	40,057	40,037
Westpac DIY Super Working Account #5530	22,152	14,589
	<u>62,209</u>	<u>54,626</u>

Note 4: Rental Income

	2021	2020
	\$	\$
Unit 5, 14 Biscayne Way, Jandakot	12,800	11,733
	<u>12,800</u>	<u>11,733</u>

Trustees Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

.....
Daryl Ricetti

Trustee

.....
Kylie Ricetti

Trustee

.....
Lisa Ricetti

Trustee

.....
Trevor Ricetti

Trustee

Dated this day of

TDR Super Fund

Trustees Declaration

Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	6,303.00
SMSF Annual Return Rounding	(1.00)
Taxable Income or Loss	<u>6,302.00</u>
Income Tax on Taxable Income or Loss	945.30
 CURRENT TAX OR REFUND	 <u>945.30</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>1,204.30</u>

TDR Super Fund Members Statement



Daryl Shane Ricetti
5 Dianella Rd
Hammond Park, Western Australia, 6164, Australia

Your Details

Date of Birth : Provided
Age: 41
Tax File Number: Provided
Date Joined Fund: 22/03/2019
Service Period Start Date: 01/05/1996
Date Left Fund:
Member Code: RICDAR00001A
Account Start Date 22/03/2019
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 102,176
Total Death Benefit 102,176

Your Balance

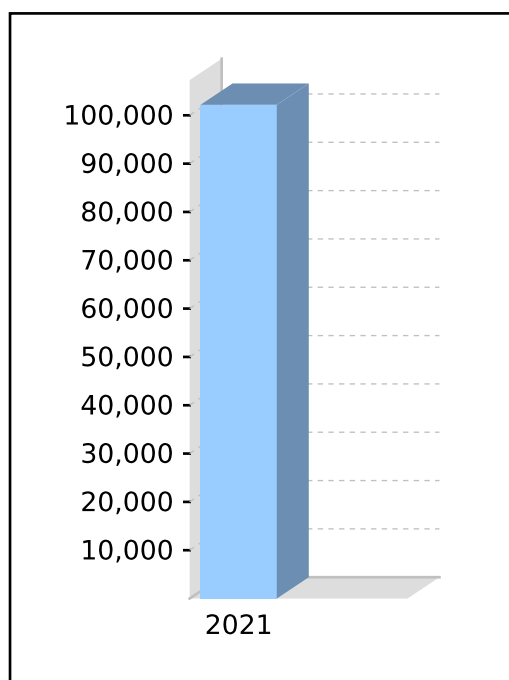
Total Benefits 102,176

Preservation Components

Preserved 102,176
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 16,091
Taxable 86,085
Investment Earnings Rate 1%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	100,837
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,575
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	236
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	102,176

TDR Super Fund Members Statement



Kylie Anne Ricetti
PO BOX 3216
Success, Western Australia, 6964, Australia

Your Details

Date of Birth : Provided
Age: 43
Tax File Number: Provided
Date Joined Fund: 22/03/2019
Service Period Start Date: 28/04/1994
Date Left Fund:
Member Code: RICKYL00001A
Account Start Date 22/03/2019
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 102,176
Total Death Benefit 102,176

Your Balance

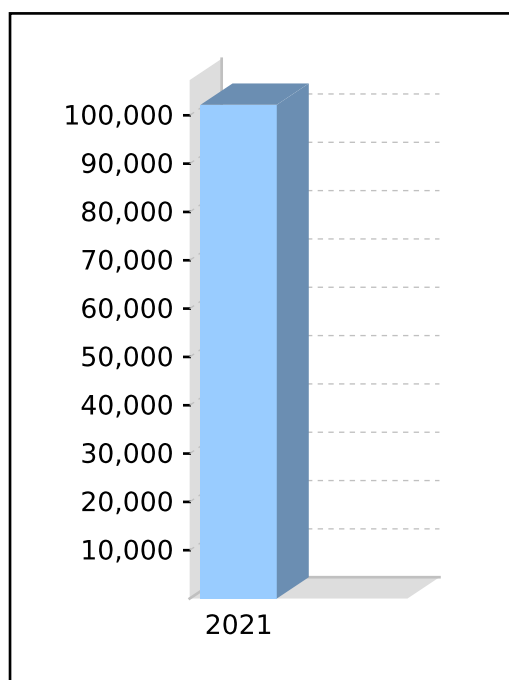
Total Benefits 102,176

Preservation Components

Preserved 102,176
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 16,073
Taxable 86,103
Investment Earnings Rate 1%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	100,837
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,575
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	236
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	102,176

TDR Super Fund Members Statement



Lisa Ricetti
5 Dianelle Rd
Hammond Park, Western Australia, 6164, Australia

Your Details

Date of Birth : Provided
Age: 41
Tax File Number: Provided
Date Joined Fund: 22/03/2019
Service Period Start Date: 28/12/1996
Date Left Fund:
Member Code: RICLIS00001A
Account Start Date 22/03/2019
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 102,176
Total Death Benefit 102,176

Your Balance

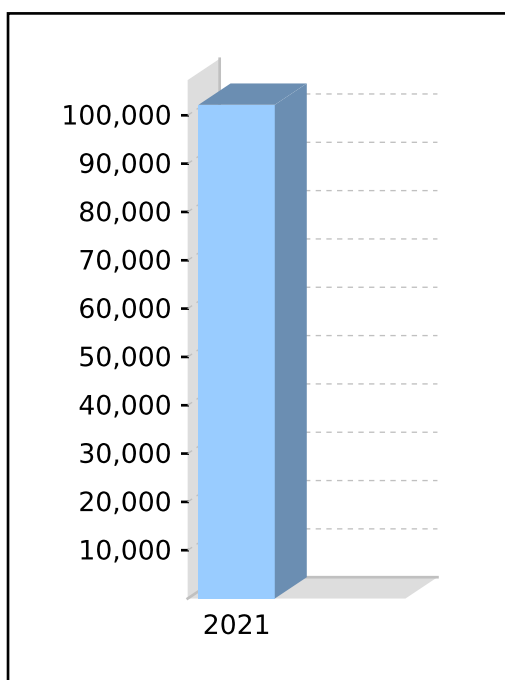
Total Benefits 102,176

Preservation Components

Preserved 102,176
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 15,977
Taxable 86,199
Investment Earnings Rate 1%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	100,837
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,575
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	236
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	102,176

TDR Super Fund Members Statement



Trevor John Ricetti
PO BOX 3216
Success, Western Australia, 6964, Australia

Your Details

Date of Birth : Provided
Age: 44
Tax File Number: Provided
Date Joined Fund: 22/03/2019
Service Period Start Date: 15/11/1993
Date Left Fund:
Member Code: RICTRE00001A
Account Start Date 22/03/2019
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 102,176
Total Death Benefit 102,176

Your Balance

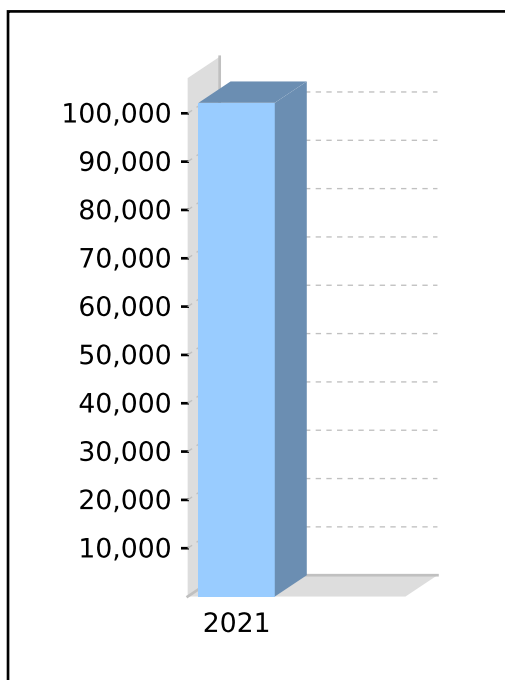
Total Benefits 102,176

Preservation Components

Preserved 102,176
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 16,222
Taxable 85,954
Investment Earnings Rate 1%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	100,837
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,575
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	236
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	102,176

TDR Super Fund
Investment Summary Report



As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Westpac DIY Super Savings Account #5549		40,056.520000	40,056.52	40,056.52	40,056.52			9.72 %
Westpac DIY Super Working Account #5530		22,152.200000	22,152.20	22,152.20	22,152.20			5.37 %
			62,208.72		62,208.72		0.00 %	15.09 %
Real Estate Properties (Australian - Non Residential)								
UNIT5 Unit 5, 14 Biscayne Way, Jandakot	1.00	350,000.000000	350,000.00	365,209.00	365,209.00	(15,209.00)	(4.16) %	84.91 %
			350,000.00		365,209.00	(15,209.00)	(4.16) %	84.91 %
			412,208.72		427,417.72	(15,209.00)	(3.56) %	100.00 %

TDR Super Fund

Market Movement Report

As at 30 June 2021



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
UNIT5 - Unit 5, 14 Biscayne Way, Jandakot										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	350,000.00	0.00	0.00	0.00
	30/06/2021		1.00	0.00	0.00	0.00	350,000.00	0.00	0.00	0.00
Total Market Movement					0.00				0.00	0.00

TDR Super Fund Investment Income Report



As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
Westpac DIY Super Savings Account #5549	19.97			19.97	0.00	0.00	0.00	19.97			0.00	0.00
Westpac DIY Super Working Account #5530	1.88			1.88	0.00	0.00	0.00	1.88			0.00	0.00
	21.85			21.85	0.00	0.00	0.00	21.85			0.00	0.00
Real Estate Properties (Australian - Non Residential)												
UNIT5 Unit 5, 14 Biscayne Way, Jandakot	12,800.16							12,800.16				
	12,800.16							12,800.16				
	12,822.01			21.85	0.00	0.00	0.00	12,822.01			0.00	0.00

Assessable Income (Excl. Capital Gains) **12,822.01**

Net Capital Gain **0.00**

Total Assessable Income 12,822.01

* 1 Includes foreign credits from foreign capital gains.

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

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

TDR Super Fund

Unrealised Capital Gains Report



As at 30 June 2021

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /Loss	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Real Estate Properties (Australian - Non Residential)									
UNIT5 - Unit 5, 14 Biscayne Way, Jandakot	1.00	365,209.00	0.00	365,209.00	350,000.0000	(15,209.00)	0.00	0.00	0.00
		365,209.00	0.00	365,209.00	350,000.0000	(15,209.00)	0.00	0.00	0.00
		365,209.00	0.00	365,209.00	350,000.0000	(15,209.00)	0.00	0.00	0.00

Memorandum of Resolutions of

Daryl Ricetti, Kylie Ricetti, Lisa Ricetti and Trevor Ricetti
ATF TDR Super Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 thereon be adopted.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.

AUDITORS:

It was resolved that

Super Audits Pty Ltd

of

PO Box 3376, RUNDLE MALL, South Australia 5000

act as auditors of the Fund for the next financial year.

Memorandum of Resolutions of

Daryl Ricetti, Kylie Ricetti, Lisa Ricetti and Trevor Ricetti
ATF TDR Super Fund

TAX AGENTS:

It was resolved that

Mora Wealth Accountants Pty Ltd

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

ACCEPTANCE OF ROLLOVERS:

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

Memorandum of Resolutions of
Daryl Ricetti, Kylie Ricetti, Lisa Ricetti and Trevor Ricetti
ATF TDR Super Fund

CLOSURE:

Signed as a true record –

.....
Daryl Ricetti
/ /

.....
Kylie Ricetti
/ /

.....
Lisa Ricetti
/ /

.....
Trevor Ricetti
/ /

TDR Super Fund
Trial Balance



As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	25000	Interest Received			
(13.59)	25000/WBC285530	Westpac DIY Super Working Account #5530			1.88
(36.55)	25000/WBC285549	Westpac DIY Super Savings Account #5549			19.97
	28000	Property Income			
(11,733.48)	28000/UNIT5	Unit 5, 14 Biscayne Way, Jandakot			12,800.16
5.00	31500	Bank Charges			
	41960	Property Expenses - Council Rates			
2,743.72	41960/UNIT5	Unit 5, 14 Biscayne Way, Jandakot		2,662.70	
	42100	Property Expenses - Strata Levy Fees			
2,372.20	42100/UNIT5	Unit 5, 14 Biscayne Way, Jandakot		2,537.54	
	42150	Property Expenses - Water Rates			
1,294.15	42150/UNIT5	Unit 5, 14 Biscayne Way, Jandakot		1,319.10	
805.20	48500	Income Tax Expense		945.30	
4,563.35	49000	Profit/Loss Allocation Account		5,357.37	
	50010	Opening Balance			
(99,695.86)	50010/RICDAR00001A	(Opening Balance) Ricetti, Daryl - Accumulation			100,836.69
(99,695.84)	50010/RICKYL00001A	(Opening Balance) Ricetti, Kylie - Accumulation			100,836.68
(99,695.84)	50010/RICLIS00001A	(Opening Balance) Ricetti, Lisa - Accumulation			100,836.68
(99,695.85)	50010/RICTRE00001A	(Opening Balance) Ricetti, Trevor - Accumulation			100,836.69
	53100	Share of Profit/(Loss)			
(1,342.13)	53100/RICDAR00001A	(Share of Profit/(Loss)) Ricetti, Daryl - Accumulation			1,575.66
(1,342.14)	53100/RICKYL00001A	(Share of Profit/(Loss)) Ricetti, Kylie - Accumulation			1,575.67
(1,342.14)	53100/RICLIS00001A	(Share of Profit/(Loss)) Ricetti, Lisa - Accumulation			1,575.67
(1,342.14)	53100/RICTRE00001A	(Share of Profit/(Loss)) Ricetti, Trevor - Accumulation			1,575.67
	53330	Income Tax			
201.30	53330/RICDAR00001A	(Income Tax) Ricetti, Daryl - Accumulation		236.31	
201.30	53330/RICKYL00001A	(Income Tax) Ricetti, Kylie - Accumulation		236.33	
201.30	53330/RICLIS00001A	(Income Tax) Ricetti, Lisa - Accumulation		236.33	

TDR Super Fund
Trial Balance



As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
201.30	53330/RICTRE00001A	(Income Tax) Ricetti, Trevor - Accumulation		236.33	
	60400	Bank Accounts			
14,589.46	60400/WBC285530	Westpac DIY Super Working Account #5530		22,152.20	
40,036.55	60400/WBC285549	Westpac DIY Super Savings Account #5549		40,056.52	
	77250	Real Estate Properties (Australian - Non Residential)			
350,000.00	77250/UNIT5	Unit 5, 14 Biscayne Way, Jandakot	1.0000	350,000.00	
(459.37)	84000	GST Payable/Refundable			1,739.41
(819.90)	85000	Income Tax Payable/Refundable			1,765.20
				425,976.03	425,976.03

Current Year Profit/(Loss): 6,302.67

Cannot generate CGT Register report. No data found

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

T - TAX RETURN

SMSF Tax Return

2021

1 Jul 2020—30 Jun 2021

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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

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

The Australian Business Register

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

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

Electronic Funds Transfer – Direct Debit

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

<u>Tax File Number</u>	<u>Name of partnership, trust, fund or entity</u>	<u>Year</u>
TFN Recorded	TDR Super Fund	2021

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

Important

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

Declaration - I declare that:

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

Signature of partner, trustee or director	Date
---	------

PART B ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer EFT of a refund is requested and the tax return is being lodged through the electronic lodgment service ELS.

This declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important

Care should be taken when completing EFT details as the payment of any refund, including any family tax benefit, will be made to the account specified.

Agent Ref Account Name

No.	MRS LISA MAREE RICETTI & MR TREVOR JOHN RICETTI & MR DARYL SHANE RICETTI & MRS KYLIE ANNE RICETTI ATF
24742602	TDR SUPER FUND

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

Signature	Date

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

Client Ref	Agent Ref No.	Contact Name	Contact No.
RICET040	24742602	Mora Wealth Accountants Pty Ltd	0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date

Section A: Fund information

Period start 01/07/2020

Period end 30/06/2021

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) TDR Super Fund

3 AUSTRALIAN BUSINESS NUMBER 63 248 763 247

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1389	Wangara DC	WA	6947

5 ANNUAL RETURN STATUS

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

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Was part A of the audit report qualified? B No

Was part B of the audit report qualified? C No

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 036019

Account number 285530

Account name MRS LISA MAREE RICETTI & MR TREVOR JOHN RICETTI & MR DARYL SHANE RICETTI & MRS KYLIE ANNE RICETTI ATF TDR SUPER FUND

I would like my tax refunds made to this account Yes

8 STATUS OF SMSF

Australian superannuation fund? A Yes

Fund benefit structure B A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Yes

Section B: Income

11 INCOME

Prior year losses brought forward

Did you have a CGT event during the year?	G	No
Have you applied an exemption or rollover?	M	No

Losses carried forward

Net Capital Losses from Collectables		\$0.00
Other Net Capital Losses		\$0.00
Gross rent and other leasing and hiring	B	\$12,800.00
Gross interest income	C	\$21.00
Tax file number amounts withheld from gross interest		\$0.00
Transfers from foreign funds income	Number 0 F	

Assessable contributions	(R1 + R2 + R3 less R6) R	\$0.00
No-TFN-quoted contributions	R3	\$0.00
Gross income	W	\$12,821.00
Total assessable income	V	\$12,821.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions		Non-Deductible Expenses
Investment expenses	I1	\$6,519.00	I2	\$0.00
Totals	N	\$6,519.00	Y	\$0.00
Total SMSF expenses		(N + Y) Z		\$6,519.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS) O		\$6,302.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income	A	\$6,302.00
Tax on taxable income	T1	\$945.30
Tax on no-TFN-quoted contributions	J	\$0.00
Gross tax	B	\$945.30
Subtotal	(B less C - cannot be less than zero) T2	\$945.30

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D - cannot be less than zero)	T3	\$945.30
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$945.30
Eligible credits	(H1 + H2 + H3 + H5 + H6 + H8)	H	\$0.00
Credit for tax withheld - where ABN or TFN not quoted (non-individual)		H3	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount payable		S	\$1,204.30

Section H: Assets and liabilities

15	ASSETS		
15b	Australian direct investments		
	Cash and term deposits	\$22,152.20 + \$40,056.52	E \$62,209.00
	Non-residential real property		K \$350,000.00
15d	Overseas direct investments		
	Total Australian and overseas assets		U \$412,209.00
16	LIABILITIES	\$102,176.04 + \$102,176.02 + \$102,176.02 + \$102,176.03	
	Total member closing account balances		W \$408,705.00
	Other liabilities	\$1,739.41 + \$1,765.20	Y \$3,504.00
	Total liabilities		Z \$412,209.00

Section K: Declarations

PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS

Title	Mr
First name	Daryl
Other name	Shane
Family name	Ricetti
Contact number	04 17929791

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
Title	Mr
First name	Alex
Family name	Mora
Contact number	08 93091233

Member 1 — Ricetti, Daryl Shane (TFN Recorded)

Account status	Open
Tax File Number	TFN Recorded
INDIVIDUAL NAME	
Title	Mr
Given name	Daryl
Other given names	Shane
Family name	Ricetti
Suffix	
Date of birth	8 Oct 1979
Date of death	
CONTRIBUTIONS	
Opening account balance	\$100,836.69
Employer contributions	A
Principal Employer ABN	A1
Personal contributions	B
CGT small business retirement exemption	C
CGT small business 15 year exemption	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 Contributions)	M
Total Contributions	N

OTHER TRANSACTIONS

Allocated earnings or losses	O	\$1,339.35
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$102,176.04
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$102,176.04

Rounding difference

Member 2 — Ricetti, Kylie Anne (TFN Recorded)Account status OpenTax File Number TFN Recorded**INDIVIDUAL NAME**Title MrsGiven name KylieOther given names AnneFamily name Ricetti

Suffix

Date of birth 22 Aug 1977

Date of death

CONTRIBUTIONSOpening account balance \$100,836.68Employer contributions **A**Principal Employer ABN **A1**Personal contributions **B**CGT small business retirement exemption **C**CGT small business 15 year exemption **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 Contributions) **M****Total Contributions** **N**

OTHER TRANSACTIONS

Allocated earnings or losses	O	\$1,339.34
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$102,176.02
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$102,176.02

Member 3 — Ricetti, Lisa Maree (TFN Recorded)Account status OpenTax File Number TFN Recorded**INDIVIDUAL NAME**Title MrsGiven name LisaOther given names MareeFamily name Ricetti

Suffix

Date of birth 8 Jun 1980

Date of death

CONTRIBUTIONSOpening account balance \$100,836.68Employer contributions **A**Principal Employer ABN **A1**Personal contributions **B**CGT small business retirement exemption **C**CGT small business 15 year exemption **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 Contributions) **M****Total Contributions** **N**

OTHER TRANSACTIONS

Allocated earnings or losses	O	\$1,339.34
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$102,176.02
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$102,176.02

Member 4 — Ricetti, Trevor John (TFN Recorded)

Account status	Open
Tax File Number	TFN Recorded
INDIVIDUAL NAME	
Title	Mr
Given name	Trevor
Other given names	John
Family name	Ricetti
Suffix	
Date of birth	27 Apr 1977
Date of death	
CONTRIBUTIONS	
Opening account balance	\$100,836.69
Employer contributions	A
Principal Employer ABN	A1
Personal contributions	B
CGT small business retirement exemption	C
CGT small business 15 year exemption	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 Contributions)	M
Total Contributions	N

OTHER TRANSACTIONS

Allocated earnings or losses	O	\$1,340.34
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$102,177.03
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$102,177.03

Rounding difference

Worksheets

11 INCOME

B Gross rent and other leasing and hiring

Description	Amount
Imported from SF360	\$12,800.00
Total	\$12,800.00

C Gross interest income

Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$21.00
Total	\$0.00	\$21.00

12 DEDUCTIONS

I Investment Expenses

Description	Deductible	Non deductible
Imported from SF360	\$6,519.00	\$0.00
Total	\$6,519.00	\$0.00

13 CALCULATION STATEMENT**D1** Early stage venture capital limited partnership tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

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

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

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

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

15 ASSETS**15b** AUSTRALIAN DIRECT INVESTMENTS**E** Cash and term deposits

Description	Amount
Imported from SF360	\$62,209.00
Total	\$62,209.00

K Non-residential real property

Description	Amount
Imported from SF360	\$350,000.00
Total	\$350,000.00

16 LIABILITIES

Other liabilities

Description	Amount
Imported from SF360	\$3,504.00
Total	\$3,504.00

2020 ACTIVITY STATEMENT SUBSTANTIATION DECLARATION

Activity statements are assessed on a Self-Assessment basis. This means that the ATO may not check whether the information you have submitted is correct. We will make every endeavour to ensure that your activity statement is prepared accurately and correctly, however we rely on you to ensure that all relevant information is disclosed to us.

I, Daryl Ricetti, declare the following in relation to the attached Activity Statement:

- I have disclosed all transactions for the relevant period.
- GST payable, as shown on the front of the activity statement, correctly reflects the GST on taxable supplies made during the period.
- An input tax credit has not been claimed for any acquisitions that are GST-free, input taxed or otherwise have no GST in the price.
- No supplies have been made to associates at less than their GST-inclusive market value, except for those specifically advised by me.
- Where an insurance claim has been made, I have advised the insurer of the extent to which I am entitled to claim an input tax credit.
 - If the real property was acquired on or after 1 July 2000, it was so acquired under the margin scheme, or;
 - If the real property was acquired before 1 July 2000, a valid valuation was obtained in the period of this BAS.
- Where supplies are used for both business and private purposes (individuals only) e.g. car, mobile telephone, home telephone, computer etc, I have kept appropriate apportionment records to verify my business usage claim and that I am aware that an input tax credit cannot be claimed for supplies for private purposes. I have instructed you to prepare the activity statement based on my specific instructions on the understanding I will be able to produce such information to the satisfaction of the ATO under audit.

Valid tax invoices:

- I have maintained records to ensure that there are valid tax invoices and adjustment notes to support input tax credits claimed.
- I am aware of the need to retain such records for a minimum of five years from the date of lodgment of the activity statement.

Penalties and Audits:

- I am also aware that various additional tax, interest charges and other penalties may apply where the amounts of the various tax liabilities which comprise the activity statement, are understated.
- I am aware that the procedures to follow if a document is lost or destroyed is to obtain a copy from the supplier;
- I may be required to substantiate or verify any income or expense item declared or claimed in my activity statement in the event of an ATO audit;

Signature	Date

Business Activity Statement

2020

1 Jul 2020—30 Sep 2020

Client name	TDR Super Fund	TFN	TFN Recorded
Form type	BAS-A	ABN	63 248 763 247
Document ID	44349395097	GST accounting method	Cash Basis

Summary

AMOUNTS YOU OWE THE TAX OFFICE		AMOUNTS THE TAX OFFICE OWES YOU	
GST on sales or GST inst	1A \$320.00	GST on purchases	1B \$0.00
PAYG tax withheld	4 \$0.00		
Amount you owe the ATO	8A \$320.00	Amount the ATO owes you	8B \$0.00
Your payment amount		9	\$320.00

Declaration

I authorise Mora Wealth Accountants Pty Ltd to give this activity statement to the Commissioner of Taxation for TDR Super Fund. I declare that I am authorised to make this declaration, and the information provided for the preparation of this activity statement is true and correct.

Signature	Date

Business Activity Statement

2020

1 Jul 2020—30 Sep 2020

Goods and services tax (GST)

OPTION 2 SIMPLER REPORTING: CALCULATE GST AND REPORT ANNUALLY

Total sales	G1	\$3,520.00
Does the amount shown at G1 include GST?		Yes

PAYG tax withheld

Total salary, wages and other payments	W1	\$0.00
Amount withheld from payments shown at W1	W2	\$0.00
Amount withheld where no ABN is quoted	W4	\$0.00
Other amounts withheld	W3	\$0.00
Total amounts withheld (W2 + W4 + W3)	W5	\$0.00

2020 ACTIVITY STATEMENT SUBSTANTIATION DECLARATION

Activity statements are assessed on a Self-Assessment basis. This means that the ATO may not check whether the information you have submitted is correct. We will make every endeavour to ensure that your activity statement is prepared accurately and correctly, however we rely on you to ensure that all relevant information is disclosed to us.

I, Daryl Ricetti, declare the following in relation to the attached Activity Statement:

- I have disclosed all transactions for the relevant period.
- GST payable, as shown on the front of the activity statement, correctly reflects the GST on taxable supplies made during the period.
- An input tax credit has not been claimed for any acquisitions that are GST-free, input taxed or otherwise have no GST in the price.
- No supplies have been made to associates at less than their GST-inclusive market value, except for those specifically advised by me.
- Where an insurance claim has been made, I have advised the insurer of the extent to which I am entitled to claim an input tax credit.
 - If the real property was acquired on or after 1 July 2000, it was so acquired under the margin scheme, or;
 - If the real property was acquired before 1 July 2000, a valid valuation was obtained in the period of this BAS.
- Where supplies are used for both business and private purposes (individuals only) e.g. car, mobile telephone, home telephone, computer etc, I have kept appropriate apportionment records to verify my business usage claim and that I am aware that an input tax credit cannot be claimed for supplies for private purposes. I have instructed you to prepare the activity statement based on my specific instructions on the understanding I will be able to produce such information to the satisfaction of the ATO under audit.

Valid tax invoices:

- I have maintained records to ensure that there are valid tax invoices and adjustment notes to support input tax credits claimed.
- I am aware of the need to retain such records for a minimum of five years from the date of lodgment of the activity statement.

Penalties and Audits:

- I am also aware that various additional tax, interest charges and other penalties may apply where the amounts of the various tax liabilities which comprise the activity statement, are understated.
- I am aware that the procedures to follow if a document is lost or destroyed is to obtain a copy from the supplier;
- I may be required to substantiate or verify any income or expense item declared or claimed in my activity statement in the event of an ATO audit;

Signature	Date

Business Activity Statement

2020

1 Oct 2020—31 Dec 2020

Client name	TDR Super Fund	TFN	TFN Recorded
Form type	BAS-A	ABN	63 248 763 247
Document ID	45311012223	GST accounting method	Cash Basis

Summary

AMOUNTS YOU OWE THE TAX OFFICE		AMOUNTS THE TAX OFFICE OWES YOU	
GST on sales or GST inst	1A \$320.00	GST on purchases	1B \$0.00
PAYG tax withheld	4 \$0.00		
Amount you owe the ATO	8A \$320.00	Amount the ATO owes you	8B \$0.00
Your payment amount		9	\$320.00

Declaration

I authorise **Mora Wealth Accountants Pty Ltd** to give this activity statement to the Commissioner of Taxation for **TDR Super Fund**. I declare that I am authorised to make this declaration, and the information provided for the preparation of this activity statement is true and correct.

Signature	Date
-----------	------

Business Activity Statement

2020

1 Oct 2020—31 Dec 2020

Goods and services tax (GST)

OPTION 2 SIMPLER REPORTING: CALCULATE GST AND REPORT ANNUALLY

Total sales	G1	\$3,520.00
Does the amount shown at G1 include GST?		Yes

PAYG tax withheld

Total salary, wages and other payments	W1	\$0.00
Amount withheld from payments shown at W1	W2	\$0.00
Amount withheld where no ABN is quoted	W4	\$0.00
Other amounts withheld	W3	\$0.00
Total amounts withheld (W2 + W4 + W3)	W5	\$0.00

2021 ACTIVITY STATEMENT SUBSTANTIATION DECLARATION

Activity statements are assessed on a Self-Assessment basis. This means that the ATO may not check whether the information you have submitted is correct. We will make every endeavour to ensure that your activity statement is prepared accurately and correctly, however we rely on you to ensure that all relevant information is disclosed to us.

I, Daryl Ricetti, declare the following in relation to the attached Activity Statement:

- I have disclosed all transactions for the relevant period.
- GST payable, as shown on the front of the activity statement, correctly reflects the GST on taxable supplies made during the period.
- An input tax credit has not been claimed for any acquisitions that are GST-free, input taxed or otherwise have no GST in the price.
- No supplies have been made to associates at less than their GST-inclusive market value, except for those specifically advised by me.
- Where an insurance claim has been made, I have advised the insurer of the extent to which I am entitled to claim an input tax credit.
 - If the real property was acquired on or after 1 July 2000, it was so acquired under the margin scheme, or;
 - If the real property was acquired before 1 July 2000, a valid valuation was obtained in the period of this BAS.
- Where supplies are used for both business and private purposes (individuals only) e.g. car, mobile telephone, home telephone, computer etc, I have kept appropriate apportionment records to verify my business usage claim and that I am aware that an input tax credit cannot be claimed for supplies for private purposes. I have instructed you to prepare the activity statement based on my specific instructions on the understanding I will be able to produce such information to the satisfaction of the ATO under audit.

Valid tax invoices:

- I have maintained records to ensure that there are valid tax invoices and adjustment notes to support input tax credits claimed.
- I am aware of the need to retain such records for a minimum of five years from the date of lodgment of the activity statement.

Penalties and Audits:

- I am also aware that various additional tax, interest charges and other penalties may apply where the amounts of the various tax liabilities which comprise the activity statement, are understated.
- I am aware that the procedures to follow if a document is lost or destroyed is to obtain a copy from the supplier;
- I may be required to substantiate or verify any income or expense item declared or claimed in my activity statement in the event of an ATO audit;

Signature	Date

Business Activity Statement

2021

1 Jan 2021—31 Mar 2021

Client name	TDR Super Fund	TFN	TFN Recorded
Form type	BAS-A	ABN	63 248 763 247
Document ID	45469484248	GST accounting method	Cash Basis

Summary

AMOUNTS YOU OWE THE TAX OFFICE		AMOUNTS THE TAX OFFICE OWES YOU	
GST on sales or GST inst	1A \$320.00	GST on purchases	1B \$0.00
PAYG tax withheld	4 \$0.00		
Amount you owe the ATO	8A \$320.00	Amount the ATO owes you	8B \$0.00
Your payment amount		9	\$320.00

Declaration

I authorise **Mora Wealth Accountants Pty Ltd** to give this activity statement to the Commissioner of Taxation for **TDR Super Fund**. I declare that I am authorised to make this declaration, and the information provided for the preparation of this activity statement is true and correct.

Signature	Date

Business Activity Statement

2021

1 Jan 2021—31 Mar 2021

Goods and services tax (GST)

OPTION 2 SIMPLER REPORTING: CALCULATE GST AND REPORT ANNUALLY

Total sales	G1	\$3,520.00
Does the amount shown at G1 include GST?		Yes

PAYG tax withheld

Total salary, wages and other payments	W1	\$0.00
Amount withheld from payments shown at W1	W2	\$0.00
Amount withheld where no ABN is quoted	W4	\$0.00
Other amounts withheld	W3	\$0.00
Total amounts withheld (W2 + W4 + W3)	W5	\$0.00

2021 ACTIVITY STATEMENT SUBSTANTIATION DECLARATION

Activity statements are assessed on a Self-Assessment basis. This means that the ATO may not check whether the information you have submitted is correct. We will make every endeavour to ensure that your activity statement is prepared accurately and correctly, however we rely on you to ensure that all relevant information is disclosed to us.

I, Daryl Ricetti, declare the following in relation to the attached Activity Statement:

- I have disclosed all transactions for the relevant period.
- GST payable, as shown on the front of the activity statement, correctly reflects the GST on taxable supplies made during the period.
- An input tax credit has not been claimed for any acquisitions that are GST-free, input taxed or otherwise have no GST in the price.
- No supplies have been made to associates at less than their GST-inclusive market value, except for those specifically advised by me.
- Where an insurance claim has been made, I have advised the insurer of the extent to which I am entitled to claim an input tax credit.
 - If the real property was acquired on or after 1 July 2000, it was so acquired under the margin scheme, or;
 - If the real property was acquired before 1 July 2000, a valid valuation was obtained in the period of this BAS.
- Where supplies are used for both business and private purposes (individuals only) e.g. car, mobile telephone, home telephone, computer etc, I have kept appropriate apportionment records to verify my business usage claim and that I am aware that an input tax credit cannot be claimed for supplies for private purposes. I have instructed you to prepare the activity statement based on my specific instructions on the understanding I will be able to produce such information to the satisfaction of the ATO under audit.

Valid tax invoices:

- I have maintained records to ensure that there are valid tax invoices and adjustment notes to support input tax credits claimed.
- I am aware of the need to retain such records for a minimum of five years from the date of lodgment of the activity statement.

Penalties and Audits:

- I am also aware that various additional tax, interest charges and other penalties may apply where the amounts of the various tax liabilities which comprise the activity statement, are understated.
- I am aware that the procedures to follow if a document is lost or destroyed is to obtain a copy from the supplier;
- I may be required to substantiate or verify any income or expense item declared or claimed in my activity statement in the event of an ATO audit;

Signature	Date

Business Activity Statement

2021

1 Apr 2021—30 Jun 2021

Client name	TDR Super Fund	TFN	TFN Recorded
Form type	BAS-A	ABN	63 248 763 247
Document ID	46831726752	GST accounting method	Cash Basis

Summary

AMOUNTS YOU OWE THE TAX OFFICE		AMOUNTS THE TAX OFFICE OWES YOU	
GST on sales or GST inst	1A \$320.00	GST on purchases	1B \$0.00
PAYG tax withheld	4 \$0.00		
Amount you owe the ATO	8A \$320.00	Amount the ATO owes you	8B \$0.00
Your payment amount		9	\$320.00

Declaration

I authorise Mora Wealth Accountants Pty Ltd to give this activity statement to the Commissioner of Taxation for TDR Super Fund. I declare that I am authorised to make this declaration, and the information provided for the preparation of this activity statement is true and correct.

Signature	Date

Business Activity Statement

2021

1 Apr 2021—30 Jun 2021

Goods and services tax (GST)

OPTION 2 SIMPLER REPORTING: CALCULATE GST AND REPORT ANNUALLY

Total sales	G1	\$3,520.00
Does the amount shown at G1 include GST?		Yes

PAYG tax withheld

Total salary, wages and other payments	W1	\$0.00
Amount withheld from payments shown at W1	W2	\$0.00
Amount withheld where no ABN is quoted	W4	\$0.00
Other amounts withheld	W3	\$0.00
Total amounts withheld (W2 + W4 + W3)	W5	\$0.00

W - WORKING PAPER

TDR Super Fund General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
<u>Westpac DIY Super Working Account #5530 (WBC285530)</u>					
31/07/2020	Interest Paid			0.13	0.13 CR
31/08/2020	Interest Paid			0.13	0.26 CR
30/09/2020	Interest Paid			0.14	0.40 CR
30/10/2020	Interest Paid			0.14	0.54 CR
30/11/2020	Interest Paid			0.15	0.69 CR
31/12/2020	Interest Paid			0.16	0.85 CR
29/01/2021	Interest Paid			0.15	1.00 CR
26/02/2021	Interest Paid			0.16	1.16 CR
31/03/2021	Interest Paid			0.19	1.35 CR
30/04/2021	Interest Paid			0.17	1.52 CR
31/05/2021	Interest Paid			0.18	1.70 CR
30/06/2021	Interest Paid			0.18	1.88 CR
				1.88	1.88 CR
<u>Westpac DIY Super Savings Account #5549 (WBC285549)</u>					
31/07/2020	Interest Paid			1.69	1.69 CR
31/08/2020	Interest Paid			1.69	3.38 CR
30/09/2020	Interest Paid			1.64	5.02 CR
30/10/2020	Interest Paid			1.64	6.66 CR
30/11/2020	Interest Paid			1.70	8.36 CR
31/12/2020	Interest Paid			1.70	10.06 CR
29/01/2021	Interest Paid			1.59	11.65 CR
26/02/2021	Interest Paid			1.53	13.18 CR
31/03/2021	Interest Paid			1.81	14.99 CR
30/04/2021	Interest Paid			1.64	16.63 CR
31/05/2021	Interest Paid			1.70	18.33 CR
30/06/2021	Interest Paid			1.64	19.97 CR
				19.97	19.97 CR
Property Income (28000)					
<u>Unit 5, 14 Biscayne Way, Jandakot (UNIT5)</u>					
01/07/2020	Deposit Online 2557708 Pymt Tdr Roofin Tdr monthly rent			1,066.68	1,066.68 CR
03/08/2020	Deposit Online 2802250 Pymt Tdr Roofin Tdr monthly rent			1,066.68	2,133.36 CR
01/09/2020	Deposit Online 2660222 Pymt Tdr Roofin Tdr monthly rent			1,066.68	3,200.04 CR
01/10/2020	Deposit Online 2080970 Pymt Tdr Roofin Tdr monthly rent			1,066.68	4,266.72 CR
02/11/2020	Deposit Online 2448313 Pymt Tdr Roofin Tdr monthly rent			1,066.68	5,333.40 CR
01/12/2020	Deposit Online 2541132 Pymt Tdr Roofin Tdr monthly rent			1,066.68	6,400.08 CR
04/01/2021	Deposit Online 2620689 Pymt Tdr Roofin Tdr monthly rent			1,066.68	7,466.76 CR
01/02/2021	Deposit Online 2567293 Pymt Tdr Roofin Tdr monthly rent			1,066.68	8,533.44 CR
01/03/2021	Deposit Online 2521653 Pymt Tdr Roofin Tdr monthly rent			1,066.68	9,600.12 CR
01/04/2021	Deposit Online 2696196 Pymt Tdr Roofin Tdr monthly rent			1,066.68	10,666.80 CR
03/05/2021	Deposit Online 2455609 Pymt Tdr Roofin Tdr monthly rent			1,066.68	11,733.48 CR

TDR Super Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/06/2021	Deposit Online 2422780 Pymt Tdr Roofin Tdr monthly rent			1,066.68	12,800.16 CR
				12,800.16	12,800.16 CR

Total Debits: 0.00

Total Credits: 12,822.01

TDR Super Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>Unit 5, 14 Biscayne Way, Jandakot (UNIT5)</u>					
10/07/2020	Withdrawal-Osko Payment 1576132 Tdr Roofing Pty Ltd June council rates		133.75		133.75 DR
12/11/2020	Withdrawal-Osko Payment 1349405 Tdr Roofing Pty Ltd Sept-Oct Council rates		478.45		612.20 DR
10/12/2020	Withdrawal-Osko Payment 1242983 Tdr Roofing Pty Ltd Nov council rates		273.40		885.60 DR
01/04/2021	Withdrawal-Osko Payment 1839558 Tdr Roofing Pty Ltd Dec 20 - Mar 21 council rates		1,161.95		2,047.55 DR
20/05/2021	Withdrawal-Osko Payment 1608461 Tdr Roofing Pty Ltd April Council Rates		341.75		2,389.30 DR
24/06/2021	Withdrawal-Osko Payment 1082683 Tdr Roofing Pty Ltd May council rates		273.40		2,662.70 DR
			2,662.70		2,662.70 DR
Property Expenses - Strata Levy Fees (42100)					
<u>Unit 5, 14 Biscayne Way, Jandakot (UNIT5)</u>					
16/07/2020	Withdrawal-Osko Payment 1143166 Tdr Roofing Pty Ltd Strata fees July - Sept		610.90		610.90 DR
01/10/2020	Withdrawal-Osko Payment 1809890 Tdr Roofing Pty Ltd Tdr Strata fees		635.80		1,246.70 DR
01/04/2021	Withdrawal-Osko Payment 1839338 Tdr Roofing Pty Ltd Jan strata fees		653.04		1,899.74 DR
01/04/2021	Withdrawal-Osko Payment 1849906 Tdr Roofing Pty Ltd April strata fees		637.80		2,537.54 DR
			2,537.54		2,537.54 DR
Property Expenses - Water Rates (42150)					
<u>Unit 5, 14 Biscayne Way, Jandakot (UNIT5)</u>					
13/08/2020	Withdrawal-Osko Payment 1220332 Tdr Roofing Pty Ltd Water rates		224.71		224.71 DR
08/10/2020	Withdrawal-Osko Payment 1702817 Tdr Roofing Pty Ltd Tdr water rates		221.53		446.24 DR
10/12/2020	Withdrawal-Osko Payment 1224219 Tdr Roofing Pty Ltd Water rates		221.53		667.77 DR
11/02/2021	Withdrawal-Osko Payment 1146371 Tdr Roofing Pty Ltd Tdr Water bill		214.26		882.03 DR
20/05/2021	Withdrawal-Osko Payment 1617855 Tdr Roofing Pty Ltd Water rates		215.54		1,097.57 DR
11/06/2021	Withdrawal-Osko Payment 1738803 Tdr Roofing Pty Ltd Water bill		221.53		1,319.10 DR
			1,319.10		1,319.10 DR
Total Debits:	6,519.34				
Total Credits:	0.00				

TDR Super Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
GST Payable/Refundable (84000)					
<u>GST Payable/Refundable (84000)</u>					
01/07/2020	Opening Balance				459.37 CR
01/07/2020	Deposit Online 2557708 Pymt Tdr Roofin Tdr monthly rent			106.67	566.04 CR
03/08/2020	Deposit Online 2802250 Pymt Tdr Roofin Tdr monthly rent			106.67	672.71 CR
01/09/2020	Deposit Online 2660222 Pymt Tdr Roofin Tdr monthly rent			106.67	779.38 CR
01/10/2020	Deposit Online 2080970 Pymt Tdr Roofin Tdr monthly rent			106.67	886.05 CR
02/11/2020	Deposit Online 2448313 Pymt Tdr Roofin Tdr monthly rent			106.67	992.72 CR
01/12/2020	Deposit Online 2541132 Pymt Tdr Roofin Tdr monthly rent			106.67	1,099.39 CR
04/01/2021	Deposit Online 2620689 Pymt Tdr Roofin Tdr monthly rent			106.67	1,206.06 CR
01/02/2021	Deposit Online 2567293 Pymt Tdr Roofin Tdr monthly rent			106.67	1,312.73 CR
01/03/2021	Deposit Online 2521653 Pymt Tdr Roofin Tdr monthly rent			106.67	1,419.40 CR
01/04/2021	Deposit Online 2696196 Pymt Tdr Roofin Tdr monthly rent			106.67	1,526.07 CR
03/05/2021	Deposit Online 2455609 Pymt Tdr Roofin Tdr monthly rent			106.67	1,632.74 CR
01/06/2021	Deposit Online 2422780 Pymt Tdr Roofin Tdr monthly rent			106.67	1,739.41 CR
				1,280.04	1,739.41 CR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2020	Opening Balance				819.90 CR
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021			945.30	1,765.20 CR
				945.30	1,765.20 CR
Total Debits:	0.00				
Total Credits:	2,225.34				

Activity Statement Preparation Report

For The Period 01 July 2020 - 30 September 2020

Description	Reference	Gross(Inc GST)	GST
Income			
Sales			
Unit 5, 14 Biscayne Way, Jandakot		1,173.35	106.67
		1,173.35	106.67
		1,173.35	106.67
Total Sales	G1	<u>3,520.05</u>	
Total GST collected on Sales	1A		<u>320.01</u>
Expenses			
Capital Purchases			
Total Capital Purchases	G10	<u>0.00</u>	
Non Capital Purchases			
Unit 5, 14 Biscayne Way, Jandakot		133.75	
Unit 5, 14 Biscayne Way, Jandakot		610.90	
Unit 5, 14 Biscayne Way, Jandakot		224.71	
Total Non Capital Purchases	G11	<u>969.36</u>	
Total GST Paid on Purchases	1B		<u>0.00</u>

Activity Statement Preparation Report

For The Period 01 October 2020 - 31 December 2020

Description	Reference	Gross(Inc GST)	GST
Income			
Sales			
Unit 5, 14 Biscayne Way, Jandakot		1,173.35	106.67
		1,173.35	106.67
		1,173.35	106.67
Total Sales	G1	<u>3,520.05</u>	
Total GST collected on Sales	1A		<u>320.01</u>
Expenses			
Capital Purchases			
Total Capital Purchases	G10	<u>0.00</u>	
Non Capital Purchases			
Unit 5, 14 Biscayne Way, Jandakot		478.45	
		273.40	
Unit 5, 14 Biscayne Way, Jandakot		635.80	
Unit 5, 14 Biscayne Way, Jandakot		221.53	
		221.53	
Total Non Capital Purchases	G11	<u>1,830.71</u>	
Total GST Paid on Purchases	1B		<u>0.00</u>

Activity Statement Preparation Report

For The Period 01 January 2021 - 31 March 2021

Description	Reference	Gross(Inc GST)	GST
Income			
Sales			
Unit 5, 14 Biscayne Way, Jandakot		1,173.35	106.67
		1,173.35	106.67
		1,173.35	106.67
Total Sales	G1	<u>3,520.05</u>	
Total GST collected on Sales	1A		<u>320.01</u>
Expenses			
Capital Purchases			
Total Capital Purchases	G10	<u>0.00</u>	
Non Capital Purchases			
Unit 5, 14 Biscayne Way, Jandakot		214.26	
Total Non Capital Purchases	G11	<u>214.26</u>	
Total GST Paid on Purchases	1B		<u>0.00</u>

Activity Statement Preparation Report

For The Period 01 April 2021 - 30 June 2021

Description	Reference	Gross(Inc GST)	GST
Income			
Sales			
Unit 5, 14 Biscayne Way, Jandakot		1,173.35	106.67
		1,173.35	106.67
		1,173.35	106.67
Total Sales	G1	<u>3,520.05</u>	
Total GST collected on Sales	1A		<u>320.01</u>
Expenses			
Capital Purchases			
Total Capital Purchases	G10	<u>0.00</u>	
Non Capital Purchases			
Unit 5, 14 Biscayne Way, Jandakot		1,161.95	
		341.75	
		273.40	
Unit 5, 14 Biscayne Way, Jandakot		653.04	
		637.80	
Unit 5, 14 Biscayne Way, Jandakot		215.54	
		221.53	
Total Non Capital Purchases	G11	<u>3,505.01</u>	
Total GST Paid on Purchases	1B		<u>0.00</u>

S - SOURCE DOCUMENTS

COMMERCIAL LEASE AGREEMENT

THIS LEASE (this "Lease") dated this 1st day of July, 2019

BETWEEN:

TDR Super Fund as trustee for Lisa Ricetti of 5 Dianella Road, Hammond Park, TDR Super Fund as trustee for Daryl Ricetti of 5 Dianella Road, Hammond Park, TDR Super Fund as trustee for Trevor Ricetti of 6 Repose Terrace, Atwell and TDR Super Fund as trustee for Kylie Ricetti of 6 Repose Terrace, Atwell

Telephone: (04) 0795 8142 Fax: _____

(collectively and individually the "Landlord")

OF THE FIRST PART

- AND -

TDR Roofing Pty Ltd of PO Box 3216, Success

(the "Tenant")

OF THE SECOND PART

IN CONSIDERATION OF the Landlord leasing certain premises to the Tenant, the Tenant leasing those premises from the Landlord and the mutual benefits and obligations set forth in this Lease, the receipt and sufficiency of which consideration is hereby acknowledged, the parties to this Lease (the "Parties") agree as follows:

Definitions

1. When used in this Lease, the following expressions will have the meanings indicated:
 - a. "Additional Rent" means all amounts payable by the Tenant under this Lease except Base Rent, whether or not specifically designated as Additional Rent elsewhere in this Lease;
 - b. "Building" means all buildings, improvements, equipment, fixtures, property and facilities from time to time located at U5/14 Biscayne Way, Jandakot, Western Australia 6164, as from time to time altered, expanded or reduced by the Landlord in its sole discretion;
 - c. "Common Areas and Facilities" mean:

- i. those portions of the Building areas, buildings, improvements, facilities, utilities, equipment and installations in or forming part of the Building which from time to time are not designated or intended by the Landlord to be let to tenants of the Building including, without limitation, exterior weather walls, roofs, entrances and exits, carpark areas, driveways, loading docks and area, storage, mechanical and electrical rooms, areas above and below leasable premises and not included within leasable premises, security and alarm equipment, grassed and landscaped areas, retaining walls and maintenance, cleaning and operating equipment serving the Building; and
 - ii. those lands, areas, buildings, improvements, facilities, utilities, equipment and installations which serve or are for the useful benefit of the Building, the tenants of the Building or the Landlord and those having business with them, whether or not located within, adjacent to or near the Building and which are designated from time to time by the Landlord as part of the Common Areas and Facilities;
- d. "Leasable Area" means with respect to any rentable premises, the area expressed in square metres of all floor space including floor space of mezzanines, if any, determined, calculated and certified by the Landlord and measured from the exterior face of all exterior walls, doors and windows, including walls, doors and windows separating the rentable premises from enclosed Common Areas and Facilities, if any, and from the centre line of all interior walls separating the rentable premises from adjoining rentable premises. There will be no deduction or exclusion for any space occupied by or used for columns, ducts or other structural elements;
- e. "Premises" means the warehouse space at U5/14 Biscayne Way, Jandakot, Western Australia 6164;
- f. "Proportionate Share" means a fraction, the numerator of which is the Leasable Area of the Premises and the denominator of which is the aggregate of the Leasable Area of all rentable premises in the Building.
- g. "Rent" means the total of Base Rent and Additional Rent.

Leased Premises

2. The Landlord agrees to rent to the Tenant the warehouse space described as U5/14 Biscayne Way, Jandakot, Western Australia 6164, (the "Premises").
3. The Premises will be used for only the following permitted use (the "Permitted Use"): Storage. Neither the Premises nor any part of the Premises will be used at any time during the Term by Tenant for any purpose other than the Permitted Use.
4. While the Tenant, or an assignee or subtenant approved by the Landlord, is using and occupying the Premises for the Permitted Use and is not in default under the Lease, the Landlord agrees not to Lease space in the Building to any tenant who will be conducting in such premises as its principal business, the services of: Storage.
5. Subject to the provisions of this Lease, the Tenant is entitled to the use of parking (the 'Parking') on or about the Premises. Only properly insured motor vehicles may be parked in the Tenant's space.
6. The Landlord reserves the right in its reasonable discretion to alter, reconstruct, expand, withdraw from or add to the Building from time to time. In the exercise of those rights, the Landlord undertakes to use reasonable efforts to minimise any interference with the visibility of the Premises and to use reasonable efforts to ensure that direct entrance to and exit from the Premises is maintained.
7. The Tenant acknowledges that the Landlord or its agent will have the right to enter the Premises at all reasonable times to show them to prospective purchasers, encumbrancers, lessees or assignees, and may also during the ninety days preceding the termination of the terms of this Lease, place upon the Premises the usual type of notice to the effect that the Premises are for rent, which notice the Tenant will permit to remain on them.

Term

8. The term of the Lease is a periodic tenancy commencing at 12:00 noon on 1 August 2019 and continuing on a year-to-year basis until the Landlord or the Tenant terminates the tenancy (the "Term").
9. Upon 30 days' notice, the Landlord may terminate the tenancy under this Lease if the Tenant has defaulted in the payment of any portion of the Rent when due.

10. Upon 60 days' notice, the Landlord may terminate the tenancy under this Lease if the Tenant fails to observe, perform and keep each and every of the covenants, agreements, stipulations, obligations, conditions and other provisions of this Lease to be observed, performed and kept by the Tenant and the Tenant persists in such default beyond the said 60 days' notice.
11. Notwithstanding that the Term commences on 1 August 2019, the Tenant is entitled to possession of the Premises at 12:00 noon on 1 July 2019.

Rent

12. Subject to the provisions of this Lease, the Tenant will pay a base rent, without setoff, abatement or deduction, of \$1,173.35, payable per month, for the Premises (the "Base Rent").
$$\$1,173.35 * 12 = \$14,080.20 - \$1,280.02 (\$14,080.20 / 12) = \$12,800.18$$
13. For the first 1 month(s) of the term (the "Abatement Period"), the Tenant will not be obligated to pay the monthly instalment of Base Rent due but will be liable to pay all other amounts payable under this Lease. The entire Base Rent otherwise due and payable for the Abatement Period will become immediately due and payable upon the occurrence of an event of default under this Lease.
14. The Tenant will pay the Base Rent on or before the First of each and every month of the Term to the Landlord.

Outgoings

15. In addition to the Base Rent, the Tenant will pay as Additional Rent, without setoff, abatement or deduction, its Proportionate Share of all of the Landlord's recoverable costs, charges and expenses of operating, maintaining, repairing, replacing and insuring the Building including the Common Areas and Facilities from time to time and the carrying out of all obligations of the Landlord under this Lease and similar leases with respect to the Building ("Outgoings").
16. Except as otherwise provided in this Lease, Outgoings will not include debt service, depreciation, costs determined by the Landlord from time to time to be fairly allocable to the correction of construction faults or initial maladjustments in operating equipment, all management costs not allocable to the actual maintenance, repair or operation of the Building (such as in connection with leasing and rental advertising), work performed in connection with the initial construction of the Building and the Premises and improvements and modernisation to the Building subsequent to the date of original construction which are not in the nature of a repair or replacement of an existing component, system or part of the

Building.

17. Outgoings will also not include the following:
 - a. any increase in insurance premiums to the centre as a result of business activities of other Tenants;
 - b. the costs of any capital replacements;
 - c. the costs incurred or accrued due to the willful act or negligence of the Landlord or anyone acting on behalf of the Landlord;
 - d. structural repairs;
 - e. costs for which the Landlord is reimbursed by insurers or covered by warranties;
 - f. costs incurred for repairs or maintenance for the direct account of a specific Tenant or vacant space;
 - g. costs recovered directly from any Tenant for separate charges such as heating, ventilating, and air conditioning relating to that Tenant's leased premises, and in respect of any act, omission, neglect or default of any Tenant of its obligations under its Lease; or
 - h. any expenses incurred as a result of the Landlord generating revenues from common area facilities will be paid from those revenues generated.

18. The Tenant will pay:
 - a. To the Landlord, the Tenant's Proportionate Share of all real property taxes, rates, duties, levies and assessments which are levied, rated, charged, imposed or assessed by any lawful taxing authority (whether federal, municipal, school or otherwise) against the Building and the land or any part of the Building and land from time to time or any taxes payable by the Landlord which are charged in lieu of such taxes or in addition to such taxes, but excluding income tax upon the income of the Landlord to the extent that such taxes are not levied in lieu of real property taxes against the Building or upon the Landlord in respect of the Building.

- b. To the lawful taxing authorities, or to the Landlord, as it may direct, as and when the same become due and payable, all taxes, rates, use fees, duties, assessments and other charges that are levied, rated, charged or assessed against or in respect of all improvements, equipment and facilities of the Tenant on or in default by the Tenant and in respect of any business carried on in the Premises or in respect of the use or occupancy of the Premises by the Tenant and every subtenant, licensee, concessionaire or other person doing business on or from the Premises or occupying any portion of the Premises.

Landlord's Estimate

- 19. The Landlord may, in respect of all taxes and Outgoings and any other items of Additional Rent referred to in this Lease compute bona fide estimates of the amounts which are anticipated to accrue in the next following lease year, calendar year or fiscal year, or portion of such year, as the Landlord may determine is most appropriate for each and of all items of Additional Rent, and the Landlord may provide the Tenant with written notice and a reasonable breakdown of the amount of any such estimate, and the Tenant, following receipt of such written notice of the estimated amount and breakdown will pay to the Landlord such amount, in equal consecutive monthly instalment throughout the applicable period with the monthly instalment of Base Rent. With respect to any item of Additional rent which the Landlord has not elected to estimate from time to time, the Tenant will pay to the Landlord the amount of such item of Additional Rent, determined under the applicable provisions of this Lease, immediately upon receipt of an invoice setting out such items of Additional Rent. Within one hundred and twenty (120) days of the conclusion of each year of the term or a portion of a year, as the case may be, calendar year or fiscal year, or portion of such year, as the case may be, for which the Landlord has estimated any item of Additional Rent, the Landlord will compute the actual amount of such item of Additional Rent, and make available to the Tenant for examination a statement providing the amount of such item of Additional Rent and the calculation of the Tenant's share of that Additional Rent for such year or portion of such year. If the actual amount of such items of Additional Rent, as set out in the any such statement, exceeds the aggregate amount of the instalment paid by the Tenant in respect of such item, the Tenant will pay to the Landlord the amount of excess within fifteen (15) days of receipt of any such statement. If the contrary is the case, any such statement will be accompanied by a refund to the Tenant of any such overpayment without interest, provided that the Landlord may first deduct from such refund any rent which is then in arrears.

Use and Occupation

20. The Tenant will use and occupy the Premises only for the Permitted Use and for no other purpose whatsoever. The Tenant will carry on business under the name of TDR Roofing Pty Ltd and will not change such name without the prior written consent of the Landlord, such consent not to be unreasonably withheld. The Tenant will open the whole of the Premises for business to the public fully fixtured, stocked and staffed on the date of commencement of the term and throughout the term, will continuously occupy and utilise the entire Premises in the active conduct of its business in a reputable manner on such days and during such hours of business as may be determined from time to time by the Landlord.
21. The Tenant covenants that the Tenant will carry on and conduct its business from time to time carried on upon the Premises in such manner as to comply with any statute, including any subordinate legislation, which is in force now or in the future and taking into account any amendment or re-enactment, or any government department, local authority, other public or competent authority or court of competent jurisdiction and of the insurers in relation to the use, occupation and enjoyment of the Building (including in relation to health and safety compliance with the proper practice recommended by all appropriate authorities).

Quiet Enjoyment

22. The Landlord covenants that on paying the Rent and performing the covenants contained in this Lease, the Tenant will peacefully and quietly have, hold, and enjoy the Premises for the agreed term.

Overholding

23. If the Tenant continues to occupy the Premises without the written consent of the Landlord at the expiration or other termination of the term, then the Tenant will be a tenant at will and will pay to the Landlord, as liquidated damages and not as rent, an amount equal to twice the Base Rent plus any Additional Rent during the period of such occupancy, accruing from day to day and adjusted pro rata accordingly, and subject always to all the other provisions of this Lease insofar as they are applicable to a tenancy at will and a tenancy from month to month or from year to year will not be created by implication of law; provided that nothing in this clause contained will preclude the Landlord from taking action for recovery of possession of the Premises.

Utilities and Other Costs

24. The Tenant is responsible for the direct payment of the following utilities and other charges in relation to the Premises: electricity, water, sewer and telephone.

Insurance

25. The Tenant is hereby advised and understands that the personal property of the Tenant is not insured by the Landlord for either damage or loss, and the Landlord assumes no liability for any such loss. The Tenant is advised that, if insurance coverage is desired by the Tenant, the Tenant should inquire of the Tenant's insurance agent regarding a tenant's policy of insurance.
26. The Tenant is not responsible for insuring the Landlord's contents and furnishings in or about the Premises for either damage and loss, and the Tenant assumes no liability for any such loss.
27. The Tenant is responsible for insuring the Premises for damage and loss to the structure, mechanical or improvements to the Building on the Premises for the benefit of the Tenant and the Landlord. Such insurance should include such risks as fire, theft, vandalism, flood and disaster.
28. The Tenant is responsible for insuring the Premises for liability insurance for the benefit of the Tenant and the Landlord.

Abandonment

29. If at any time during the Term, the Tenant abandons the Premises or any part of the Premises, the Landlord may, at its option, enter the Premises by any means without being liable for any prosecution for such entering, and without becoming liable to the Tenant for damages or for any payment of any kind whatever, and may, at the Landlord's discretion, as agent for the Tenant, relet the Premises, or any part of the Premises, for the whole or any part of the then unexpired term, and may receive and collect all rent payable by virtue of such reletting, and, at the Landlord's option, hold the Tenant liable for any difference between the Rent that would have been payable under this Lease during the balance of the unexpired term, if this Lease had continued in force, and the net rent for such period realised by the Landlord by means of the reletting. If the Landlord's right of reentry is exercised following abandonment of the premises by the Tenant, then the Landlord may consider any personal property belonging to the Tenant and left on the Premises to also have been abandoned, in which case the Landlord may dispose of all such personal property in any manner the Landlord will deem proper and is relieved of all liability for doing so.

Tenant's Indemnity

30. The Tenant will and does hereby indemnify and save harmless the Landlord of and from all loss and damage and all actions, claims, costs, demands, expenses, fines, liabilities and suits of any nature whatsoever for which the Landlord will or may become liable, incur or suffer by reason of a breach, violation or nonperformance by the Tenant of any covenant, term or provision hereof or by reason of any construction or other liens for any work done or materials provided or services rendered for alterations, improvements or repairs, made by or on behalf of the Tenant to the Premises, or by reason of any injury occasioned to or suffered by any person or damage to any property, or by reason of any wrongful act or omission, default or negligence on the part of the Tenant or any of its agents, concessionaires, contractors, customers, employees, invitees or licensees in or about the Building, or any losses caused, or contributed to, by any trespasser while that trespasser is on the Premises.

Governing Law

31. It is the intention of the Parties to this Lease that the tenancy created by this Lease and the performance under this Lease, and all suits and special proceedings under this Lease, be construed in accordance with and governed, to the exclusion of the law of any other forum, by the laws of the State of Western Australia, without regard to the jurisdiction in which any action or special proceeding may be instituted.

Severability

32. If there is a conflict between any provision of this Lease and the applicable legislation of the State of Western Australia (the "Act"), the Act will prevail and such provisions of the Lease will be amended or deleted as necessary in order to comply with the Act. Further, any provisions that are required by the Act are incorporated into this Lease.

Bulk Sale

33. No bulk sale of goods and assets of the Tenant may take place without first obtaining the written consent of the Landlord, which consent will not be unreasonably withheld so long as the Tenant and the Purchaser are able to provide the Landlord with assurances, in a form satisfactory to the Landlord, that the Tenant's obligations in this Lease will continue to be performed and respected, in the manner satisfactory to the Landlord, after completion of the said bulk sale.

Care and Use of Premises

34. The Tenant will promptly notify the Landlord of any damage, or of any situation that may significantly interfere with the normal use of the Premises.

35. Vehicles which the Landlord reasonably considers unsightly, noisy, dangerous, improperly insured, inoperable or unlicensed are not permitted in the Tenant's parking stall(s), and such vehicles may be towed away at the Tenant's expense. Carpark facilities are provided at the Tenant's own risk. The Tenant is required to park in only the space allotted to them.
36. The Tenant will not make (or allow to be made) any noise or nuisance which, in the reasonable opinion of the Landlord, disturbs the comfort or convenience of other tenants.
37. The Tenant will not engage in any illegal trade or activity on or about the Premises.
38. The Landlord and Tenant will comply with standards of health, sanitation, fire, housing and safety as required by law.

Surrender of Premises

39. At the expiration of the lease term, the Tenant will quit and surrender the Premises in as good a state and condition as they were at the commencement of this Lease, reasonable use and wear and damages by the elements excepted.

Hazardous Materials

40. The Tenant will not keep or have on the Premises any article or thing of a dangerous, flammable, or explosive character that might unreasonably increase the danger of fire on the Premises or that might be considered hazardous by any responsible insurance company.

Rules and Regulations

41. The Tenant will obey all rules and regulations posted by the Landlord regarding the use and care of the Building, parking lot and other common facilities that are provided for the use of the Tenant in and around the Building on the Premises.

General Provisions

42. Any waiver by the Landlord of any failure by the Tenant to perform or observe the provisions of this Lease will not operate as a waiver of the Landlord's rights under this Lease in respect of any subsequent defaults, breaches or nonperformance and will not defeat or affect in any way the Landlord's rights in respect of any subsequent default or breach.
43. This Lease will extend to and be binding upon and inure to the benefit of the respective heirs, executors, administrators, successors and assigns, as the case may be, of each party to this Lease. All covenants are to be construed as conditions of this Lease.

44. All sums payable by the Tenant to the Landlord pursuant to any provision of this Lease will be deemed to be Additional Rent and will be recoverable by the Landlord as rental arrears.
45. Where there is more than one Tenant executing this Lease, all Tenants are jointly and severally liable for each other's acts, omissions and liabilities pursuant to this Lease.
46. Time is of the essence in this Lease.
47. This Lease will constitute the entire agreement between the Parties. Any prior understanding or representation of any kind preceding the date of this Lease will not be binding on either party to this Lease except to the extent incorporated in this Lease. In particular, no warranties of the Landlord not expressed in this Lease are to be implied.

IN WITNESS WHEREOF the Parties to this Lease have duly affixed their signatures under hand and seal, or by a duly authorised officer under seal, on this 1st day of July, 2019.

TDR Super Fund as trustee for Lisa Ricetti (Landlord)

(Witness)

Per: _____(SEAL)

TDR Super Fund as trustee for Daryl Ricetti
(Landlord)

(Witness)

Per: _____(SEAL)

TDR Super Fund as trustee for Trevor Ricetti
(Landlord)

(Witness)

Per: _____(SEAL)

TDR Super Fund as trustee for Kylie Ricetti
(Landlord)

(Witness)

Per: _____(SEAL)

TDR Roofing Pty Ltd (Tenant)

(Witness)

Per: _____(SEAL)



RATE NOTICE

1 July 2020 - 30 June 2021
CEO: D ARNDT



*481 02 00000175 1160054894

SEE
REVERSE
SIDE FOR
IMPORTANT
NOTICES

051 0038758

Daryl S Ricetti &
Kylie A Ricetti & 2 others...
PO Box 3216
SUCCESS WA 6964

Property No. 6005489

Due Date 18 September 2020

Issue Date: 14 August 2020
Ward: East
Late Payment Interest: 0%
Property Type: Industrial Strata Unit
VEN Number: 1539124
Valuation GRV: 22751
Rate in Dollar: \$0.08219
ESL Rate in Dollar: \$0.014839
Minimum Payment: \$786.00

Description of rated land

5/14 Biscayne Way JANDAKOT WA 6164
Lot: 5 S 49975 Vol: 2623 Fol: 986 Area: 256.000000 m2

DETAILS

Improved Industrial
Rubbish Service @ 1

City of Cockburn Rates & Charges

State Government Levy: ESL Cat 1 - Industrial

TOTAL PAYABLE

	ARREARS	CURRENT	TOTAL
		\$1,869.00	\$1,869.00
		\$458.00	\$458.00
			\$2,327.90
		\$337.60	\$337.60
			\$2,665.50

Payments received after 05/08/2020 may not be included in this notice.

If you specifically have queries regarding the Gross Rental Value please refer to Landgate's website at www.landgate.wa.gov.au or call Landgate direct on 9273 7373 quoting your VEN number.

PAYMENT OPTION 1: FULL PAYMENT

Pay in full by 4.30pm (WST) 18/09/2020

TOTAL OPTION 1 \$2,665.50

PAYMENT OPTION 2: PAY IN FOUR INSTALMENTS

1st Instalment Due 18/09/2020	\$667.50
2nd Instalment Due 20/11/2020	\$666.00
3rd Instalment Due 29/01/2021	\$666.00
4th Instalment Due 09/04/2021	\$666.00
Cost of Option \$0.00	
TOTAL OPTION 2	\$2,665.50

SmartRates Direct Debit Payment Options (see enclosed form for details)

	Amount	Start Date	End Date
SmartRates - Weekly	\$68.35	18/09/2020	11/06/2021
Cost of Option \$0.00			
SmartRates - Fortnightly	\$133.28	18/09/2020	11/06/2021
Cost of Option \$0.00			

BYPOST 671208 87856

Amount paid from Bank - \$2,662.70

Trevor John, Kylie Anne, Daryl Shane & Lisa Maree Ricetti
 PO Box 3216
 SUCCES WA 6964

Tax Invoice
 ABN
 Date of Notice 03/06/2020

LEVY NOTICE

Notice is hereby given by the proprietors of Strata Plan 49975 pursuant to Section 100 of the Strata Titles Act 1985 that the following contributions are due.

RE: Lot 241 Biscayne Way Jandakot Strata Plan 49975, Lot 5 / Unit 5, 14 Biscayne Way, JANDAKOT WA 6164.

Details	Admin Due	Reserve Due	Paid	Int Paid	Int Due	Due Date	Total Due
Standard Levy Contribution Schedule (01/07/20 - 30/06/21)	\$41.02	\$25.88	\$0.00	\$0.00	\$0.00	01/07/2020	\$66.90
						Total if Paid by Due Date \$610.90	
No GST has been charged							\$610.90

Please make your payment into the Strata Plan account using the payment methods listed below
 Please make cheque payable to The Owners of Strata Plan 49975 Trust Account
 Section 100 of the Strata Titles Act 1985 provides for interest on unpaid levies to be charged at 11.00% p.a.

Cut here if pay by Cheque



	Pay over the internet from your Credit Card or pre-registered bank account at www.deft.com.au .		Biller Code: 94503 Ref: 304016348 63006 Ref to be entered without spaces.	Account: The Owners of Strata Plan 49975 Trust Account Owner: Trevor John, Kylie Anne, Daryl Shane & Lisa Maree Ricetti Strata Plan: 49975 Lot No: 5
	Pay by phone from your Credit Card or pre-registered bank account, Call 1300 30 30 90 or Int + +612 8232 7285	Contact your financial institution to make a BPAY payment from your cheque or savings account.		
	Pay by mailing this payment slip with your Cheque to: DEFT Payment Systems Locked Bag 2502, Perth WA 6002		Pay in person at any Australia Post Office using Cash, Cheque or BPAYPOS will incur an additional \$2.75 fee. If paid at Australia Post then the total will be: \$613.65	Cheque must be made payable to: The Owners of Strata Plan 49975 Trust Account
				Total Due \$610.90
442 304016348 63006 DEFT Reference Number: 304016348 63006				<small> Please specify exact amount, if not total due, when paying by Cheque</small>

Trevor John, Kylie Anne, Daryl Shane & Lisa Maree Ricetti
 PO Box 3216
 SUCCESS WA 6964

Tax Invoice
 ABN 74991403427
 Date of Notice 01/12/2020

LEVY NOTICE

Notice is hereby given by the proprietors of Strata Plan 49975 pursuant to Section 100 of the Strata Titles Act 1985 that the following contributions are due.

RE: Lot 241 Biscayne Way Jandakot Strata Plan 49975, Lot 5 / Unit 5, 14 Biscayne Way, JANDAKOT WA 6164.

Details	Admin Due	Reserve Due	Paid	Int Paid	Int Due	Due Date	Total Due
Standard Levy Contribution Schedule (01/01/21 - 31/03/21)	\$605.92	\$79.88	\$0.00	\$0.00	\$0.00	01/01/2021	\$685.80
						Total if Paid by Due Date	\$635.80
No GST has been charged							\$635.80

Please make your payment into the Strata Plan account using the payment methods listed below
 Please make cheque payable to The Owners of Strata Plan 49975 Trust Account
 Section 100 of the Strata Titles Act 1985 provides for interest on unpaid levies to be charged at 11.00% p.a.

Cut here if pay by Cheque



Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at www.deft.com.au or call 1800 672 162. Payments by Credit Card do not require registration and a surcharge may apply.

	Pay over the internet from your Credit Card or pre-registered bank account at www.deft.com.au		Bill Code: 96503 Ref: 304016348 63006 Ref to be entered without spaces.	Account: The Owners of Strata Plan 49975 Trust Account Owner: Trevor John, Kylie Anne, Daryl Shane & Lisa Maree Ricetti Strata Plan: 49975 Lot No: 5
	Pay by phone from your Credit Card or pre-registered bank account, Call 1300 30 10 90 or Int ++612 8232 7395		Contact your financial institution to make a BPAY payment from your cheque or savings account.	
	Pay by mailing this payment slip with your Cheque to: DEFT Payment Systems Locked Bag 3501, Perth WA 6001		Pay in person at any Australia Post Office using Cash, Cheque or EFTPOS will incur an additional \$2.75 fee. If paid at Australia Post then the total will be: \$638.55	Cheque must be made payable to: The Owners of Strata Plan 49975 Trust Account
 *442 304016348 63006 DEFT Reference Number: 304016348 63006				Total Due \$635.80 * Please specify exact amount, if not total due, when paying by Cheque

Amount paid - \$653.04

Trevor John, Kylie Anne, Daryl Shane & Lisa Maree Ricetti
PO Box 3218
SUCCESS WA 6164

Invoice
ABN 74891423427
Date of Notice 03/03/2021

LEVY NOTICE

Notice is hereby given by the proprietors of Strata Plan 49975 pursuant to Section 100 of the Strata Titles Act 1985 that the following contributions are due.

RE: Lot 241 Biscayne Way Jandakot Strata Plan 49975, Lot 5 / Unit 5, 14 Biscayne Way, JANDAKOT WA 6164.

Details	Admin Due	Reserve Due	Paid	Int Paid	Int Due	Due Date	Total Due
Standard Levy Contribution Schedule (01/04/21 - 30/06/21)	\$605.82	\$29.68	\$0.00	\$0.00	\$0.00	01/04/2021	\$635.80
						Total if Paid by Due Date	\$635.80
No GST has been charged.							\$635.80

Please make your payment into the Strata Plan account using the payment methods listed below
Please make cheque payable to The Owners of Strata Plan 49975 Trust Account
In Amount: \$647.49

Section 100 of the Strata Titles Act 1985 provides for interest on unpaid levies to be charged at 11.80% p.a.

Cut here if pay by Cheque



*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at www.deft.com.au or call 1800-572-562. Payments by Credit Card do not require registration and a surcharge may apply.

 Pay over the internet from your Credit Card or pre-registered bank account at www.deft.com.au	 Biller Code: 96503 Ref: 304016348 63006 Ref to be entered without spaces.	Account: The Owners of Strata Plan 49975 Trust Account Owner: Trevor John, Kylie Anne, Daryl Shane & Lisa Maree Ricetti Strata Plan: 49975 Lot No: 5
 Pay by phone from your Credit Card or pre-registered bank account. Call 1300 30 10 90 or tel +612 8232 7395	Contact your financial institution to make a SPAY payment from your cheque or savings account.	
 Pay by mailing this payment slip with your Cheque to: DEFT Payment Systems Locked Bag 2501, Perth WA 6003	 Pay in person at any Australia Post Office using Cash, Cheque or EFTPOS will incur an additional \$6.75 fee. If paid at Australia Post then the total will be: \$638.95	Cheque must be made payable to: The Owners of Strata Plan 49975 Trust Account
 *442 304016348 63006 DEFT Reference Number: 304016348 63006		Total Due \$635.80 * Please specify exact amount, if not total due, when paying by Cheque

Amount paid - \$637.80

Service Charge Account

Issue date 23 July 2020

Bill ID 0087

TDR ROOFING PTY LTD
PO BOX 3216
SUCCESS WA 6164

Account number 90 14927 69 2

Please pay \$224.71

Payment due by 13 Aug 2020

Account for OFFICE, FACTORY AT UNIT 5 / 14 BISCAYNE WAY JANDAKOT LOT 241
Strata lot 5

Your account summary (GST does not apply to this account)

Description	Amount
Opening balance	\$0.46CR
Service charges due 13 August 2020	\$225.17
Turn over for important information	Total \$224.71

If you're having difficulty paying, you can set up an interest-free payment arrangement. Interest is charged on overdue amounts @ 11.33% p.a. For more information, visit watercorporation.com.au/financialassistance

Payment slip

Enquiries?

Need your account in an alternative format?

Please call us on 13 13 85.

Need more time to pay?

Visit watercorporation.com.au/financialassistance
or call 1300 659 752.

Hearing or speech impaired?

Phone us via the National Relay Service on 133 677.

Website: watercorporation.com.au/contact

Faults and Emergencies: (24/7) 13 13 75

UNIT 5 / 14 BISCAYNE WAY JANDAKOT LOT 241

Account number 90 14927 69 2

Please pay \$224.71

Payment due by 13 August 2020



How your service charges have been calculated

Water non-residential	1 Jul 2020 to 31 Aug 2020	
	Service charge	\$47.37
Sewerage non-residential	1 Jul 2020 to 31 Aug 2020	
	Service charge for 1 major fixture	\$177.80
	Service charges	\$225.17

To arrange to have your meter tested following a review, or to request a meter reading outside of your normal cycle, please contact us. Please note that a fee will apply. If your reading has been estimated you can contact us to have it reviewed. For more information, visit watercorporation.com.au.

Information**OUR COMMITMENT TO YOU**

We are committed to resolving issues as quickly as possible. If you wish to make a complaint or request a review of your bill, visit watercorporation.com.au/contact, or call 13 13 85. If you are not satisfied with the resolution, you may contact the Energy and Water Ombudsman on 1800 754 004. For information on our commitments to you, and your responsibilities, visit watercorporation.com.a

Ways to pay your account**Direct Debit**

Set up automatic payments from your bank account or credit card by visiting watercorporation.com.au or calling 13 13 85.

**Credit/Debit Card**

Pay as you go by visiting watercorporation.com.au or calling 1300 366 067. Transaction fees may apply. GST is included if applicable.

**Mail**

Send your cheque made payable to 'Water Corporation' with this payment slip to:
WATER CORPORATION
PO BOX 1600, OSBORNE PARK DC, WA 6916

**BPAY®**

Contact your bank or financial institution to arrange payment.

Billers Code: 8805

Ref: 90 14927 69 2

**BPAY View®**

Receive, view and pay this bill using internet banking. BPAY View Registration No - **90149276921703759**

POST Billpay

Pay in person at any Post Office.

Manage your account online

Register at watercorporation.com.au/register using your Electronic Reference Number (ERN).

ERN: 90149 27692 1703759

Service Charge Account

Issue date 23 September 2020
Bill ID 0088

TDR ROOFING PTY LTD
PO BOX 3216
SUCCESS WA 6164

Account number 90 14927 69 2
Please pay \$221.53
Payment due by 14 Oct 2020

Account for OFFICE, FACTORY AT UNIT 5 / 14 BISCAYNE WAY JANDAKOT LOT 241
Strata lot 5

Your account summary (GST does not apply to this account)

Description	Amount
Service charges due 14 October 2020	\$221.53
Turn over for important information	Total \$221.53

If you're having difficulty paying, you can set up an interest-free payment arrangement. Interest is charged on overdue amounts @ 11.33% p.a. For more information, visit watercorporation.com.au/financialassistance

Payment slip

Enquiries?

Need your account in an alternative format?

Please call us on 13 13 85.

Need more time to pay?

Visit watercorporation.com.au/financialassistance
or call 1300 659 752.

Hearing or speech impaired?

Phone us via the National Relay Service on 133 677.

Website: watercorporation.com.au/contact

Faults and Emergencies: (24/7) 13 13 75

UNIT 5 / 14 BISCAYNE WAY JANDAKOT LOT 241

Account number 90 14927 69 2

Please pay \$221.53

Payment due by 14 October 2020



How your service charges have been calculated

Water non-residential	1 Sep 2020 to 31 Oct 2020	
	Service charge	\$46.60
Sewerage non-residential	1 Sep 2020 to 31 Oct 2020	
	Service charge for 1 major fixture	\$174.93
	Service charges	\$221.53

To arrange to have your meter tested following a review, or to request a meter reading outside of your normal cycle, please contact us. Please note that a fee will apply. If your reading has been estimated you can contact us to have it reviewed. For more information, visit watercorporation.com.au.

Information**OUR COMMITMENT TO YOU**

We are committed to resolving issues as quickly as possible. If you wish to make a complaint or request a review of your bill, visit watercorporation.com.au/contact, or call 13 13 85. If you are not satisfied with the resolution, you may contact the Energy and Water Ombudsman on 1800 754 004. For information on our commitments to you, and your responsibilities, visit watercorporation.com.a

Ways to pay your account**Direct Debit**

Set up automatic payments from your bank account or credit card by visiting watercorporation.com.au or calling 13 13 85.

**Credit/Debit Card**

Pay as you go by visiting watercorporation.com.au or calling 1300 366 067. Transaction fees may apply. GST is included if applicable.

**Mail**

Send your cheque made payable to 'Water Corporation' with this payment slip to:
WATER CORPORATION
PO BOX 1600, OSBORNE PARK DC, WA 6916

**BPAY®**

Contact your bank or financial institution to arrange payment.

Billers Code: 8805

Ref: 90 14927 69 2

**BPAY View®**

Receive, view and pay this bill using internet banking. BPAY View Registration No - **90149276921703759**

POST Billpay

Pay in person at any Post Office.

Manage your account online

Register at watercorporation.com.au/register using your Electronic Reference Number (ERN).

ERN: 90149 27692 1703759

Service Charge Account

Issue date 23 November 2020

Bill ID 0089

TDR ROOFING PTY LTD
PO BOX 3216
SUCCESS WA 6164

Account number 90 14927 69 2

Please pay \$221.53

Payment due by 14 Dec 2020

Account for OFFICE, FACTORY AT UNIT 5 / 14 BISCAYNE WAY JANDAKOT LOT 241
Strata lot 5

Your account summary (GST does not apply to this account)

Description	Amount
Service charges due 14 December 2020	\$221.53
Turn over for important information	Total \$221.53

If you're having difficulty paying, you can set up an interest-free payment arrangement. Interest is charged on overdue amounts @ 11.33% p.a. For more information, visit watercorporation.com.au/financialassistance

Payment slip

Enquiries?

Need your account in an alternative format?

Please call us on 13 13 85.

Need more time to pay?

Visit watercorporation.com.au/financialassistance
or call 1300 659 752.

Hearing or speech impaired?

Phone us via the National Relay Service on 133 677.

Website: watercorporation.com.au/contact

Faults and Emergencies: (24/7) 13 13 75

UNIT 5 / 14 BISCAYNE WAY JANDAKOT LOT 241

Account number 90 14927 69 2

Please pay \$221.53

Payment due by 14 December 2020



How your service charges have been calculated

Water non-residential	1 Nov 2020 to 31 Dec 2020	
	Service charge	\$46.60
Sewerage non-residential	1 Nov 2020 to 31 Dec 2020	
	Service charge for 1 major fixture	\$174.93
	Service charges	\$221.53

To arrange to have your meter tested following a review, or to request a meter reading outside of your normal cycle, please contact us. Please note that a fee will apply. If your reading has been estimated you can contact us to have it reviewed. For more information, visit watercorporation.com.au.

Information**OUR COMMITMENT TO YOU**

We are committed to resolving issues as quickly as possible. If you wish to make a complaint or request a review of your bill, visit watercorporation.com.au/contact, or call 13 13 85. If you are not satisfied with the resolution, you may contact the Energy and Water Ombudsman on 1800 754 004. For information on our commitments to you, and your responsibilities, visit watercorporation.com.au

Ways to pay your account**Direct Debit**

Set up automatic payments from your bank account or credit card by visiting watercorporation.com.au or calling 13 13 85.

**Credit/Debit Card**

Pay as you go by visiting watercorporation.com.au or calling 1300 366 067. Transaction fees may apply. GST is included if applicable.

**Mail**

Send your cheque made payable to 'Water Corporation' with this payment slip to:
WATER CORPORATION
PO BOX 1600, OSBORNE PARK DC, WA 6916

**BPAY®**

Contact your bank or financial institution to arrange payment.

Billers Code: 8805

Ref: 90 14927 69 2

**BPAY View®**

Receive, view and pay this bill using internet banking. BPAY View Registration No - **90149276921703759**

POST Billpay

Pay in person at any Post Office.

Manage your account online

Register at watercorporation.com.au/register using your Electronic Reference Number (ERN).

ERN: 90149 27692 1703759

Service Charge Account

Issue date 25 January 2021

Bill ID 0090

TDR ROOFING PTY LTD
PO BOX 3216
SUCCESS WA 6164

Account number 90 14927 69 2

Please pay \$214.26

Payment due by 15 Feb 2021

Account for OFFICE, FACTORY AT UNIT 5 / 14 BISCAYNE WAY JANDAKOT LOT 241
Strata lot 5

Your account summary (GST does not apply to this account)

Description	Amount
Service charges due 15 February 2021	\$214.26
Turn over for important information	Total \$214.26

If you're having difficulty paying, you can set up an interest-free payment arrangement. Interest is charged on overdue amounts @ 11.33% p.a. For more information, visit watercorporation.com.au/financialassistance

Payment slip

Enquiries?

Need your account in an alternative format?

Please call us on 13 13 85.

Need more time to pay?

Visit watercorporation.com.au/financialassistance
or call 1300 659 752.

Hearing or speech impaired?

Phone us via the National Relay Service on 133 677.

Website: watercorporation.com.au/contact

Faults and Emergencies: (24/7) 13 13 75

UNIT 5 / 14 BISCAYNE WAY JANDAKOT LOT 241

Account number 90 14927 69 2

Please pay \$214.26

Payment due by 15 February 2021



How your service charges have been calculated

Water non-residential	1 Jan 2021 to 28 Feb 2021	
	Service charge	\$45.07
Sewerage non-residential	1 Jan 2021 to 28 Feb 2021	
	Service charge for 1 major fixture	\$169.19
	Service charges	\$214.26

To arrange to have your meter tested following a review, or to request a meter reading outside of your normal cycle, please contact us. Please note that a fee will apply. If your reading has been estimated you can contact us to have it reviewed. For more information, visit watercorporation.com.au.

Information**OUR COMMITMENT TO YOU**

We are committed to resolving issues as quickly as possible. If you wish to make a complaint or request a review of your bill, visit watercorporation.com.au/contact, or call 13 13 85. If you are not satisfied with the resolution, you may contact the Energy and Water Ombudsman on 1800 754 004. For information on our commitments to you, and your responsibilities, visit watercorporation.com.a

Ways to pay your account**Direct Debit**

Set up automatic payments from your bank account or credit card by visiting watercorporation.com.au or calling 13 13 85.

**Credit/Debit Card**

Pay as you go by visiting watercorporation.com.au or calling 1300 366 067. Transaction fees may apply. GST is included if applicable.

**Mail**

Send your cheque made payable to 'Water Corporation' with this payment slip to:
WATER CORPORATION
PO BOX 1600, OSBORNE PARK DC, WA 6916

**BPAY®**

Contact your bank or financial institution to arrange payment.

Billers Code: 8805

Ref: 90 14927 69 2

**BPAY View®**

Receive, view and pay this bill using internet banking. BPAY View Registration No - **90149276921703759**

POST Billpay

Pay in person at any Post Office.

Manage your account online

Register at watercorporation.com.au/register using your Electronic Reference Number (ERN).

ERN: 90149 27692 1703759

Service Charge Account

Issue date 25 May 2021
Bill ID 0092

TDR ROOFING PTY LTD
PO BOX 3216
SUCCESS WA 6164

Account number 90 14927 69 2
Please pay \$221.53
Payment due by 15 Jun 2021

Account for OFFICE, FACTORY AT UNIT 5 / 14 BISCAYNE WAY JANDAKOT LOT 241
Strata lot 5

Your account summary (GST does not apply to this account)

Description	Amount
Service charges due 15 June 2021	\$221.53
Turn over for important information	Total \$221.53

If you're having difficulty paying, you can set up an interest-free payment arrangement. Interest is charged on overdue amounts @ 11.33% p.a. For more information, visit watercorporation.com.au/financialassistance

Payment slip

Enquiries?

Need your account in an alternative format?

Please call us on 13 13 85.

Need more time to pay?

Visit watercorporation.com.au/financialassistance
or call 1300 659 752.

Hearing or speech impaired?

Phone us via the National Relay Service on 133 677.

Website: watercorporation.com.au/contact

Faults and Emergencies: (24/7) 13 13 75

UNIT 5 / 14 BISCAYNE WAY JANDAKOT LOT 241

Account number 90 14927 69 2
Please pay \$221.53
Payment due by 15 June 2021



How your service charges have been calculated

Water non-residential	1 May 2021 to 30 Jun 2021	
	Service charge	\$46.60
Sewerage non-residential	1 May 2021 to 30 Jun 2021	
	Service charge for 1 major fixture	\$174.93
	Service charges	\$221.53

To arrange to have your meter tested following a review, or to request a meter reading outside of your normal cycle, please contact us. Please note that a fee will apply. If your reading has been estimated you can contact us to have it reviewed. For more information, visit watercorporation.com.au.

Information**OUR COMMITMENT TO YOU**

We are committed to resolving issues as quickly as possible. If you wish to make a complaint or request a review of your bill, visit watercorporation.com.au/contact, or call 13 13 85. If you are not satisfied with the resolution, you may contact the Energy and Water Ombudsman on 1800 754 004. For information on our commitments to you, and your responsibilities, visit watercorporation.com.a

Ways to pay your account**Direct Debit**

Set up automatic payments from your bank account or credit card by visiting watercorporation.com.au or calling 13 13 85.

**Credit/Debit Card**

Pay as you go by visiting watercorporation.com.au or calling 1300 366 067. Transaction fees may apply. GST is included if applicable.

**Mail**

Send your cheque made payable to 'Water Corporation' with this payment slip to:
WATER CORPORATION
PO BOX 1600, OSBORNE PARK DC, WA 6916

**BPAY®**

Contact your bank or financial institution to arrange payment.

Billers Code: 8805

Ref: 90 14927 69 2

**BPAY View®**

Receive, view and pay this bill using internet banking. BPAY View Registration No - **90149276921703759**

POST Billpay

Pay in person at any Post Office.

Manage your account online

Register at watercorporation.com.au/register using your Electronic Reference Number (ERN).

ERN: 90149 27692 1703759



Statement Period
30 June 2020 - 31 July 2020

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$14,589.46
Total Credits	+ \$1,173.48
Total Debits	- \$744.65
Closing Balance	+ \$15,018.29

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/20	STATEMENT OPENING BALANCE			14,589.46
01/07/20	Deposit Online 2557708 Pymt Tdr Roofin Tdr monthly rent		1,173.35	15,762.81
10/07/20	Withdrawal-Osko Payment 1576132 Tdr Roofing Pty Ltd June council rates	133.75		15,629.06
16/07/20	Withdrawal-Osko Payment 1143166 Tdr Roofing Pty Ltd Strata fees July - Sept	610.90		15,018.16
31/07/20	Interest Paid		0.13	15,018.29
31/07/20	CLOSING BALANCE			15,018.29



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5530

Transaction fee(s) period 01 JUN 2020 to 30 JUN 2020

Total \$0.00

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

For account: 6019/285530

Total interest credited

\$13.59

These details are provided for your records and taxation purposes

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 July 2020 - 31 August 2020

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$15,018.29
Total Credits	+ \$1,173.48
Total Debits	- \$224.71
Closing Balance	+ \$15,967.06

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/20	STATEMENT OPENING BALANCE			15,018.29
03/08/20	Deposit Online 2802250 Pymt Tdr Roofin Tdr monthly rent		1,173.35	16,191.64
13/08/20	Withdrawal-Osko Payment 1220332 Tdr Roofing Pty Ltd Water rates	224.71		15,966.93
31/08/20	Interest Paid		0.13	15,967.06
31/08/20	CLOSING BALANCE			15,967.06

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5530

Transaction fee(s) period 01 JUL 2020 to 31 JUL 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 August 2020 - 30 September 2020

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$15,967.06
Total Credits	+ \$1,173.49
Total Debits	- \$0.00
Closing Balance	+ \$17,140.55

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/20	STATEMENT OPENING BALANCE			15,967.06
01/09/20	Deposit Online 2660222 Pymt Tdr Roofin Tdr monthly rent		1,173.35	17,140.41
30/09/20	Interest Paid		0.14	17,140.55
30/09/20	CLOSING BALANCE			17,140.55

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5530

Transaction fee(s) period 01 AUG 2020 to 31 AUG 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 September 2020 - 30 October 2020

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$17,140.55
Total Credits	+ \$1,173.49
Total Debits	- \$857.33
Closing Balance	+ \$17,456.71

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/20	STATEMENT OPENING BALANCE			17,140.55
01/10/20	Deposit Online 2080970 Pymt Tdr Roofin Tdr monthly rent		1,173.35	18,313.90
01/10/20	Withdrawal-Osko Payment 1809890 Tdr Roofing Pty Ltd Tdr Strata fees	635.80		17,678.10
08/10/20	Withdrawal-Osko Payment 1702817 Tdr Roofing Pty Ltd Tdr water rates	221.53		17,456.57
30/10/20	Interest Paid		0.14	17,456.71
30/10/20	CLOSING BALANCE			17,456.71



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5530

Transaction fee(s) period 01 SEP 2020 to 30 SEP 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 October 2020 - 30 November 2020

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$17,456.71
Total Credits	+ \$1,173.50
Total Debits	- \$478.45
Closing Balance	+ \$18,151.76

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/10/20	STATEMENT OPENING BALANCE			17,456.71
02/11/20	Deposit Online 2448313 Pymt Tdr Roofin Tdr monthly rent		1,173.35	18,630.06
12/11/20	Withdrawal-Osko Payment 1349405 Tdr Roofing Pty Ltd Sept-Oct Council rates	478.45		18,151.61
30/11/20	Interest Paid		0.15	18,151.76
30/11/20	CLOSING BALANCE			18,151.76

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5530

Transaction fee(s) period 01 OCT 2020 to 31 OCT 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 November 2020 - 31 December 2020

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$18,151.76
Total Credits	+ \$1,173.51
Total Debits	- \$494.93
Closing Balance	+ \$18,830.34

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/20	STATEMENT OPENING BALANCE			18,151.76
01/12/20	Deposit Online 2541132 Pymt Tdr Roofin Tdr monthly rent		1,173.35	19,325.11
10/12/20	Withdrawal-Osko Payment 1224219 Tdr Roofing Pty Ltd Water rates	221.53		19,103.58
10/12/20	Withdrawal-Osko Payment 1242983 Tdr Roofing Pty Ltd Nov council rates	273.40		18,830.18
31/12/20	Interest Paid		0.16	18,830.34
31/12/20	CLOSING BALANCE			18,830.34



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5530

Transaction fee(s) period 01 NOV 2020 to 30 NOV 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 December 2020 - 29 January 2021

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$18,830.34
Total Credits	+ \$1,173.50
Total Debits	- \$0.00
Closing Balance	+ \$20,003.84

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/20	STATEMENT OPENING BALANCE			18,830.34
04/01/21	Deposit Online 2620689 Pymt Tdr Roofin Tdr monthly rent		1,173.35	20,003.69
29/01/21	Interest Paid		0.15	20,003.84
29/01/21	CLOSING BALANCE			20,003.84

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5530

Transaction fee(s) period 01 DEC 2020 to 31 DEC 2020

Total \$0.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 January 2021 - 26 February 2021

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$20,003.84
Total Credits	+ \$1,173.51
Total Debits	- \$214.26
Closing Balance	+ \$20,963.09

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/21	STATEMENT OPENING BALANCE			20,003.84
01/02/21	Deposit Online 2567293 Pymt Tdr Roofin Tdr monthly rent		1,173.35	21,177.19
11/02/21	Withdrawal-Osko Payment 1146371 Tdr Roofing Pty Ltd Tdr Water bill	214.26		20,962.93
26/02/21	Interest Paid		0.16	20,963.09
26/02/21	CLOSING BALANCE			20,963.09

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5530

Transaction fee(s) period 01 JAN 2021 to 31 JAN 2021

Total \$0.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
26 February 2021 - 31 March 2021

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$20,963.09
Total Credits	+ \$1,173.54
Total Debits	- \$0.00
Closing Balance	+ \$22,136.63

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/02/21	STATEMENT OPENING BALANCE			20,963.09
01/03/21	Deposit Online 2521653 Pymt Tdr Roofin Tdr monthly rent		1,173.35	22,136.44
31/03/21	Interest Paid		0.19	22,136.63
31/03/21	CLOSING BALANCE			22,136.63

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5530

Transaction fee(s) period 01 FEB 2021 to 28 FEB 2021

Total \$0.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 March 2021 - 30 April 2021

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$22,136.63
Total Credits	+ \$1,173.52
Total Debits	- \$2,452.79
Closing Balance	+ \$20,857.36

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	STATEMENT OPENING BALANCE			22,136.63
01/04/21	Deposit Online 2696196 Pymt Tdr Roofin Tdr monthly rent		1,173.35	23,309.98
01/04/21	Withdrawal-Osko Payment 1839338 Tdr Roofing Pty Ltd Jan strata fees	653.04		22,656.94
01/04/21	Withdrawal-Osko Payment 1839558 Tdr Roofing Pty Ltd Dec 20 - Mar 21 council rates	1,161.95		21,494.99
01/04/21	Withdrawal-Osko Payment 1849906 Tdr Roofing Pty Ltd April strata fees	637.80		20,857.19
30/04/21	Interest Paid		0.17	20,857.36
30/04/21	CLOSING BALANCE			20,857.36



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 April 2021 - 31 May 2021

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$20,857.36
Total Credits	+ \$1,173.53
Total Debits	- \$557.29
Closing Balance	+ \$21,473.60

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			20,857.36
03/05/21	Deposit Online 2455609 Pymt Tdr Roofin Tdr monthly rent		1,173.35	22,030.71
20/05/21	Withdrawal-Osko Payment 1608461 Tdr Roofing Pty Ltd April Council Rates	341.75		21,688.96
20/05/21	Withdrawal-Osko Payment 1617855 Tdr Roofing Pty Ltd Water rates	215.54		21,473.42
31/05/21	Interest Paid		0.18	21,473.60
31/05/21	CLOSING BALANCE			21,473.60



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 May 2021 - 30 June 2021

Westpac DIY Super Working Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 530

Opening Balance	+ \$21,473.60
Total Credits	+ \$1,173.53
Total Debits	- \$494.93
Closing Balance	+ \$22,152.20

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/21	STATEMENT OPENING BALANCE			21,473.60
01/06/21	Deposit Online 2422780 Pymt Tdr Roofin Tdr monthly rent		1,173.35	22,646.95
11/06/21	Withdrawal-Osko Payment 1738803 Tdr Roofing Pty Ltd Water bill	221.53		22,425.42
24/06/21	Withdrawal-Osko Payment 1082683 Tdr Roofing Pty Ltd May council rates	273.40		22,152.02
30/06/21	Interest Paid		0.18	22,152.20
30/06/21	CLOSING BALANCE			22,152.20

Total Interest - \$1.88



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 June 2020 - 31 July 2020

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,036.55
Total Credits	+ \$1.69
Total Debits	- \$0.00
Closing Balance	+ \$40,038.24

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/20	STATEMENT OPENING BALANCE			40,036.55
31/07/20	Interest Paid		1.69	40,038.24
31/07/20	CLOSING BALANCE			40,038.24

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5549

Transaction fee(s) period 01 JUN 2020 to 30 JUN 2020

Total \$0.00

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

For account: 6019/285549

Total interest credited

\$36.55

These details are provided for your records and taxation purposes

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 July 2020 - 31 August 2020

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,038.24
Total Credits	+ \$1.69
Total Debits	- \$0.00
Closing Balance	+ \$40,039.93

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/20	STATEMENT OPENING BALANCE			40,038.24
31/08/20	Interest Paid		1.69	40,039.93
31/08/20	CLOSING BALANCE			40,039.93

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5549

Transaction fee(s) period 01 JUL 2020 to 31 JUL 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 August 2020 - 30 September 2020

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,039.93
Total Credits	+ \$1.64
Total Debits	- \$0.00
Closing Balance	+ \$40,041.57

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/20	STATEMENT OPENING BALANCE			40,039.93
30/09/20	Interest Paid		1.64	40,041.57
30/09/20	CLOSING BALANCE			40,041.57

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5549

Transaction fee(s) period 01 AUG 2020 to 31 AUG 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 September 2020 - 30 October 2020

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,041.57
Total Credits	+ \$1.64
Total Debits	- \$0.00
Closing Balance	+ \$40,043.21

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/20	STATEMENT OPENING BALANCE			40,041.57
30/10/20	Interest Paid		1.64	40,043.21
30/10/20	CLOSING BALANCE			40,043.21

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5549

Transaction fee(s) period 01 SEP 2020 to 30 SEP 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 October 2020 - 30 November 2020

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,043.21
Total Credits	+ \$1.70
Total Debits	- \$0.00
Closing Balance	+ \$40,044.91

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/10/20	STATEMENT OPENING BALANCE			40,043.21
30/11/20	Interest Paid		1.70	40,044.91
30/11/20	CLOSING BALANCE			40,044.91

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5549

Transaction fee(s) period 01 OCT 2020 to 31 OCT 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 November 2020 - 31 December 2020

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,044.91
Total Credits	+ \$1.70
Total Debits	- \$0.00
Closing Balance	+ \$40,046.61

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/20	STATEMENT OPENING BALANCE			40,044.91
31/12/20	Interest Paid		1.70	40,046.61
31/12/20	CLOSING BALANCE			40,046.61

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5549

Transaction fee(s) period 01 NOV 2020 to 30 NOV 2020

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 December 2020 - 29 January 2021

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,046.61
Total Credits	+ \$1.59
Total Debits	- \$0.00
Closing Balance	+ \$40,048.20

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/20	STATEMENT OPENING BALANCE			40,046.61
29/01/21	Interest Paid		1.59	40,048.20
29/01/21	CLOSING BALANCE			40,048.20

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5549

Transaction fee(s) period 01 DEC 2020 to 31 DEC 2020

Total \$0.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 January 2021 - 26 February 2021

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,048.20
Total Credits	+ \$1.53
Total Debits	- \$0.00
Closing Balance	+ \$40,049.73

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/21	STATEMENT OPENING BALANCE			40,048.20
26/02/21	Interest Paid		1.53	40,049.73
26/02/21	CLOSING BALANCE			40,049.73

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5549

Transaction fee(s) period 01 JAN 2021 to 31 JAN 2021

Total \$0.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
26 February 2021 - 31 March 2021

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,049.73
Total Credits	+ \$1.81
Total Debits	- \$0.00
Closing Balance	+ \$40,051.54

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/02/21	STATEMENT OPENING BALANCE			40,049.73
31/03/21	Interest Paid		1.81	40,051.54
31/03/21	CLOSING BALANCE			40,051.54

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-019 28-5549

Transaction fee(s) period 01 FEB 2021 to 28 FEB 2021

Total \$0.00



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 March 2021 - 30 April 2021

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,051.54
Total Credits	+ \$1.64
Total Debits	- \$0.00
Closing Balance	+ \$40,053.18

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/21	STATEMENT OPENING BALANCE			40,051.54
30/04/21	Interest Paid		1.64	40,053.18
30/04/21	CLOSING BALANCE			40,053.18

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 April 2021 - 31 May 2021

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,053.18
Total Credits	+ \$1.70
Total Debits	- \$0.00
Closing Balance	+ \$40,054.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			40,053.18
31/05/21	Interest Paid		1.70	40,054.88
31/05/21	CLOSING BALANCE			40,054.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 May 2021 - 30 June 2021

Westpac DIY Super Savings Account

Account Name
MRS LISA MAREE RICETTI & MR
TREVOR JOHN RICETTI & MR DARYL
SHANE RICETTI & MRS KYLIE ANNE
RICETTI ATF TDR SUPER FUND

Customer ID
4695 5609 RICETTI, LISA MAREE
9185 8441 RICETTI, TREVOR JOHN
5600 1937 RICETTI, DARYL SHANE
1986 0000 RICETTI, KYLIE ANNE

BSB Account Number
036-019 285 549

Opening Balance	+ \$40,054.88
Total Credits	+ \$1.64
Total Debits	- \$0.00
Closing Balance	+ \$40,056.52

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/21	STATEMENT OPENING BALANCE			40,054.88
30/06/21	Interest Paid		1.64	40,056.52
30/06/21	CLOSING BALANCE			40,056.52

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

Total Interest - \$19.97



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



11 June 2019

Our ref: 3455 RO

T: 08 9470 4060 | F: 08 9470 4006
E: rene@fivestarsettlements.com.au
A: Suite 15 /328 Albany Highway,
Victoria park WA 6100
P: PO Box 503, Victoria Park WA 6979
ABN: 25 494 827 550
LICENSEE: Olsen Repacholi Pty Ltd

FINAL STATEMENT

PURCHASE OF UNIT 5, 14 BISCAYNE WAY, JANDAKOT
T J RICETTI & K A RICETTI *ATF TDR Super Fund*

	Debit	Credit
Purchase Price	350,000.00	
Transfer Duty on the Contract (Residential)	14,202.50	
Our Professional Fee (incl GST)	770.00	
Postage, Petties, Telephone, Fax	44.00	
Landgate Title Document Search Fee	25.30	
Registration of the Transfer	241.20	
ADJUSTMENT OF RATES/TAXES		
AS AT 11-06-2019		
Water Corp 2018/2019 Rates Nil Adjustment.		
CITY OF COCKBURN 2018/2019 Rates Nil Adjustment.		
Land Tax 2018/2019 Not Applicable		
Strata Levies Nil Adjustment		
Balance due by you prior to settlement		365,283.00
E & O E	<u>\$365,283.00</u>	<u>\$365,283.00</u>

★ Reliability ★ Integrity ★ Respectful ★ Friendly ★ Courteous

Receive the five star service you deserve.

www.fivestarsettlements.com.au

René Olsen Licensed Settlement Agent

11 June 2019

Our ref: 3455 RO

T J Ricetti & K A Ricetti

T: 08 9470 4060 | F: 08 9470 4006
 E: rene@fivestarsettlements.com.au
 A: Suite 15 /328 Albany Highway,
 Victoria park WA 6100
 P: PO Box 503, Victoria Park WA 6979
 ABN: 25 494 827 550
 LICENSEE: Olsen Repacholi Pty Ltd

TAX INVOICE (ABN: 25494827550)

**PURCHASE OF UNIT 5, 14 BISCAYNE WAY, JANDAKOT
 T J RICETTI & K A RICETTI**

Description	Price	GST	Total
Our Professional Fee (incl GST)	700.00	70.00	770.00
Disbursements			
Postage, Petties, Telephone, Fax	40.00	4.00	44.00
Government & Statutory Charges			
Landgate Title Document Search Fee	25.30	0.00	25.30
Totals	\$765.30	\$ 74.00	\$839.30
TOTAL INCLUDING GST \$839.30			

★ Reliability ★ Integrity ★ Respectful ★ Friendly ★ Courteous

Receive the five star service you deserve.

www.fivestarsettlements.com.au

René Olsen Licensed Settlement Agent

Alexscopy



Government of Western Australia
Department of Finance
Office of State Revenue



CLIENT'S COPY

Certificate of Duty

Transfer - (General Rate)

Duties Act 2008

Certificate Number:	1030830411	Certificate Issue Date:	11-06-2019
Bundle ID:	191432593	Client Reference:	
Transaction Date:	09-05-2019	Property Valued:	Yes
Dutiable Value:	\$ 385,000.00		
Transfer Duty:	\$ 14,202.50		
Penalty Tax:	\$ 0.00		

Dutiable Transaction: Agreement To Transfer Dutiable Property

Description of Property:

Land in WA:	Lot 5, Strata 49975	Volume/Folio:	2623/986
-------------	---------------------	---------------	----------

Seller(s): TDR ROOFING PTY LTD

Buyer(s): RICETTI, TREVOR JOHN; and
RICETTI, KYLIE ANNE as joint tenants with respect to a 1/2 share
RICETTI, DARYL SHANE; and
RICETTI, LISA MAREE as joint tenants with respect to a 1/2 share
As tenants in common

NOTICE: The Joint Form of General Conditions for the Sale of Land (2018 Revision) should be given to each Party of the Contract

NOTICE: Contracts must be lodged with the Office of State Revenue for duty assessment within two (2) months of the date the last person signs the Contract.

WARNING - If the Buyer is not an Australian Citizen or Permanent Resident or a New Zealand Citizen then FIRB approval (and a special condition to this Contract) may be required.

WARNING - If the Purchase Price is \$750,000 or more a Withholding Payment may apply to this Contract (see 2018 General Condition 3.7).

WARNING - If GST is relevant to this transaction then the relevant GST provision should be outlined in the Special Conditions or an attached GST Annexure.

THE BUYER (FULL NAME AND ADDRESS) Trevor John Ricetti & Kylie Anne Ricetti
as Joint Tenants of 50/100 Shares of Po Box 3216, Success
Daryl Shane Ricetti & Lisa Marcee Ricetti as joint Tenants
of 50/100 share of Po Box 3216, Success WA 6914 as Tenants
in Common as

EMAIL: The Buyer consents to Notices being served at lisaricetti@bigpond.com

OFFERS TO PURCHASE (as joint tenants/tenants in common specifying the undivided shares) the Land and Property Chattels set out in the Schedule ("the Property") with vacant possession unless stated otherwise in the Special Conditions at the Purchase Price on the terms set out in the Schedule, the Conditions and the Special Conditions.

SCHEDULE

The Property at:

Unit 5, 14 Bisayne Way Jandakot

Lot 5 Deposited/Survey/Strata/Diagram/Plan 49975 Whole/Part Volume 2623 Folio 986

A deposit of \$ 0 of which \$ 0 is paid now and \$ 0 to be paid within days of acceptance

to be held by NA

("Deposit Holder"). The balance of the Purchase Price to be paid on the Settlement Date.

Purchase Price

\$350,000

Settlement Date 18 June 2019 or earlier

Property Chattels including

FINANCE CLAUSE IS APPLICABLE

LENDER
(NB. If blank, can be any Lender)

LATEST TIME: 4pm on:

AMOUNT OF LOAN:

SIGNATURE OF BUYER

FINANCE CLAUSE IS NOT APPLICABLE

Signature of the Buyer if Finance Clause IS NOT applicable

SPECIAL CONDITIONS

CONDITIONS

1. SUBJECT TO FINANCE

If the Buyer signs the "Finance Clause is not Applicable" box in the Schedule, or if no information is completed in the "Finance Clause is Applicable" box in the Schedule, then this Clause 1 does not apply to the Contract.
If any information is completed in or the Buyer signs the "Finance Clause is Applicable" box in the Schedule then this Clause 1 applies to the Contract.

1.1 Buyer's Obligation to Apply for Finance and Give Notice to the Seller

- (a) The Buyer must:
 - (1) immediately after the Contract Date make a Finance Application to the Lender using, if required by the Lender, the Property as security; and
 - (2) use all best endeavours in good faith to obtain Finance Approval.
- (b) If the Buyer does not comply with Clause 1.1(a) or 1.1(c)(1) then the Contract will not come to an end under Clause 1.2 and the Buyer may not terminate the Contract under Clause 1.3. The rights of the Seller under this Clause 1.1 will not be affected if the Buyer does not comply with Clause 1.1.
- (c) The Buyer must immediately give to the Seller or Seller Agent:
 - (1) an Approval Notice if the Buyer obtains Finance Approval; or
 - (2) a Non Approval Notice if the Finance Application is rejected;
 at any time while the Contract is in force and effect.

1.2 No Finance Approval by the Latest Time: Non Approval Notice Given

This Contract will come to an end without further action by either Party if on or before the Latest Time:

- (a) written Finance Approval has not been obtained or the Finance Application has been rejected; and
- (b) the Buyer gives a Non Approval Notice to the Seller or Seller Agent.

1.3 No Finance Approval by the Latest Time: No Notice Given

If by the Latest Time:

- (a) the Buyer has not given an Approval Notice to the Seller or Seller Agent; and
- (b) the Buyer has not given a Non Approval Notice to the Seller or Seller Agent;

 then this Contract will be in full force and effect unless and until either the Seller gives written Notice of termination to the Buyer or the Buyer terminates this Contract by giving a Non-Approval Notice to the Seller or Seller Agent.

1.4 Finance Approval: Approval Notice Given

If by the Latest Time, or if Clause 1.5 applies, before the Contract is terminated:

- (a) Finance Approval has been obtained; and
- (b) the Buyer has given an Approval Notice to the Seller or Seller Agent;

 then this Clause 1 is satisfied and this Contract is in full force and effect.

1.5 Notice Not Given by Latest Time: Seller's Right to Terminate

If by the Latest Time the Buyer has not given an Approval Notice or a Non Approval Notice to the Seller or Seller Agent then at any time until an Approval Notice or a Non Approval Notice is given, the Seller may terminate this Contract by written Notice to the Buyer.

1.6 Buyer Must Keep Seller Informed: Evidence

- (a) If requested in writing by the Seller or Seller Agent the Buyer must:
 - (1) advise the Seller or Seller Agent of the progress of the Finance Application; and
 - (2) provide evidence in writing of the making of a Finance Application in accordance with Clause 1.1 (a) and of any loan offer made, or any rejection; and
 - (3) if applicable, advise the Seller or Seller Agent of the reasons for the Buyer not accepting any loan offer.
- (b) If the Buyer does not comply with the request within 2 Business Days then the Buyer authorises the Seller or Seller Agent to obtain from the Lender the information referred to in Clause 1.6(a).

1.7 Right To Terminate

If a Party has the right to terminate under this Clause 1, then:

- (a) termination must be effected by written Notice to the other Party;
- (b) Clauses 23 and 24 of the 2018 General Conditions do not apply to the right to terminate;
- (c) upon termination the Deposit and any other monies paid by the Buyer must be repaid to the Buyer;
- (d) upon termination neither Party will have any action or claim against the other for breach of this Contract, except for a breach of Clause 1.1 by the Buyer.

1.8 Waiver

The Buyer may waive this Clause 1 by giving written Notice to the Seller or Seller Agent at any time before the Latest Time, or if Clause 1.5 applies, before the Contract is terminated. If waived this Clause is deemed satisfied.

1.9 Definitions

In this Clause:
Amount of Loan means either the amount referred to in the Schedule or any lesser amount of finance referred to in the Finance Application. If the amount referred to in the Schedule is blank, then the amount will be an amount equivalent to the Purchase Price.
Approval Notice means a Notice in writing given by the Buyer or the Lender to the Seller, or Seller Agent to the effect that Finance Approval has been obtained.
Finance Application means an application made by or on behalf of the Buyer to the Lender to lend any monies payable under the Contract.
Finance Approval means:

- (a) a written approval by the Lender of the Finance Application or a written offer to lend or a written notification of an intention to offer to lend made by the Lender; and
- (b) for the Amount of Loan; and
- (c) which is unconditional or subject to terms and conditions:
 - (1) which are the Lender's usual terms and conditions for finance of a nature similar to that applied for by the Buyer; or
 - (2) which the Buyer has accepted by written communication to the Lender, but a condition which is in the sole control of the Buyer to satisfy will be treated as having been accepted for the purposes of this definition; or
 - (3) which, if the condition is other than as referred to in paragraphs (1) and (2) above includes:
 - (i) an acceptable valuation of any property;
 - (ii) attaining a particular loan to value ratio;
 - (iii) the sale of another property; or
 - (iv) the obtaining of mortgage insurance;
 and has in fact been satisfied.

Latest Time means:

- (a) the time and date referred to in the Schedule; or
- (b) if no date is nominated in the Schedule, then 4pm on the day falling 15 Business Days after the Contract Date.

Lender means:

- (a) the lender nominated in the Schedule; or
- (b) if no lender is nominated in the Schedule, any bank, building society, credit union or other institution which makes loans and in each case carries on business in Australia.

Non Approval Notice means a Notice in writing given by the Buyer or the Lender to the Seller, or Seller Agent to the effect that the Finance Application has been rejected or Finance Approval has not been obtained.

- 2. Acceptance of this offer will be sufficiently communicated to the Buyer if verbal or written notification is given by the Seller or Seller's Agent to the Buyer that the acceptance has been signed by the Seller.
- 3. The 2018 General Conditions are incorporated into this Contract so far as they are not varied by or inconsistent with the Conditions or Special Conditions of this Contract.

BUYER [If a corporation, then the Buyer executes this Contract pursuant to the Corporations Act.]

Signature <i>[Handwritten]</i>	Date 9/5/19	Signature <i>[Handwritten]</i>	Date 9-5-19
Signature <i>[Handwritten]</i>	Date 9/5/19	Signature <i>[Handwritten]</i>	Date 9-5-19

THE SELLER (FULL NAME, ADDRESS) ACCEPTS the Buyer's offer

TDR Roofing Pty Ltd PO Box 3216 Success WA 6964

EMAIL: The Seller consents to Notices being served at

[If a corporation, then the Seller executes this Contract pursuant to the Corporations Act.]

Signature <i>[Handwritten]</i>	Date 9/5/19	Signature	Date 9-5-19
Signature <i>[Handwritten]</i>	Date 9/5/19	Signature	Date 9-5-19

RECEIPT OF DOCUMENTS

The Buyer acknowledges receipt of the following documents:

- 1. This offer and acceptance
- 2. Form 28 and its attachments (if a strata lot)
- 3. 2018 General Conditions
- 4. _____

Signature _____ Signature _____

RECEIPT OF DOCUMENTS

The Seller acknowledges receipt of the following documents:

- 1. This offer and acceptance
- 2. 2018 General Conditions
- 3. _____

Signature _____ Signature _____

CONVEYANCER The Parties appoint their Representative below to act on their behalf and consent to Notices being served on that Representative's email address.

BUYER'S REPRESENTATIVE		SELLER'S REPRESENTATIVE	
Name	Five Star Settlements	Name	Five Star Settlements
Signature	X	Signature	X



GST WITHHOLDING ANNEXURE



APPROVED BY
THE REAL ESTATE INSTITUTE
OF WESTERN AUSTRALIA (INC.)
COPYRIGHT © REIWA 2018
FOR USE BY REIWA MEMBERS

(Pursuant to the Tax Administration Act 1953)

Property:

Unit 5, 14 Bisayne Way Jandakot

insert address

Clauses 1 to 3 will determine whether clauses 4 to 11 apply to this Contract

1. (a) Is this Contract concerning the taxable supply of new residential premises or potential residential land as defined in the GST Act?
 YES NO
 (b) If NO is ticked or no box is ticked (in which case the answer is deemed to be NO) then the rest of this Annexure does not apply to this Contract.
 (c) If YES is ticked, then go to clause 2.
2. (a) Is this Contract concerning the sale of new residential premises that are commercial residential premises as defined in the GST Act or that are only new residential premises due to substantial renovations?
 YES NO
 (b) If YES is ticked, then the rest of this Annexure does not apply to this Contract.
 (c) If NO is ticked or no box is ticked (in which case the answer is deemed to be NO) then go to clause 3.
3. (a) Is this Contract for the sale of potential residential land and either is the Buyer registered for GST and acquiring the Land for a creditable purpose, or does the land contain a building that is used for commercial purposes?
 YES NO
 (b) If YES is ticked, then the rest of this Annexure does not apply to this Contract.
 (c) If NO is ticked or no box is ticked (in which case the answer is deemed to be NO), then clauses 4 to 11 apply to this Contract.

If, by virtue of clause 1, 2 or 3, the rest of this Annexure does not apply to this Contract, the Seller gives notice that the Buyer is not required to make a payment under section 14-250 of the Taxation Administration Act 1953 (Cth). Otherwise, clauses 4 to 11 set out the GST withholding regime.

4. The Seller gives notice that the Buyer is required to make a payment under section 14-250 of the *Taxation Administration Act 1953* (Cth) (**GST Withholding Law**) in relation to the sale of the Property and details of the payment are set out in clause 6.
5. The Seller gives notice to the Buyer that the Seller's details (or details for the entity liable for GST) are set out below:

	Seller – Supplier 1	Seller – Supplier 2
(1) Name of Seller (or entity liable for GST – eg GST group member responsible):		
(2) ABN:		
(3) Address:		
(4) Phone Number:		
(5) Proportion of withholding amount:		

If there are several suppliers who comprise the Seller, insert details for each supplier (or the relevant GST group member) and the proportion of the withholding amount applicable to each supplier.

If there are more than 2 suppliers who comprise the Seller (or the relevant GST group member) please attach an additional page with details for each additional supplier.

6. The Seller gives notice that: (**delete one, if there is no deletion then (b) is deemed to apply*)
 - (a) the Margin Scheme applies to this Contract and the Buyer must, pursuant to the GST Withholding Law withhold and pay to the Commissioner, the amount equal to 7% of the Purchase Price being \$ _____ at Settlement; or.

GST WITHHOLDING ANNEXURE



APPROVED BY
THE REAL ESTATE INSTITUTE
OF WESTERN AUSTRALIA (INC.)
COPYRIGHT © REIWA 2018
FOR USE BY REIWA MEMBERS

- (b) the Margin Scheme does not apply to this Contract and the Buyer must, pursuant to the GST Withholding Law, withhold and pay to the Commissioner the amount equal to one eleventh (1/11th) of the Purchase Price being \$ _____ at Settlement,
(the relevant amount being the GST Withholding Amount) and the Buyer is not required to pay that part of the Purchase Price equal to the GST Withholding Amount to the Seller at Settlement.
- 7. (a) The Seller may direct the Buyer to, or the Buyer may elect to, satisfy the Buyer's obligation under clause 6, by providing to the Seller at Settlement, a bank cheque payable to the Commissioner for the GST Withholding Amount.
(b) The Buyer must, before Settlement, provide the Seller with the Commissioner's payment reference number and the lodgement reference number 2.
- 8. The Buyer must comply with the Buyer's obligations under the GST Withholding Law to lodge a notice with the Commissioner in the form approved under the GST Withholding Law:
 - (a) as soon as practicable after the Contract Date, notifying the Commissioner of the transaction under this Contract and the GST Withholding Amount; and
 - (b) on the day on which Settlement occurs, notifying the Commissioner that Settlement has occurred.
- 9. If the Purchase Price is payable by instalments then, despite clause 6, the Buyer must pay the GST Withholding Amount on the date of the payment of the first instalment (excluding the Deposit) instead of at Settlement.
- 10. If the Buyer does not provide to the Seller at Settlement a bank cheque payable to the Commissioner under clause 7(a), the Buyer is treated as having given an irrevocable authority and direction to the Buyer Representative to pay the GST Withholding Amount to the Commissioner immediately following Settlement.
- 11. The Seller must promptly provide to the Buyer all information reasonably requested by the Buyer to enable the Buyer to comply with the Buyer's obligations under clause 8.

x *[Signature]*

✓ *[Signature]*

Seller

x *[Signature]*

x *[Signature]*

x *[Signature]*

x *[Signature]*

Buyer

Form 28

DISCLOSURE STATEMENT

SALE OF STRATA TITLED LOT OR PROPOSED STRATA TITLED LOT

Section 69 *Strata Titles Act 1985*

FOR SELLER'S INFORMATION	FOR PURCHASER'S INFORMATION
<p>1. The information incorporated in this statement —</p> <ul style="list-style-type: none"> • must be given to a prospective purchaser of a strata titled lot before the prospective purchaser makes an offer to purchase, accepts an offer to sell or enters into a contract to purchase the strata titled lot; and • may be given in the form of this statement or may be incorporated in the contract of sale of the strata titled lot. <p>2. This statement applies to the sale of a lot on a <u>strata plan</u> or a <u>survey-strata plan</u>.</p> <p>3. If certain changes occur in relation to the strata company, the strata/survey-strata plan or the common property (as set out in section 69C(3) of the <i>Strata Titles Act 1985</i> and mentioned in Form 29), before settlement, you must give notice in writing of those changes to the prospective purchaser as soon as you become aware of those changes.</p> <p>4. Failure to give this statement or incorporate the information in the contract of sale or failure to notify of any changes may give the prospective purchaser the right to terminate the contract. Exercise of this right by the prospective purchaser is restricted if this statement or notification of any changes was given at any time before settlement.</p> <p>Parts 1 and 3 must be completed in every sale of a strata titled lot or proposed strata titled lot.</p> <p>Part 2 must be completed where the strata titled lot or proposed strata titled lot is being sold by the original proprietor, in any of the cases listed in Part 2.</p>	<p>1. The land to which this statement relates, and any ensuing contract of sale, is part of a strata titled scheme which is governed by the <i>Strata Titles Act 1985</i>.</p> <p>2. You should read the information incorporated in this statement as it —</p> <ul style="list-style-type: none"> • identifies the lot which you are proposing to purchase; and • sets out what your rights and obligations will be in relation to the lot if you purchase the lot. <p>3. You may have a right to terminate the contract to purchase the lot if —</p> <ul style="list-style-type: none"> • before entering into the contract, you were not given this statement or the information in this statement was not incorporated into the contract; or • certain changes occur in relation to the strata company, the strata/survey-strata plan or the common property (as set out in section 69C(3) of the <i>Strata Titles Act 1985</i> and mentioned in Form 29) before settlement and you have not been given notice in writing of those changes. <p>4. Your right to terminate the contract is restricted if this statement or notification of any changes was given at any time before settlement.</p> <p>5. If you are uncertain as to any of these matters you should obtain independent advice from a lawyer or other expert before signing any offer to purchase, accepting an offer to sell or entering into a contract to purchase the lot.</p>

PART 1 — COMPULSORY DISCLOSURE OF INFORMATION BY EVERY VENDOR

Particulars of purchaser and strata company

Description of lot to be sold: lot. 5 on *strata/survey-strata plan no. 49975

Street address of lot. 05/14 Biscayne Way Tandakot

Name of prospective purchaser(s)

Purchaser's address

Name of Scheme (Building) 5/14 Biscayne Way Tandakot

*Address of strata company / name and address of agent

(for obtaining section 43 certificate or inspection of records of strata company)

Realmark

Contact person (if known) Tanya Telephone. 9328-0998

(*Delete whichever is inapplicable) strata.admin@realmark.com.au

Information in relation to Lot, Strata/Survey-strata scheme

The following documents must be attached to this statement:

1. A copy of Form 29 entitled "Buying and Selling a Strata Titled Lot".
The standard by-laws are set out in or attached to Form 29.
See Attachment No. 1.
2. A copy of the registered or proposed strata/survey-strata plan with the lot to be purchased clearly identified and drawing attention to any information on the plan which relates especially to the lot.
See Attachment No. 2.
3. A statement of the unit entitlement or proposed unit entitlement of all lots in the scheme or proposed scheme and the aggregate or proposed aggregate unit entitlement. This statement may be —
 - included in the attached copy of the registered or proposed strata/survey-strata plan — see Attachment No. 2; or
 - a separate statement — see Attachment No. 3.
4. A copy of all non-standard strata company by-laws —
 - in the case of an existing scheme, that have been recorded on the strata/survey-strata plan or have been passed by the strata company within the previous 3 months and not yet recorded on the strata/survey-strata plan; or
 - in the case of a proposed scheme, that are proposed to apply to the scheme, including, where applicable, a Schedule 2A Management Statement.See Attachment No.

PART 2 — DISCLOSURE BY ORIGINAL PROPRIETOR WHEN STRATA LOT SOLD FOR FIRST TIME

Part 2 must be completed only where the original proprietor is the vendor and —

- the strata titled lot being purchased is on a strata/survey-strata plan that has not been registered; or
- if the first annual general meeting of the strata company has not been held by the original proprietor; or
- if the original proprietor is the owner of 50% or more of the lots in the strata/survey-strata scheme; or
- if the original proprietor has 50% or more of the aggregate unit entitlement in the strata/survey-strata scheme.

Additional information in relation to strata/survey-strata scheme

1. Agreements for provision of amenities, management or other services

Have either of the strata company or the original proprietor entered into, or propose to enter into, any management agreement, service or maintenance agreement or other agreement for the provision of any amenity or service to the strata company or to any part of the common property or any lot?

YES NO

If yes —

- give details of the terms and conditions of every such agreement, the consideration for it and the estimated costs to the proprietor of the lot.

.....
.....

OR

- attach copies of the agreements — see Attachment No.

2. Pecuniary interest in agreements

Does the original proprietor have any direct or indirect pecuniary interest, other than as a proprietor of a lot, in any of the agreements referred to in question 1?

YES NO

If yes —

- give details of the pecuniary interest(s)

.....

OR

- attach details — see Attachment No.

3. Estimated strata company receipts and expenditure

Attach a copy of the estimated receipts and expenditure of the strata company for the 12 month period from the later of —

- the day of registration of the strata/survey-strata plan; or
- the day of the last Annual General Meeting or, if none has been held during the 15 months preceding the date of the contract, from the settlement date stated in the contract.

See Attachment No.

4. Administrative fund of the strata company

Is there an administrative fund or proposed administrative fund?

YES NO

If yes, the contribution or proposed contribution for the Lot, under section 36(1) of the *Strata Titles Act 1985*, is \$ per annum, which is payable —

- annually
- by half-yearly instalments of \$.
- by quarterly instalments of \$.
- otherwise (please specify)

5. Reserve fund of the strata company

Is there a reserve fund or a proposed reserve fund?

YES NO

If yes, the amount of the contribution or proposed contribution for the Lot, under section 36(2) of the *Strata Titles Act 1985*, is \$. per annum, which is payable —

- annually
- by half-yearly instalments of \$.
- by quarterly instalments of \$.
- otherwise (please specify)

6. Proposed lease, licence, exclusive use or special privilege

Have either of the strata company or the original proprietor granted or propose to grant any lease, licence, right of exclusive use or special privilege over the common property or any part of it to the purchaser or any other person?

YES NO

If yes —

- give details of each lease, licence, right of exclusive use or special privilege, or proposed lease, licence, right of exclusive use or special privilege.
.....
.....

OR

- attach copies of each lease, licence, right of exclusive use or special privilege or proposed lease, licence, right of exclusive use or special privilege — see Attachment No.

PART 3 — ACKNOWLEDGMENT OF RECEIPT OF NOTIFIABLE INFORMATION

Statement by Vendor(s)

Name(s) *Trevor John Ricetti & Daryl Shane Ricetti*

Address(es)

*I/We, the Vendor(s), hereby certify that the notifiable information in relation to the Strata lot as described in Part 1 of this form, as required by section 69 of the *Strata Titles Act 1985*, has been given to —

- * the prospective purchaser(s); or
- * the listing agent to provide it to the prospective purchaser(s),

before the offer or contract to purchase this property was signed by the purchaser.

*I/We authorise the prospective purchaser(s) to inspect the records of the strata company.

Vendor(s) signature(s)

Date *9-May-2019*

(*Delete whichever is inapplicable)

Acknowledgment by prospective purchaser(s)

*I/We, the prospective purchaser(s) described in Part 1 of this form, acknowledge that *I/we have received notifiable information in respect of the lot described in Part 1 of this form and understand that the disclosure given by the vendor(s) or by the selling agent is not an offer or a contract to purchase a strata titled lot, but only provides information to *me/us.

Prospective purchaser(s) signature(s) *x [Signature] x [Signature] x [Signature]*

Date *9 May 2019*

(*Delete whichever is inapplicable)

Statement by selling agent

I, *Trevor John Ricetti & Daryl Shane Ricetti*.....(name of agent),
of(name of firm),

as selling agent, hereby certify that the notifiable information for this property, as provided by the vendor, has been given to the prospective purchaser(s).

Selling agent's signature *x [Signature] x [Signature]*

Date



Income tax 002

Date generated	11/10/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **22 March 2019** to **11 October 2021** sorted by **processed date** ordered **newest to oldest**



Activity statement 004

Date generated	19/08/2021
Overdue	\$6,294.00 DR
Not yet due	\$0.00
Balance	\$6,294.00 DR

Transactions

11 results found - from **19 August 2019** to **01 October 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Aug 2021	2 Aug 2021	General interest charge			\$6,294.00 DR
10 Jun 2021	5 Jul 2021	Penalty for failure to lodge Activity Statement on time for the period from 01 Mar 20 to 31 Mar 20	\$1,086.00		\$6,294.00 DR
10 Jun 2021	5 Jul 2021	Penalty for failure to lodge Activity Statement on time for the period from 01 Sep 20 to 30 Sep 20	\$1,110.00		\$5,208.00 DR
9 Jun 2021	5 Jul 2021	Penalty for failure to lodge Activity Statement on time for the period from 01 Dec 20 to 31 Dec 20	\$888.00		\$4,098.00 DR
9 Jun 2021	5 Jul 2021	Penalty for failure to lodge Activity Statement on time for the period from 01 Mar 19 to 31 Mar 19	\$1,050.00		\$3,210.00 DR
9 Jun 2021	5 Jul 2021	Penalty for failure to lodge Activity Statement on time for the period from 01 Jun 20 to 30 Jun 20	\$1,110.00		\$2,160.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
9 Jun 2021	5 Jul 2021	Penalty for failure to lodge Activity Statement on time for the period from 01 Jun 19 to 30 Jun 19	\$1,050.00		\$1,050.00 DR
2 Mar 2020	28 Feb 2020	Payment received		\$320.00	\$0.00
28 Feb 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - GST	\$320.00		\$320.00 DR
4 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - GST	\$320.00		\$0.00
28 Oct 2019	25 Oct 2019	Payment		\$320.00	\$320.00 CR

P - PRIOR YEAR

Financial statements and reports for the year ended 30 June 2020

TDR Super Fund

Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Trustees Declaration

Statement of Taxable Income

Members Statement

Investment Summary

Market Movement

CGT Register

Investment Income

Realised Capital Gains

Unrealised Capital Gains

Trustee Minute / Resolution

Trial Balance

TDR Super Fund
Operating Statement

For the year ended 30 June 2020



	Note	2020 \$	2019 \$
Income			
Investment Income			
Interest Received		50	99
Property Income	4	11,733	0
Contribution Income			
Personal Non Concessional		0	63,908
Transfers In		0	350,000
Total Income		<u>11,783</u>	<u>414,007</u>
Expenses			
Bank Charges		5	0
Property Expenses - Council Rates		2,744	0
Property Expenses - Strata Levy Fees		2,372	0
Property Expenses - Water Rates		1,294	0
		<u>6,415</u>	<u>0</u>
Investment Losses			
Changes in Market Values	5	0	15,209
Total Expenses		<u>6,415</u>	<u>15,209</u>
Benefits accrued as a result of operations before income tax		<u>5,369</u>	<u>398,798</u>
Income Tax Expense		805	15
Benefits accrued as a result of operations		<u>4,564</u>	<u>398,783</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

TDR Super Fund
Statement of Financial Position



As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Real Estate Properties (Australian - Non Residential)	2	350,000	350,000
Total Investments		<u>350,000</u>	<u>350,000</u>
Other Assets			
Westpac DIY Super Savings Account #5549		40,037	0
Westpac DIY Super Working Account #5530		14,589	48,724
GST Refundable		0	74
Total Other Assets		<u>54,626</u>	<u>48,798</u>
Total Assets		<u>404,626</u>	<u>398,798</u>
Less:			
Liabilities			
GST Payable		459	0
Income Tax Payable		820	15
Total Liabilities		<u>1,279</u>	<u>15</u>
Net assets available to pay benefits		<u>403,347</u>	<u>398,783</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Ricetti, Daryl - Accumulation		100,836	99,695
Ricetti, Kylie - Accumulation		100,837	99,696
Ricetti, Lisa - Accumulation		100,837	99,696
Ricetti, Trevor - Accumulation		100,837	99,696
Total Liability for accrued benefits allocated to members' accounts		<u>403,347</u>	<u>398,783</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

f. Critical Accounting Estimates and Judgements

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

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

Note 2: Real Estate Properties (Australian - Non Residential)

	2020 \$	2019 \$
Unit 5, 14 Biscayne Way, Jandakot	350,000	350,000

Notes to the Financial Statements

For the year ended 30 June 2020

	350,000	350,000
Note 3: Banks and Term Deposits		
	2020	2019
	\$	\$
Banks		
Westpac DIY Super Savings Account #5549	40,037	0
Westpac DIY Super Working Account #5530	14,589	48,724
	<u>54,626</u>	<u>48,724</u>
Note 4: Rental Income		
	2020	2019
	\$	\$
Unit 5, 14 Biscayne Way, Jandakot	11,733	0
	<u>11,733</u>	<u>0</u>
Note 5: Changes in Market Values		
Unrealised Movements in Market Value		
	2020	2019
	\$	\$
Real Estate Properties (Australian - Non Residential)		
Unit 5, 14 Biscayne Way, Jandakot	0	(15,209)
	<u>0</u>	<u>(15,209)</u>
Total Unrealised Movement	<u>0</u>	<u>(15,209)</u>
Realised Movements in Market Value		
	2020	2019
	\$	\$
Total Realised Movement	<u>0</u>	<u>0</u>
Changes in Market Values	<u>0</u>	<u>(15,209)</u>

Trustees Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

.....
Daryl Ricetti

Trustee

.....
Kylie Ricetti

Trustee

.....
Lisa Ricetti

Trustee

.....
Trevor Ricetti

Trustee

Dated this day of

TDR Super Fund

Trustees Declaration

Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	5,369.00
SMSF Annual Return Rounding	(1.00)
Taxable Income or Loss	<u>5,368.00</u>
Income Tax on Taxable Income or Loss	805.20
CURRENT TAX OR REFUND	<u>805.20</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>1,064.20</u>

TDR Super Fund Members Statement



Daryl Shane Ricetti
5 Dianella Rd
Hammond Park, Western Australia, 6164, Australia

Your Details

Date of Birth : Provided
Age: 40
Tax File Number: Provided
Date Joined Fund: 22/03/2019
Service Period Start Date: 01/05/1996
Date Left Fund:
Member Code: RICDAR00001A
Account Start Date 22/03/2019
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 100,837
Total Death Benefit 100,837

Your Balance

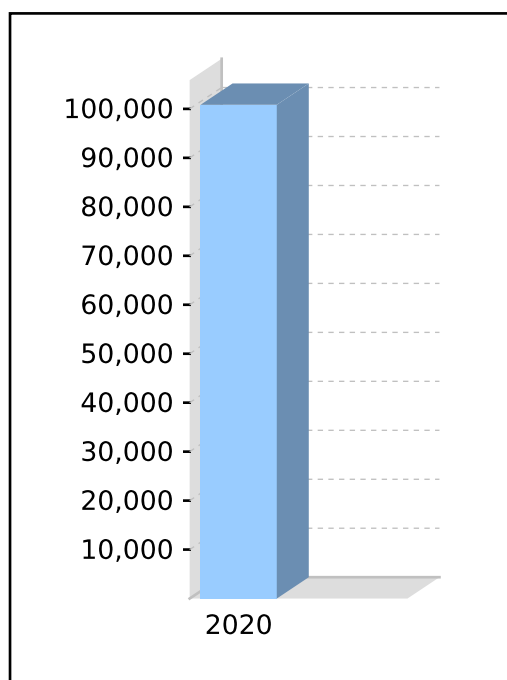
Total Benefits 100,837

Preservation Components

Preserved 100,837
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 16,091
Taxable 84,746
Investment Earnings Rate 1%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	99,696
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,342
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	201
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	100,837

TDR Super Fund Members Statement



Kylie Anne Ricetti
PO BOX 3216
Success, Western Australia, 6964, Australia

Your Details

Date of Birth : Provided
Age: 42
Tax File Number: Provided
Date Joined Fund: 22/03/2019
Service Period Start Date: 28/04/1994
Date Left Fund:
Member Code: RICKYL00001A
Account Start Date 22/03/2019
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 100,837
Total Death Benefit 100,837

Your Balance

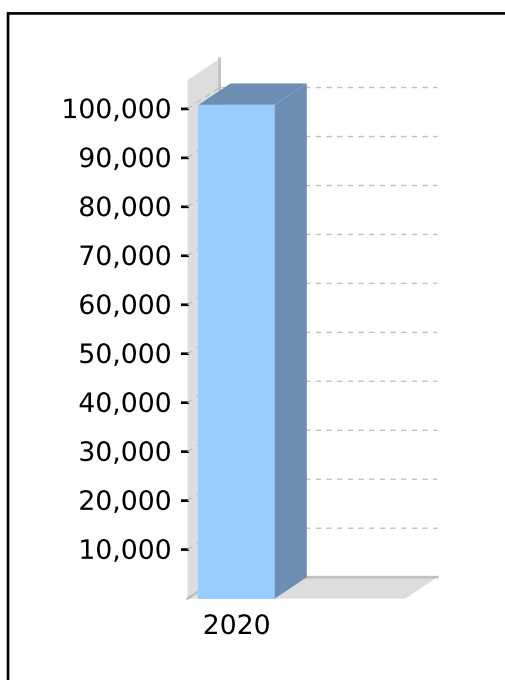
Total Benefits 100,837

Preservation Components

Preserved 100,837
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 16,073
Taxable 84,763
Investment Earnings Rate 1%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	99,696
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,342
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	201
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	100,837

TDR Super Fund Members Statement



Lisa Ricetti
5 Dianelle Rd
Hammond Park, Western Australia, 6164, Australia

Your Details

Date of Birth : Provided
Age: 40
Tax File Number: Provided
Date Joined Fund: 22/03/2019
Service Period Start Date: 28/12/1996
Date Left Fund:
Member Code: RICLIS00001A
Account Start Date 22/03/2019
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 100,837
Total Death Benefit 100,837

Your Balance

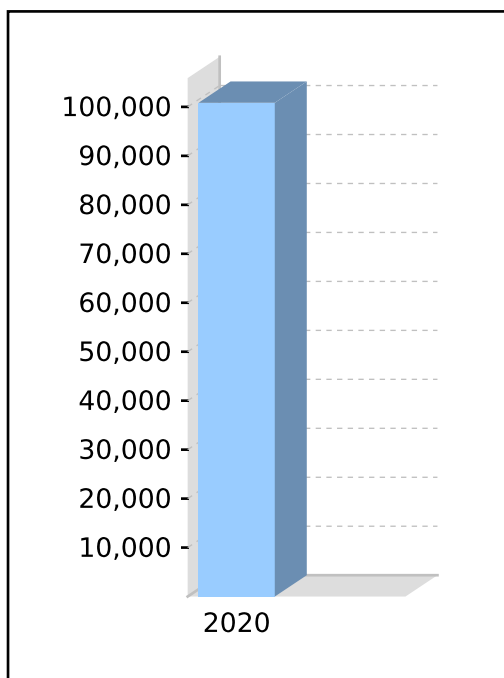
Total Benefits 100,837

Preservation Components

Preserved 100,837
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 15,977
Taxable 84,860
Investment Earnings Rate 1%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	99,696
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,342
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	201
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	100,837

TDR Super Fund Members Statement



Trevor John Ricetti
PO BOX 3216
Success, Western Australia, 6964, Australia

Your Details

Date of Birth : Provided
Age: 43
Tax File Number: Provided
Date Joined Fund: 22/03/2019
Service Period Start Date: 15/11/1993
Date Left Fund:
Member Code: RICTRE00001A
Account Start Date 22/03/2019
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 100,837
Total Death Benefit 100,837

Your Balance

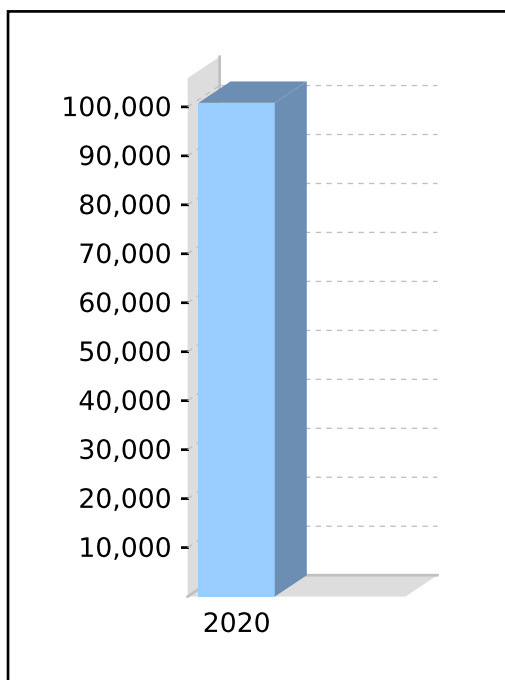
Total Benefits 100,837

Preservation Components

Preserved 100,837
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 16,222
Taxable 84,615
Investment Earnings Rate 1%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	99,696
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	1,342
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	201
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	100,837

TDR Super Fund
Investment Summary Report



As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Westpac DIY Super Savings Account #5549		40,036.550000	40,036.55	40,036.55	40,036.55			9.89 %
Westpac DIY Super Working Account #5530		14,589.460000	14,589.46	14,589.46	14,589.46			3.61 %
			54,626.01		54,626.01		0.00 %	13.50 %
Real Estate Properties (Australian - Non Residential)								
UNIT5 Unit 5, 14 Biscayne Way, Jandakot	1.00	350,000.000000	350,000.00	365,209.00	365,209.00	(15,209.00)	(4.16) %	86.50 %
			350,000.00		365,209.00	(15,209.00)	(4.16) %	86.50 %
			404,626.01		419,835.01	(15,209.00)	(3.62) %	100.00 %

TDR Super Fund

Market Movement Report

As at 30 June 2020



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
UNIT5 - Unit 5, 14 Biscayne Way, Jandakot										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	350,000.00	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	0.00	350,000.00	0.00	0.00	0.00
Total Market Movement					0.00				0.00	0.00

TDR Super Fund Investment Income Report



As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
Westpac DIY Super Savings Account #5549	36.55			36.55	0.00	0.00	0.00	36.55			0.00	0.00
Westpac DIY Super Working Account #5530	13.59			13.59	0.00	0.00	0.00	13.59			0.00	0.00
	50.14			50.14	0.00	0.00	0.00	50.14			0.00	0.00
Real Estate Properties (Australian - Non Residential)												
UNIT5 Unit 5, 14 Biscayne Way, Jandakot	11,733.48							11,733.48				
	11,733.48							11,733.48				
	11,783.62			50.14	0.00	0.00	0.00	11,783.62			0.00	0.00

Assessable Income (Excl. Capital Gains) **11,783.62**

Net Capital Gain **0.00**

Total Assessable Income 11,783.62

* 1 Includes foreign credits from foreign capital gains.

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

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

TDR Super Fund

Unrealised Capital Gains Report



As at 30 June 2020

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /Loss	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Real Estate Properties (Australian - Non Residential)									
UNIT5 - Unit 5, 14 Biscayne Way, Jandakot	1.00	365,209.00	0.00	365,209.00	350,000.0000	(15,209.00)	0.00	0.00	0.00
		365,209.00	0.00	365,209.00	350,000.0000	(15,209.00)	0.00	0.00	0.00
		365,209.00	0.00	365,209.00	350,000.0000	(15,209.00)	0.00	0.00	0.00

Memorandum of Resolutions of

Daryl Ricetti, Kylie Ricetti, Lisa Ricetti and Trevor Ricetti
ATF TDR Super Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 thereon be adopted.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

AUDITORS:

It was resolved that

Super Audits Pty Ltd

of

PO Box 3376, RUNDLE MALL, South Australia 5000

act as auditors of the Fund for the next financial year.

Memorandum of Resolutions of

Daryl Ricetti, Kylie Ricetti, Lisa Ricetti and Trevor Ricetti
ATF TDR Super Fund

TAX AGENTS:

It was resolved that

Mora Wealth Accountants Pty Ltd

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

ACCEPTANCE OF ROLLOVERS:

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

Memorandum of Resolutions of
Daryl Ricetti, Kylie Ricetti, Lisa Ricetti and Trevor Ricetti
ATF TDR Super Fund

CLOSURE:

Signed as a true record –

.....
Daryl Ricetti
/ /

.....
Kylie Ricetti
/ /

.....
Lisa Ricetti
/ /

.....
Trevor Ricetti
/ /

TDR Super Fund
Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	24200	Contributions			
(15,977.12)	24200/RICDAR00001A	(Contributions) Ricetti, Daryl - Accumulation			
(15,977.12)	24200/RICKYL00001A	(Contributions) Ricetti, Kylie - Accumulation			
(15,977.12)	24200/RICLIS00001A	(Contributions) Ricetti, Lisa - Accumulation			
(15,977.13)	24200/RICTRE00001A	(Contributions) Ricetti, Trevor - Accumulation			
15,209.00	24700	Changes in Market Values of Investments			
	25000	Interest Received			
(98.60)	25000/WBC285530	Westpac DIY Super Working Account #5530			13.59
	25000/WBC285549	Westpac DIY Super Savings Account #5549			36.55
	28000	Property Income			
	28000/UNIT5	Unit 5, 14 Biscayne Way, Jandakot			11,733.48
	28500	Transfers In			
(87,500.00)	28500/RICDAR00001A	(Transfers In) Ricetti, Daryl - Accumulation			
(87,500.00)	28500/RICKYL00001A	(Transfers In) Ricetti, Kylie - Accumulation			
(87,500.00)	28500/RICLIS00001A	(Transfers In) Ricetti, Lisa - Accumulation			
(87,500.00)	28500/RICTRE00001A	(Transfers In) Ricetti, Trevor - Accumulation			
	31500	Bank Charges		5.00	
	41960	Property Expenses - Council Rates			
	41960/UNIT5	Unit 5, 14 Biscayne Way, Jandakot		2,743.72	
	42100	Property Expenses - Strata Levy Fees			
	42100/UNIT5	Unit 5, 14 Biscayne Way, Jandakot		2,372.20	
	42150	Property Expenses - Water Rates			
	42150/UNIT5	Unit 5, 14 Biscayne Way, Jandakot		1,294.15	
14.70	48500	Income Tax Expense		805.20	
398,783.39	49000	Profit/Loss Allocation Account		4,563.35	
	50010	Opening Balance			
	50010/RICDAR00001A	(Opening Balance) Ricetti, Daryl - Accumulation			99,695.86
	50010/RICKYL00001A	(Opening Balance) Ricetti, Kylie - Accumulation			99,695.84

TDR Super Fund
Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	50010/RICLIS00001A	(Opening Balance) Ricetti, Lisa - Accumulation			99,695.84
	50010/RICTRE00001A	(Opening Balance) Ricetti, Trevor - Accumulation			99,695.85
	52420	Contributions			
(15,977.12)	52420/RICDAR00001A	(Contributions) Ricetti, Daryl - Accumulation			0.00
(15,977.12)	52420/RICKYL00001A	(Contributions) Ricetti, Kylie - Accumulation			0.00
(15,977.12)	52420/RICLIS00001A	(Contributions) Ricetti, Lisa - Accumulation			0.00
(15,977.13)	52420/RICTRE00001A	(Contributions) Ricetti, Trevor - Accumulation			0.00
	52850	Transfers In			
(87,500.00)	52850/RICDAR00001A	(Transfers In) Ricetti, Daryl - Accumulation			0.00
(87,500.00)	52850/RICKYL00001A	(Transfers In) Ricetti, Kylie - Accumulation			0.00
(87,500.00)	52850/RICLIS00001A	(Transfers In) Ricetti, Lisa - Accumulation			0.00
(87,500.00)	52850/RICTRE00001A	(Transfers In) Ricetti, Trevor - Accumulation			0.00
	53100	Share of Profit/(Loss)			
3,777.60	53100/RICDAR00001A	(Share of Profit/(Loss)) Ricetti, Daryl - Accumulation			1,342.13
3,777.60	53100/RICKYL00001A	(Share of Profit/(Loss)) Ricetti, Kylie - Accumulation			1,342.14
3,777.60	53100/RICLIS00001A	(Share of Profit/(Loss)) Ricetti, Lisa - Accumulation			1,342.14
3,777.60	53100/RICTRE00001A	(Share of Profit/(Loss)) Ricetti, Trevor - Accumulation			1,342.14
	53330	Income Tax			
3.66	53330/RICDAR00001A	(Income Tax) Ricetti, Daryl - Accumulation		201.30	
3.68	53330/RICKYL00001A	(Income Tax) Ricetti, Kylie - Accumulation		201.30	
3.68	53330/RICLIS00001A	(Income Tax) Ricetti, Lisa - Accumulation		201.30	
3.68	53330/RICTRE00001A	(Income Tax) Ricetti, Trevor - Accumulation		201.30	
	60400	Bank Accounts			
48,724.09	60400/WBC285530	Westpac DIY Super Working Account #5530		14,589.46	
	60400/WBC285549	Westpac DIY Super Savings Account #5549		40,036.55	
	77250	Real Estate Properties (Australian - Non Residential)			
350,000.00	77250/UNIT5	Unit 5, 14 Biscayne Way, Jandakot	1.0000	350,000.00	

TDR Super Fund
Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
74.00	84000	GST Payable/Refundable			459.37
(14.70)	85000	Income Tax Payable/Refundable			819.90
				<u>417,214.83</u>	<u>417,214.83</u>

Current Year Profit/(Loss): 5,368.55

Cannot generate CGT Register report. No data found

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

Signature as prescribed in tax return

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).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ 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

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

§	M	/	T	#		§	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place in ALL applicable boxes.

- Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

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.

- ❗ 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)**

TDR Super Fund

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

PO Box 3216

Suburb/town

SUCCESS

State/territory

WA

Postcode

6964

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

Signature as prescribed in tax return

Tax File Number

Provided

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

Boys

First given name

Anthony

Other given names

William

SMSF Auditor Number

100014140

Auditor's phone number

61410712708

Postal address

PO Box 3376

Suburb/town

RUNDLE MALL

State/territory

SA

Postcode

5000

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.

Signature as prescribed in tax return

Tax File Number

Provided

- 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 / / 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.

Signature as prescribed in tax return

Tax File Number **Provided**

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** \$

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

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income D1 \$ <input type="text"/>	Net foreign income D \$ <input type="text"/>	Loss <input type="checkbox"/>
--	---	-------------------------------

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$

Number

Gross payments where ABN not quoted **H** \$

Gross distribution from partnerships **I** \$

Loss

Calculation of assessable contributions	
Assessable employer contributions R1 \$ <input type="text"/>	
plus Assessable personal contributions R2 \$ <input type="text"/>	
plus **No-TFN-quoted contributions R3 \$ <input type="text" value="0"/>	(an amount must be included even if it is zero)
less Transfer of liability to life insurance company or PST R6 \$ <input type="text"/>	

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Code

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

Calculation of non-arm's length income	
*Net non-arm's length private company dividends U1 \$ <input type="text"/>	
plus *Net non-arm's length trust distributions U2 \$ <input type="text"/>	
plus *Net other non-arm's length income U3 \$ <input type="text"/>	

*Other income **S** \$

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

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

Code

#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 \$ <input type="text" value="11,783"/>	Loss <input type="checkbox"/>
---	-------------------------------

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME (W less Y) V \$ <input type="text" value="11,783"/>	Loss <input type="checkbox"/>
---	-------------------------------

Signature as prescribed in tax return

Tax File Number

Provided

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

- Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text"/>	A2 \$ <input type="text"/>	
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$ <input type="text"/>	
Capital works expenditure	D1 \$ <input type="text"/>	D2 \$ <input type="text"/>	
Decline in value of depreciating assets	E1 \$ <input type="text"/>	E2 \$ <input type="text"/>	
Insurance premiums – members	F1 \$ <input type="text"/>	F2 \$ <input type="text"/>	
SMSF auditor fee	H1 \$ <input type="text"/>	H2 \$ <input type="text"/>	
Investment expenses	I1 \$ <input type="text" value="6,410"/>	I2 \$ <input type="text"/>	
Management and administration expenses	J1 \$ <input type="text" value="5"/>	J2 \$ <input type="text"/>	
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$ <input type="text"/>	
Other amounts	L1 \$ <input type="text"/>	L2 \$ <input type="text"/>	Code <input type="text"/>
Tax losses deducted	M1 \$ <input type="text"/>		

TOTAL DEDUCTIONS
N \$ <input type="text" value="6,415"/>
<small>(Total A1 to M1)</small>

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ <input type="text"/>
<small>(Total A2 to L2)</small>

#TAXABLE INCOME OR LOSS	<small>Loss</small>
O \$ <input type="text" value="5,368"/>	<input type="text"/>
<small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>	

TOTAL SMSF EXPENSES
Z \$ <input type="text" value="6,415"/>
<small>(N plus Y)</small>

#This is a mandatory label.

Signature as prescribed in tax return

Tax File Number

Provided

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** \$ (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 \$

Signature as prescribed in tax return

Tax File Number

Provided

Credit for interest on early payments – amount of interest	H1 \$ <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 \$ <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$ <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 \$ <input type="text"/> 0.00
Credit for interest on no-TFN tax offset	H6 \$ <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 \$ <input type="text"/> 0.00
Eligible credits	H \$ <input type="text"/>
	<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text"/> 0.00
	<small>(unused amount from label E – an amount must be included even if it is zero)</small>

PAYG instalments raised

K \$

Supervisory levy

L \$ 259.00

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 \$ <input type="text"/> 1,064.20
	<small>(T5 plus G less H less I less K plus L less M plus N)</small>

#This is a mandatory label.

Section E: Losses

14 Losses

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

Tax losses carried forward to later income years

U \$

Net capital losses carried forward to later income years

V \$

Signature as prescribed in tax return

Tax File Number

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions OPENING ACCOUNT BALANCE \$

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** Day / Month / Year

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** \$

Allocated earnings or losses **O** \$

Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Code

Income stream payments **R2** \$

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

Provided

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

Ricetti

First given name

Kylie

Other given names

Anne

Member's TFN

See the Privacy note in the Declaration.

Provided

Date of birth

Provided

Contributions

OPENING ACCOUNT BALANCE \$ 99,695.84

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 Day / Month / Year

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

Allocated earnings or losses

O \$ 1,140.84

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance **S1** \$ 100,836.68

Retirement phase account balance - Non CDBIS **S2** \$ 0.00

Retirement phase account balance - CDBIS **S3** \$ 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 100,836.68 (S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

Provided

MEMBER 3

Title: Mr Mrs Miss Ms Other

Family name

Ricetti

First given name

Lisa

Other given names

Member's TFN

See the Privacy note in the Declaration.

Provided

Date of birth

Provided

Contributions

OPENING ACCOUNT BALANCE \$ 99,695.84

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

Allocated earnings or losses

O \$ 1,140.84

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance	S1 \$ <input type="text"/> 100,836.68
Retirement phase account balance - Non CDBIS	S2 \$ <input type="text"/> 0.00
Retirement phase account balance - CDBIS	S3 \$ <input type="text"/> 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 100,836.68
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

Provided

MEMBER 4

Title: Mr Mrs Miss Ms Other

Family name

Ricetti

First given name

Trevor

Other given names

John

Member's TFN

See the Privacy note in the Declaration.

Provided

Date of birth

Provided

Contributions

OPENING ACCOUNT BALANCE \$

99,695.85

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

Day

Month

Year

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

Allocated earnings or losses

O \$

1,140.84

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$

100,836.69

Retirement phase account balance - Non CDBIS

S2 \$

0.00

Retirement phase account balance - CDBIS

S3 \$

0.00

0

TRIS Count

CLOSING ACCOUNT BALANCE S \$

100,836.69

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Limited recourse borrowing arrangements

Australian residential real property

J1 \$

Australian non-residential real property

J2 \$

Overseas real property

J3 \$

Australian shares

J4 \$

Overseas shares

J5 \$

Other

J6 \$

Property count

J7

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

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

15e In-house assets

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

A No

Yes

\$

Signature as prescribed in tax return

Tax File Number

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"/>		
Permissible temporary borrowings	V2 \$ <input type="text"/>		
Other borrowings	V3 \$ <input type="text"/>		
		Borrowings	V \$ <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$	<input type="text" value="403,347"/>
		Reserve accounts	X \$ <input type="text"/>
		Other liabilities	Y \$ <input type="text" value="1,279"/>
		TOTAL LIABILITIES Z \$	<input type="text" value="404,626"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 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**

Signature as prescribed in tax return

Tax File Number

Provided

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

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

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Capital gains tax (CGT) schedule

2020

When completing this form

- Print clearly, using a black or dark blue pen only.
 - Use BLOCK LETTERS and print one character in each box.
- | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|
| S | M | I | T | H | S | T | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|
- Do not use correction fluid or covering stickers.
 - Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2020* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input type="text"/>	K \$ <input type="text"/>
Other shares	B \$ <input type="text"/>	L \$ <input type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text"/>	M \$ <input type="text"/>
Other units	D \$ <input type="text"/>	N \$ <input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>	O \$ <input type="text"/>
Other real estate	F \$ <input type="text"/>	P \$ <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text"/>	
Collectables	H \$ <input type="text"/>	Q \$ <input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>	R \$ <input type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text" value="0"/>	
Total current year capital gains	J \$ <input type="text"/>	

Add the amounts at labels **K** to **R** and write the total in item 2 label **A – Total current year capital losses**.

Signature as prescribed in tax return

Tax File Number

Provided

2 Capital losses

Total current year capital losses **A \$**

Total current year capital losses applied **B \$**

Total prior year net capital losses applied **C \$**

Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity) **D \$**

Total capital losses applied E \$

Add amounts at **B**, **C** and **D**.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years **A \$**

Other net capital losses carried forward to later income years **B \$**

Add amounts at **A** and **B** and transfer the total to label **V – Net capital losses carried forward to later income years** on your tax return.

4 CGT discount

Total CGT discount applied **A \$**

5 CGT concessions for small business

Small business active asset reduction **A \$**

Small business retirement exemption **B \$**

Small business rollover **C \$**

Total small business concessions applied D \$

6 Net capital gain

Net capital gain **A \$**

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at **A** to label **A – Net capital gain** on your tax return.

Signature as prescribed in tax return

Tax File Number

Provided

7 Earnout arrangements

Are you a party to an earnout arrangement? **A** Yes, as a buyer Yes, as a seller No
 (Print in the appropriate box.)

! If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ / ^{LOSS}

! **Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Signature as prescribed in tax return

Tax File Number

Provided

Taxpayer's declaration**!** If the schedule is not lodged with the income tax return you are required to sign and date the schedule.**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

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

I declare that the information on this form is true and correct.

Signature

Date

Day

Month

Year

/

/

Contact name

Daryl Shane Ricetti

Daytime contact number (include area code)

0417929791

Losses schedule

2020

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2020 tax return. Superannuation funds should complete and attach this schedule to their 2020 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place in all applicable boxes.

Refer to *Losses schedule instructions 2020*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

TDR Super Fund

Australian business number

63248763247

Part A – Losses carried forward to the 2020–21 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss	
2019–20	B <input type="text"/>
2018–19	C <input type="text"/>
2017–18	D <input type="text"/>
2016–17	E <input type="text"/>
2015–16	F <input type="text"/>
2014–15 and earlier income years	G <input type="text"/>
Total	U <input type="text"/>

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

2 Net capital losses carried forward to later income years

Year of loss	
2019–20	H <input type="text"/>
2018–19	I <input type="text"/>
2017–18	J <input type="text"/>
2016–17	K <input type="text"/>
2015–16	L <input type="text"/>
2014–15 and earlier income years	M <input type="text"/>
Total	V <input type="text"/>

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

Signature as prescribed in tax return

Tax File Number

Provided

Part B – Ownership and business continuity test – company and listed widely held trust only

Complete item 3 of Part B if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of Part B if, in the 2019–20 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

Note: If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2019–20 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss

- 2019–20 **A** Yes No
- 2018–19 **B** Yes No
- 2017–18 **C** Yes No
- 2016–17 **D** Yes No
- 2015–16 **E** Yes No
- 2014–15 and earlier income years **F** Yes No

2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied – excludes film losses

Tax losses **G**

Net capital losses **H**

3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years – excludes film losses

Tax losses **I**

Net capital losses **J**

4 Do current year loss provisions apply?

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

K Yes No

Part C – Unrealised losses – company only

Note: These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

L Yes No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

M Yes No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

N Yes No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

O

Signature as prescribed in tax return

Tax File Number

Provided

Part D – Life insurance companies

Complying superannuation class tax losses carried forward to later income years

P

Complying superannuation net capital losses carried forward to later income years

Q**Part E – Controlled foreign company losses**

Current year CFC losses

M

CFC losses deducted

N

CFC losses carried forward

O**Part F – Tax losses reconciliation statement**

Balance of tax losses brought forward from the prior income year

A**ADD** Uplift of tax losses of designated infrastructure project entities**B****SUBTRACT** Net forgiven amount of debt**C****ADD** Tax loss incurred (if any) during current year**D****ADD** Tax loss amount from conversion of excess franking offsets**E****SUBTRACT** Net exempt income**F****SUBTRACT** Tax losses forgone**G****SUBTRACT** Tax losses deducted**H****SUBTRACT** Tax losses transferred out under Subdivision 170-A
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity)**I**

Total tax losses carried forward to later income years

JTransfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

Tax File Number

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

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

Taxpayer's declaration

I declare that the information on this form is true and correct.

Signature

Date / /

Contact person

Daytime contact number (include area code)

SCHEDULE

Other Attachments Schedule

2020

A

Tax file No Provided

Taxpayer name TDR Super Fund

Signature.....

SENSITIVE (when completed)

*****NOTE*****
THIS SCHEDULE CANNOT BE LODGED WITH THE ATO AS A PAPER REPRESENTATION OF THE SCHEDULE.