

Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
INVESTMENTS			
Property - Residential	9	579,000 ⁶⁹	410,000
		579,000	410,000
OTHER ASSETS			
Term Deposits	8	(440) ⁸¹	81,001
Cash at Bank	10	75,029 ⁸¹	3,166
		74,589	84,167
TOTAL ASSETS		653,589	494,167
LIABILITIES			
Provisions for Tax - Fund	11	27,278 ⁸¹	10,378
Loans	12	164,256 ⁸⁰	168,004
		191,534	178,382
TOTAL LIABILITIES		191,534	178,382
NET ASSETS AVAILABLE TO PAY BENEFITS		462,055	315,785
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	13	462,055	315,785
		462,055	315,785

This Statement is to be read in conjunction with the notes to the Financial Statements

Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
REVENUE			
Investment Revenue			
Property - Residential	3	13,742	13,109
		13,742	13,109
Other Revenue			
Term Deposits	2	102	1,001
Market Movement Non-Realised	4	169,000	-
		169,102	1,001
Total Revenue		182,844	14,110
EXPENSES			
General Expense			
Fund Administration Expenses	5	4,443	2,384
Property / Real Estate Expenses - Residential 1	6	15,232	11,551
		19,675	13,935
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		163,169	175
Tax Expense			
Fund Tax Expenses	7	16,900	-
		16,900	-
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		146,269	175

This Statement is to be read in conjunction with the notes to the Financial Statements

Member Account Balances

For the year ended 30 June 2021

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Gurciullo, Vince (50)									
Accumulation									
Accum (00001)	190,118.89	-	-	-	-	-	-	88,062.31	278,181.20
	190,118.89	-	-	-	-	-	-	88,062.31	278,181.20
Mazzarotta, Carmen (50)									
Accumulation									
Accum (00002)	125,665.71	-	-	-	-	-	-	58,207.85	183,873.56
	125,665.71	-	-	-	-	-	-	58,207.85	183,873.56
Reserve	-	-	-	-	-	-	-	-	-
TOTALS	315,784.60	-	-	-	-	-	-	146,270.16	462,054.76

CALCULATED FUND EARNING RATE: 46.3196 %
APPLIED FUND EARNING RATE: 46.3196 %

V & C Superannuation Fund

Trial Balance

As at 30 June 2021

Account Number	Account Description	Units	2021		2020	
			Debit \$	Credit \$	Debit \$	Credit \$
125	Accumulation Member Balance					
125 00001	Gurciullo, Vince			190,118.89		190,014.46
125 00002	Mazzarotta, Carmen			125,665.71		125,596.68
201	Term Deposits					
201 0001	Term Deposits - Account 1		(440.19)		81,000.69	
211	Property - Residential					
211 0001	Property - Unit 2/7 Linda Court, Portarlinton		579,000.00		410,000.00	
290	Cash at Bank					
290 0001	Cash at Bank		75,028.76		3,165.53	
450	Provisions for Tax - Fund					
450 0006	Provision for Deferred Tax (Fund)			27,277.71		10,377.71
495	Loans					
495 0001	Loans - Other			164,256.10		168,003.91
601	Term Deposits					
601 0001	Term Deposits Account 1			102.37		1,000.69
611	Property - Residential					
611 0001	Property - Unit 2/7 Linda Court, Portarlinton			13,741.88		13,108.50
780	Market Movement Non-Realised					
780 0013	Market Movement Non-Realised - Real Property			169,000.00		-
801	Fund Administration Expenses					
801 0011	Professional Fees		3,597.00		1,804.00	
801 0019	Subscriptions and Registrations (Admin)		846.00		580.00	
808	Property / Real Estate Expenses - Residential 1					
808 0009	Property - Residential 1 - Insurance		492.96		453.95	
808 0010	Property - Residential 1 - Interest		8,349.87		9,003.43	
808 0011	Property - Residential 1 - Land Tax		1,757.75		-	
808 0016	Property - Residential 1 - Rates		1,423.95		1,350.25	
808 0018	Property - Residential 1 - Repairs & Maintenance		2,495.00		-	
808 0023	Property - Residential 1 - Water Charges		711.56		744.10	
860	Fund Tax Expenses					
860 0008	Tax Accrued During Period (Deferred Tax)		16,900.00		-	
			690,162.66	690,162.66	508,101.95	508,101.95

Tax Reconciliation

For the year ended 30 June 2021

INCOME		
Gross Interest Income		102.00
Gross Dividend Income		
Imputation Credits	-	
Franked Amounts	-	
Unfranked Amounts	-	
Gross Rental Income		13,741.00
Gross Foreign Income		-
Gross Trust Distributions		-
Gross Assessable Contributions		
Employer Contributions/Untaxed Transfers	-	
Member Contributions	-	
Gross Capital Gain		
Net Capital Gain	-	
Pension Capital Gain Revenue	-	
Non-arm's length income		-
Net Other Income		-
Gross Income		13,843.00
Less Exempt Current Pension Income	-	
Total Income		13,843.00
LESS DEDUCTIONS		
Other Deduction		19,675.00
Prior Year Losses Recouped		22,570.00
Total Deductions		42,245.00
Current Year Loss		(28,402.00)
TAXABLE INCOME		-
Gross Income Tax Expense (15% of Standard Component)	-	
(45% of Non-arm's length income)	-	
Less Foreign Tax Offset	-	
Less Other Tax Credit	-	
Tax Assessed		-
Less Imputed Tax Credit	-	
Less Amount Already paid (for the year)	-	
TAX DUE OR REFUNDABLE		-
Supervisory Levy		259.00
AMOUNT DUE OR REFUNDABLE		259.00

No Tax to be paid. Loss to be carried forward to next year: \$ 28,402.00

Note: Refund of tax file credits will be \$ 0.00

Note: Refund of imputation credits will be \$ 0.00

V & C Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

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 accompanying Regulations, the trust deed of the fund and the needs of members.

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

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.

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 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 their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and 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 values have 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; and
- iv. investment properties at trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the reporting date. The trustees have determined that the gross values of the fund's financial liabilities are 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 are subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

V & C Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

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

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are 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 the investment was acquired during the period).

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. 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.

g. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (revenue) and deferred income tax expense (revenue).

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Notes to the Financial Statements

For the year ended 30 June 2021

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. 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.

i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. 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.

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the impact this will have on the superannuation fund.

V & C Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	2021 \$	2020 \$
Note 2: Term Deposits		
Term Deposits Account 1	102	1,001
	102	1,001
Note 3: Property - Residential		
Property - Unit 2/7 Linda Court, Portarlington	13,742 <i>69A</i>	13,109
	13,742	13,109
Note 4: Market Movement Non-Realised		
Market Movement Non-Realised - Real Property	169,000	-
	169,000	-
Note 5: Fund Administration Expenses		
Professional Fees	3,597	1,804
Subscriptions and Registrations (Admin)	846	580
	4,443	2,384
Note 6: Property / Real Estate Expenses - Residential 1		
Property - Residential 1 - Insurance	493	454
Property - Residential 1 - Interest	8,350	9,003
Property - Residential 1 - Land Tax	1,758	-
Property - Residential 1 - Rates	1,424	1,350
Property - Residential 1 - Repairs & Maintenance	2,495	-
Property - Residential 1 - Water Charges	712	744
	15,232	11,551
Note 7: Fund Tax Expenses		
Tax Accrued During Period (Deferred Tax)	16,900	-
	16,900	-
Note 8: Term Deposits		
Term Deposits - Account 1	(440) <i>(26-27)</i>	81,001
	(440)	81,001
Note 9: Property - Residential		
Property - Unit 2/7 Linda Court, Portarlington	579,000 <i>69</i>	410,000
	579,000	410,000
Note 10: Cash at Bank		
Cash at Bank	75,029 <i>15</i>	3,166
	75,029	3,166
Note 11: Provisions for Tax - Fund		
Provision for Deferred Tax (Fund)	27,278 <i>73</i>	10,378
	27,278	10,378

V & C Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	2021	2020
	\$	\$
Note 12: Loans		
Loans - Other	164,256	168,004
	164,256	168,004
Note 13A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	315,785	315,611
Add: Increase (Decrease) in Members' Benefits	146,270	173
Liability for Members' Benefits End	462,055	315,785
Note 13B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	462,055	312,047
Total Vested Benefits	462,055	315,785

Net Capital Gain/Loss Summary

For the year ended 30 June 2021

CAPITAL GAINS SUMMARY

Assessable Current year CG revenue - discount method	-
Assessable Current year CG revenue - indexation method	-
Assessable Current year CG revenue - other method	-
PLUS indexed capital gain	-
PLUS discount capital gain	-
PLUS non-indexed/-discounted-gain	-
LESS capital loss from last year	-
LESS current year capital loss	-
LESS discounting where applicable	-
Net capital gain	-

V & C Superannuation Fund

Notes to the Tax Reconciliation

Other Deductions

For the year ended 30 June 2021

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
TOTALS										
-										

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Notes to the Tax Reconciliation

Revenue Summary

For the year ended 30 June 2021

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	TFN Credit	ABN Credit	Notes
Assessable Revenue Accounts								
601 0001	Term Deposits Account 1	30/06/2021	102.37	-	-	-	-	
611 0001	Property - Unit 277 Linda Court, Portarlington	30/06/2021	13,741.88	-	-	-	-	
	Total Assessable Revenue		13,844.25					
Non-assessable Revenue Accounts								
	Total Non-assessable Revenue							
	Total Revenue		13,844.25					

Notes:

FMSIS - Forestry Managed Investment Scheme (FMSIS) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

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Notes to the Tax Reconciliation

Non-Trust Income - Assessable Amounts

For the year ended 30 June 2021

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
601 0001	Term Deposits Account 1	30/06/2021	-	-	-	-	-	-	102.37	-	102.37
611 0001	Property - Unit 2/7 Linda Court, Portarlington	30/06/2021	13,741.88	-	-	-	-	-	-	-	13,741.88
TOTALS			13,741.88	-	-	-	-	-	102.37	-	13,844.25

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2021

EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using segregation of assets and income.

The calculation is outlined below using only transactions tagged to segregated pension members:

Gross Interest Income		-
Gross Dividend Income		-
Imputation Credits	-	-
Franked Amounts	-	-
Unfranked Amounts	<u>-</u>	-
Gross Rental Income		-
Gross Foreign Income		-
Gross Trust Distributions		-
Net Capital Gains		-
Net Other Income	<u>-</u>	-
Exempt Current Pension Income		-

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2021

APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

Fund Income:

Gross Income	13,843.00
PLUS Non-assessable Contributions	-
PLUS Rollins	-
	<u>13,843.00</u>

Reduced Fund Income:

Fund Income	13,843.00
LESS Exempt Current Pension Income	-
	<u>13,843.00</u>

Apportionment Factor:

<u>Reduced Fund Income</u>	<u>13,843.00</u>
Fund Income	13,843.00
	<u>1.0000000000</u>

APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

Assessable Investment Income:

Gross Income	13,843.00
LESS Gross Taxable Contributions	-
LESS Exempt Current Pension Income	-
	<u>13,843.00</u>

Total Investment Income:

Gross Income	13,843.00
LESS Gross Taxable Contributions	-
	<u>13,843.00</u>

Apportionment Factor:

<u>Assessable Investment Income</u>	<u>13,843.00</u>
Total Investment Income	13,843.00
	<u>1.0000000000</u>

V & C Superannuation Fund

Accrued Capital Gains

For the year ended 30 June 2021

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets								
211 0001	Property - Unit 2/7 Linda Court, Portarlington							
	1/02/2014	-	54,832.61	29,000.00	-	Discount	29,000.00	25,832.61
	8/05/2014	-	171,483.79	90,694.75	-	Discount	90,694.75	80,789.04
	8/05/2014	-	348,612.22	184,374.85	-	Discount	184,374.85	164,237.37
	8/05/2014	-	1,773.55	938.00	-	Discount	938.00	835.55
	9/05/2014	-	1,829.86	967.78	-	Discount	967.78	862.08
	14/05/2014	-	467.97	247.50	-	Discount	247.50	220.47
		-	579,000.00	306,222.88	-		306,222.88	272,777.12
								(90,925.71)
			579,000.00	306,222.88	-		306,222.88	181,851.41
								181,851.41

Less Discounting

TOTALS

GRAND TOTAL

Provision for Deferred Income Tax = 181,851.41 x 0.15 = 27,277.71

V & C Superannuation Fund

Market Value Movements

From 01/07/2020 to 30/06/2021

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
Property 2110001	Property - Unit 2/7 Linda Court,		410,000.00	-	-	-	579,000.00	-	169,000.00
	TOTALS		410,000.00	-	-	-	579,000.00	-	169,000.00

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V & C Superannuation Fund

Investment Summary

As at 30 June 2021

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank	-	-	-	-	75,028.76	75,028.76	-	-	11.48
					75,028.76	75,028.76	15		11.48
Fixed Interest Securities									
Term Deposits - Account 1	-	-	-	-	(440.19)	(440.19)	-	-	(0.07)
					(440.19)	(440.19)	(26-27)		(0.07)
Property									
Property - Unit 2/7 Linda Court, Portarlin	-	-	-	-	306,222.88	579,000.00	272,777.12	89.08	88.59
					306,222.88	579,000.00	272,777.12	89.08	88.59
Total Investments					380,811.45	653,588.57	272,777.12	71.63	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

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Australian Government
Australian Taxation Office

Agent WALKER PARTNERS (AUST) PTY LTD
Client THE TRUSTEE FOR V & C SUPERANNUATION FUND
ABN 57 476 346 776
TFN 895 268 002

Activity statement 001

Date generated	30/05/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from 01 July 2020 to 30 June 2021 sorted by processed date ordered newest to oldest



Statement

ABN: 55954306811

4b Brown Street, Portarlington Vic 3223

Ph: 03 5259 1103 Fax: 03 5259 1790

E: reception@gcdowndard.com.au

Account name(s)

V & C Ltd
59 Ingrams Road
Research VIC 3095

Account

Mazzaro2

Statement from

1 Jul 20

Statement to

30 Jun 21

Page number

1 of 1

Details

GST

Expenses

Income

Balance

2/7 Linda Court, Portarlington

Rent

\$14,820.00 \$14,820.00

General Maintenance *

\$100.00 \$14,720.00

Management Fee *

\$978.12 \$13,741.88

Total for property

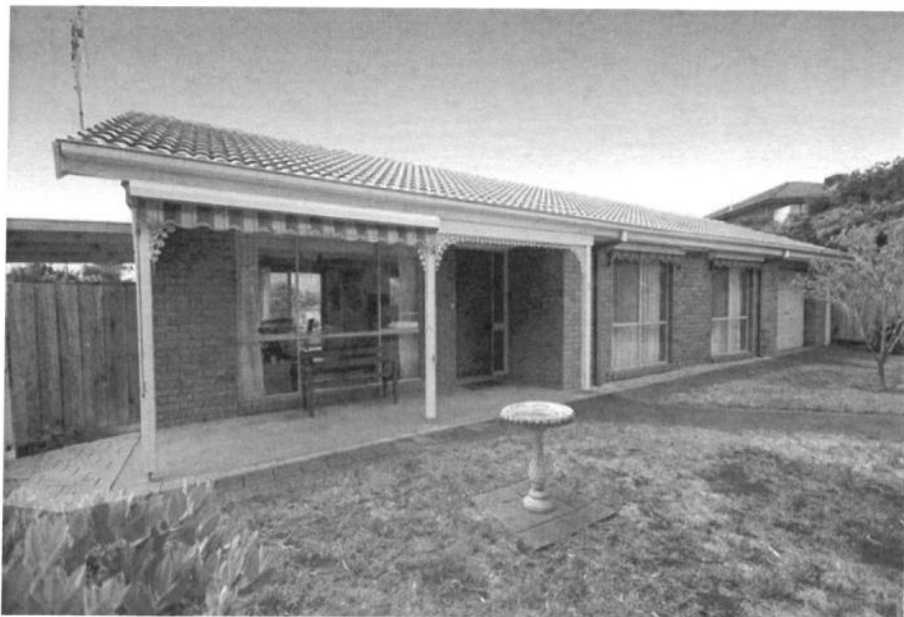
\$1,078.12 \$14,820.00 \$13,741.88

Total expenses includes GST of \$98.01

* indicates taxable supply

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YOUR PROPERTY PROFILE



Unit 3 1 1

2/7 Linda Ct, Portarlington 3223

Features: Air conditioning, Built in wardrobes, Heating
Lot/Plan number: Lot 2/SP26629
Property type: Unit
Land use: Residential

Points of interest:

- Portarlington Cricket Club (335m)
- Portarlington Police Station (1.2km)
- Portarlington Primary School (1.0km)

powered by Google

CBD
25.8km

Primary school
1.0km

Current market price range estimate:

\$527,000 - \$633,000

Midpoint:

\$579,000

You are receiving a price range estimate instead of a REALas price prediction¹ because, according to PropTrack's records, this property is not currently listed for sale. However, if this property is listed for sale and you would like a REALas price prediction¹, please email priceprediction@anz.com with the property address and we will email you with a prediction within 1 to 5 business days (subject to available information).

This estimated price range (and any REALas price prediction¹) are estimates only. They are based on certain available information and are not valuations² of the property or guarantees of its market value or future sale price. Price ranges and predictions may change daily and the actual sale price (if the property is sold) may be different.

You should make your own enquiries and obtain independent financial and legal advice before deciding whether to invest in property or deciding the price you are willing to pay for a property. Sales history, past performance and price predictions are not indicative of future price or performance.

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Inquiries
www.asic.gov.au/invoices
1300 300 630

V & C SMSF PTY LTD
C WJ
PO BOX 887 RESERVOIR VIC 3073

INVOICE STATEMENT
Issue date 30 Jan 21
V & C SMSF PTY LTD

ACN 167 809 538
Account No. 22 167809538

Summary

Opening Balance	\$0.00
New Items	\$55.00
Payments & credits	\$0.00
TOTAL DUE	\$55.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 31 Mar 21	\$55.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

TOTAL DUE	\$55.00
Immediately	\$0.00
By 31 Mar 21	\$55.00



Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

10 / 2 / 2021 on the back

01
384

Pay to the order of ASIC or bearer

The Sum of Forty Five Dollars only \$ 55.00

(Drawer) V GURCIULLO C WJ

A/C NO. 22 167809538

78095384 24

Security feature included in this cheque is a microprinted signature that the suspect of which could indicate a fraudulent change.

⑈000106⑈ ⑈633⑈ ⑈08⑈ ⑈1516⑈ ⑈44523⑈

68

Transaction details:

		ASIC reference	\$ Amount
	Transactions for this period		
2021-01-30	Annual Review - Special Purpose Pty Co	3X6129623480P A	\$55.00
	Outstanding transactions		
2021-01-30	Annual Review - Special Purpose Pty Co	3X6129623480P A	\$55.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 6780.8538 424

Australia Post
Present this payment slip. Pay by cash, cheque or EFTPOS

Phone
Call 13 18 16 to pay by Mastercard or Visa

On-line
Go to postbillpay.com.au to pay by Mastercard or Visa

Mail
Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Bill Code: 17301
Ref: 2291678095384

Telephone & Internet Banking -- BPAY™
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



ASIC
Australian Securities & Investments Commission

ABN 66 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

V & C SMSF PTY LTD
C WU
PO BOX 697 RESERVOIR VIC 3073

INVOICE STATEMENT
Issue date 30 Jan 21
V & C SMSF PTY LTD

ACN 167 809 538
Account No. 22 167809538

Summary

Opening Balance	\$0.00
New Items	\$55.00
Payments & credits	\$0.00
TOTAL DUE	\$55.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 31 Mar 21	\$55.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
V & C SMSF PTY LTD

ACN 167 809 538 Account No: 22 167809538



22 167809538

TOTAL DUE	\$55.00
Immediately	\$0.00
By 31 Mar 21	\$55.00

Payment options are listed on the back of this payment slip

	Biller Code: 17301 Ref: 2291678095384
--	--



*814 129 0002291678095384 24



ASIC
Australian Securities & Investments Commission

ABN 88 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

V & C BARE PTY LTD
C WU
PO BOX 697 RESERVOIR VIC 3073

INVOICE STATEMENT
Issue date 30 Jan 21
V & C BARE PTY LTD

ACN 167 817 147
Account No. 22 167817147

Summary

Opening Balance	\$0.00
New Items	\$273.00
Payments & credits	\$0.00
TOTAL DUE	\$273.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 31 Mar 21	\$273.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
V & C BARE PTY LTD

ACN 167 817 147 Account No: 22 167817147



22 167817147

TOTAL DUE	\$273.00
Immediately	\$0.00
By 31 Mar 21	\$273.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291678171474



*814 129 0002291678171474 34

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2021-01-30	Annual Review - Pty Co	3X6129822480B A	\$273.00
Outstanding transactions			
2021-01-30	Annual Review - Pty Co	3X6129822480B A	\$273.00

PAYMENT OPTIONS



Billpay Code: 8829
Ref: 2291 6781 7147 434

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

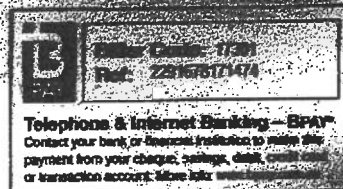
Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841





ASIC
Australian Securities & Investments Commission

ABN 88 788 285 815

Inquiries
www.asic.gov.au/invoices
1300 300 630

V & C BARE PTY LTD
C/WU
PO BOX 697 RESERVOIR VIC 3073

INVOICE STATEMENT
Issue date 30 Jan 21
V & C BARE PTY LTD

ACN 167 817 147
Account No. 22 167817147

Summary

Opening Balance	\$0.00
New items	\$273.00
Payments & credits	\$0.00
TOTAL DUE	\$273.00

Please pay

Immediately	\$0.00
By 31 Mar 21	\$273.00

If you have already paid please ignore this invoice statement.

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Transaction details are listed on the back of this page

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 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

TOTAL DUE	\$273.00
Immediately	\$0.00
By 31 Mar 21	\$273.00

Bendigo Bank

Bendigo & Adelaide Bank Ltd ABN 11 088-049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

10 / 2 / 2021 (on the back)

Pay to the order of **ASIC** or bearer

Payable Sum of **\$ 273.00**

Drawn by **GURCILL**

A/C No. **22 167817147**

Security features: **22 167817147 34**

301
474

000107 633 108 516 445231



TAX INVOICE

G C Downard
Attention: Glen Downard
4b Brown Street
PORTARLINGTON VIC 3223

Invoice Date
7 May 2021

Invoice Number
INV-5867

ABN
66 630 525 996

Bay Shore Electrical And
Air Conditioning Services
Pty Ltd
PQ BOX 650 DRYSDALE
VIC 3222
0400 201 396
steve@bayshore.net.au

Description	GST	Amount AUD
2/7 Linda Court Portarlington	10%	2,220.00
<ul style="list-style-type: none"> •Supply and install one new Fujitsu 5.0kw high wall split air conditioner. •All necessary cabling, electrical Isolators, air conditioning refrigerant pipes, protective ducts, drainpipes, sealants and fixings. •Evacuation and testing of the air conditioning refrigerant pipes and connections. •Commission and test for correct operation. 		
	INCLUDES GST 10%	201.82
	TOTAL AUD	2,220.00

Due Date: 14 May 2021

*** PLEASE NOTE BANK DETAILS HAVE CHANGED ***

EFT - Bendigo Bank: Bay Shore.

BSB: 633-000 Acc No: 166993170 Please use the Invoice number as a reference.

Cheques payable to - Bay Shore Electrical and Air Conditioning Services PL

CONDITIONS OF SALE: Invoices are due for payment in full within 7 days.

All goods remain the property of Bay Shore until the invoice is paid in full.

Finance & administration fees maybe charged on all overdue invoices.

Debt recovery fees are payable by the customer.

PAYMENT ADVICE

Customer G C Downard

Invoice Number INV-5867

Amount Due 2,220.00

Due Date 14 May 2021

To: Bay Shore Electrical And Air Conditioning Services Pty Ltd
PO BOX 650 DRYSDALE
VIC 3222
0400 201 396
steve@bayshore.net.au

Amount Enclosed

Enter the amount you are paying above



Bendigo Bank

Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

7 / 5 / 2021

Pay: Gay Shore or bearer

The Sum of: Two thousand two hundred and 50/100 PL

\$ 2,220.50

Two thousand two hundred and 50/100 dollars only

(Drawer) V GURCIULLO & MACZAROTTA PTY LTD

A/C NO: 15184523

Security features included in this cheque are: 1. Microprinted signature line; the absence of which could indicate a fraudulent cheque.

[Signature]

⑈000114 ⑈633⑈108⑈ 1516⑈44523⑈



PO Box 587
Geelong VIC 3220

office@acorntreeservices.com.au

Tax Invoice
ABN: 35 604 561 248

Invoice # 5074
Purchase Order #

18/02/2021

Rick Heinsch
5 Linda Court
Portarlington VIC 3223

TRISTAN : 0476 122 676
JASPER : 0476 187 337

**Job Site : Unit 2 / 7 Linda Court
Portarlington VIC 3223**

DESCRIPTION

TOTAL PRICE

Height reduce hedge located along #7 driveway approximately 1 meter above
the fence line to Sweet Pittosporum (including the Pittosporum)

\$250.00

Remove all debris form site

GST:	\$25.00
TOTAL:	\$275.00
PAID:	\$0.00
BALANCE DUE:	\$275.00

Pd by cheque (attached)

PAYMENT TERMS : Strictly SEVEN (7) days from date of invoice

Payment Options

Invoice #5074
\$275.00 due by 25th February 2021

Please use your name or the invoice number as a reference

Bank Details Name: Acorn Tree Services
BSB: 033-211
Account Number: 00-7713

Thank you for your business, have a great day!

21 / 2 / 2021



Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

Pay Accoin Tree Services or bearer

The Sum of Two hundred and

five dollars only

Not Negotiable

\$ 275 - 00

(Drawer) V GURCIULLO & G MIZAROPPA PTY LTD

AVC NO. 151644523

Security feature included in this cheque has been tampered with or the absence of which could indicate a fraudulent cheque.

Car Mizzatto

⑈000110 ⑈633⑈108⑈ 1516⑈44523⑈

Tax Invoice/Statement

1300 656 007

www.barwonwater.vic.gov.au



335087-001 001277(3860) R
V & C Bare Pty Ltd
59 Ingrams Rd
RESEARCH, VIC 3095

Account number
69000001 00028256

Payment due
17 August 2020

Total amount due
\$ 177.89

Your account summary

Service Address: UNIT 2/7 LINDA CT PORTARLINGTON 3223

Previous balance	\$207.79	DR
Payments/adjustments	\$207.79	CR
Your balance	\$0.00	
New charges	\$177.89	DR
Total	\$177.89	DR

From July 1, 2020, residential customers will have typical bill increases held to below inflation.

For the average residential owner/occupier, this results in an increase of 13 cents per week, or \$6.55 a year.

Average tenant bills will increase 10 cents per week, or \$5.11 a year. This includes a \$30 per annum tenant rebate adjustment.

Barwon Water continues to have one of the lowest average residential customer bills in Australia.

For more information, visit barwonwater.vic.gov.au

Compared to other water utilities with more than 100,000 customers.

If you have a Centrelink Pension or Health Care Card, or Department of Veterans Affairs Gold Card, you may be eligible for a discount. Contact us for details.

Have you been financially impacted by the coronavirus (COVID-19) pandemic?

We have a number of customer support programs and can tailor an option to suit your individual needs.

- Concessions
- Support programs
- Payment plans

Get in touch, we're here to help.

www.barwonwater.vic.gov.au

Installation Type: Residential Unit

Bill Details as at 16 JUL 2020		Value	GST	Price
WATER SERVICE CHARGE	1 JUL 2020 to 30 SEP 2020	36.16	0.00	36.16
SEWERAGE SERVICE CHARGE	1 JUL 2020 to 30 SEP 2020	141.73	0.00	141.73
Total		\$ 177.89	\$ 0.00	\$ 177.89
Balance brought forward				0.00
		Please pay		\$ 177.89



Need help paying your bill?

Contact us to set up a payment plan and talk about grants, rebates and concessions.



Residential Tenants and Landlords

Tenants with separate meters pay water volume charges only.



Moving house?

Please let us know at least 2 days before you move in or out so we can arrange a meter reading and update your details.



Communication assistance

Hearing or speech impaired? Contact us via the National Relay Service on 13 36 77. We provide a free interpreter service. Contact the Translation and Interpreter Service on 13 14 50.



Servizio Interpreti
Dolmetschdienst

Služba za usluge tumačenja
Служба за преводување

Услуге тумача
传译服务

Contact Us

1300 656 007

Email: info@barwonwater.vic.gov.au

General enquiries, billing and payment options

Mon - Fri, 9.00am - 5.00pm

Emergencies and faults

24 hours, 7 days

Payment Options



Direct Debit

To arrange a direct debit, please call or visit our website.



Billpay Code: 585224

Ref: 6900 0001 0002 8256 9

Contact your financial institution to pay from your cheque, savings or credit account.



Centreflink

Centreflink recipients can arrange automatic payments through Centrapay. Contact us for details.



By Cheque

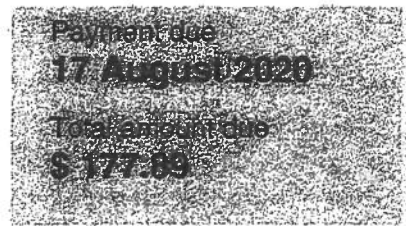
Post the payment slip with your cheque payable to Barwon Water to: PO Box 14206, Melbourne City MC VIC 8001. Please do not use staples or pins.



Billpay Code: 0803

Ref: 6900 0001 0002 8256 9

- In-person at any post office
- Online at www.postbillpay.com.au
- Call 13 18 16 for credit card payments





Bendigo Bank

Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

17 / 8 / 20

Pay to the order of	or bearer
The Sum of	\$ 177.89
Seven dollars and eighty nine cents	
(Drawn)	V GURCULO & C MAZZAROTTA AH V & C
A/C NO. 15164523	

Security feature included in this cheque is a microprinted signature line; the absence of microprint indicates a counterfeit cheque.

⑈000098 ⑈633⑈108⑈ 1516⑈44523⑈

Barwon Region Water Corporation
ABN 86 348 316 514

Date of Issue
16 October 2020

1300 656 007
www.barwonwater.vic.gov.au

Tax Invoice/Statement



353165-001 004774(14422) R
V & C Bare Pty Ltd
59 Ingrams Rd
RESEARCH, VIC 3095

Invoice Number
353165-001 004774(14422) R
Invoice Date
16 November 2020
Total amount due
\$177.89

Your account summary

Service Address: UNIT 2/7 LINDA CT PORTARLINGTON 3223

Previous balance	\$177.89 DR
Payments/adjustments	\$177.89 CR
Your balance	\$0.00
New charges	\$177.89 DR
Total	\$177.89 DR

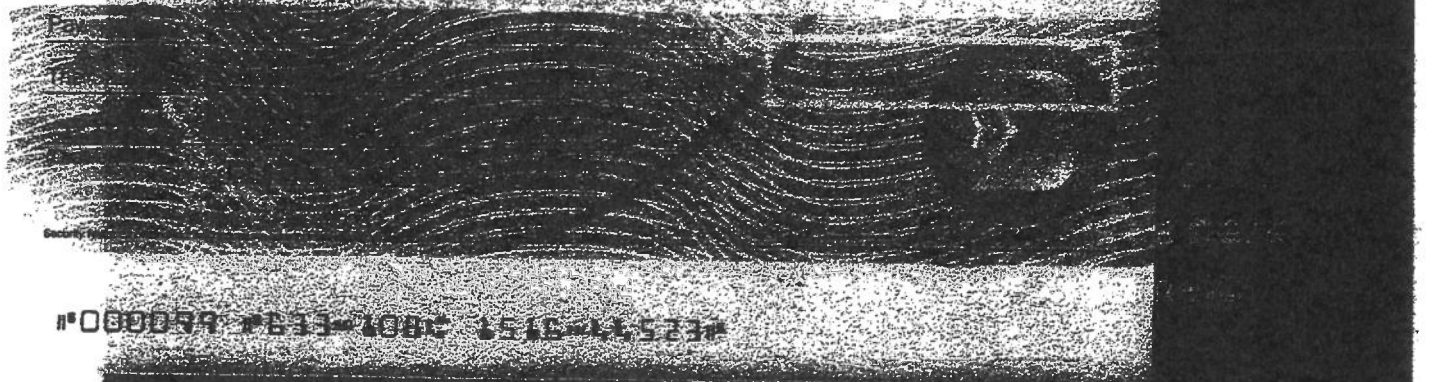
From July 1, 2020, residential customers will have a 1% bill increase held to below inflation.
For the average residential owner, this results in an increase of 10 cents per week, or \$0.55 a year.
Average residential bills will increase 10 cents per week, or \$0.55 a year. This includes a \$30 per month energy rebate adjustment.
Barwon Water continues to offer a 1% discount on water bills for residential customers.
For more information visit www.barwonwater.vic.gov.au

If you have a Centrelink Pension or Health Care Card, or Department of Veterans Affairs Gold Card, you may be eligible for a discount. Contact us for details.



Barwon Water
Bendigo & Adelaide Bank Ltd ABN 1 008 048 173 AFSL No: 267879
The Bendigo Centre, Bendigo, VIC 3550

16/11/2020



#000099 7633-108C 1548-11573#

barwonwater

Installation Type: Residential Unit

Bill Details as at 16 OCT 2020		Value	GST	Price
WATER SERVICE CHARGE	1 OCT 2020 to 31 DEC 2020	36.16	0.00	36.16
SEWERAGE SERVICE CHARGE	1 OCT 2020 to 31 DEC 2020	141.73	0.00	141.73
Total		\$ 177.89	\$ 0.00	\$ 177.89
Balance brought forward				0.00
				\$ 177.89

Please pay



Need help paying your bill?

Contact us to set up a payment plan and talk about grants, rebates and concessions.



Residential Tenants and Landlords

Tenants with separate meters pay water volume charges only.



Moving houses?

Please let us know at least 2 days before you move in or out so we can arrange a meter reading and update your details.



Communication assistance

Hearing or speech impaired? Contact us via the National Relay Service on 13 36 77. We provide a free interpreter service. Contact the Translation and Interpreter Service on 13 14 50.



Servizio Interpreti
Dolmetschdienst

Služba za usluge tumačenja
Служба за посредовање

Услуга тумача
传译服务

Contact Us

1300 656 007

Email: info@barwonwater.vic.gov.au

General enquiries, billing and payment options

Mon - Fri, 9.00am - 5.00pm

Emergencies and faults

24 hours, 7 days

Payment Options



Direct Debit

To arrange a direct debit, please call or visit our website.



Billpay Code: 685224

Ref: 6900 0001 0002 8256 9

Contact your financial institution to pay from your cheque, savings or credit account.



Centrelink

Centrelink recipients can arrange automatic payments through Centrepay. Contact us for details.



By Cheque

Post the payment slip with your cheque payable to Barwon Water to: PO Box 14206, Melbourne City MC VIC 8001. Please do not use staples or pins.



Billpay Code: 6803

Ref: 6900 0001 0002 8256 9

- In person at any post office
- Online at www.postbillpay.com.au
- Call 13 18 18 for credit card payments

Account number
6900000100028256

Payment due
16 November 2020

Total amount due
\$ 177.89

POST billpay



*603 69000001000282569 \$177.89 8

Statement No 7147975

Statement No 7115857975

Tax Invoice/Statement



369716-001 003708(11306) R
V & C Bare Pty Ltd
59 Ingrams Rd
RESEARCH, VIC 3095

Account number
69000001 00028256

Payment due
17 February 2021

Total amount due
\$ 177.89

Your account summary

Service Address: UNIT 2/7 LINDA CT PORTARLINGTON 3223

Previous balance	\$177.89	DR
Payments/adjustments	\$177.89	CR
Your balance	\$0.00	
New charges	\$177.89	DR
Total	\$177.89	DR

From July 1, 2020, residential customers will have typical bill increases held to below inflation.

For the average residential owner/occupier, this results in an increase of 13 cents per week, or \$6.55 a year.

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Barwon Water continues to have one of the lowest average residential customer bills in Australia.

For more information, visit barwonwater.vic.gov.au

*Compared to other water utilities with more than 100,000 customers.

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Have you been financially impacted by the coronavirus (COVID-19) pandemic?

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- Concessions
- Support programs
- Payment plans

Get in touch,
we're here
to help.

15 / 2 / 2021.

Bendigo Bank

Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

Pay Barron Water or bearer

The Sum of One hundred and seventy seven dollars and eighty nine cents negotiable -

\$ 177-89

(Drawer) V GURCIULLO & G MAZZAROTTA ATF V & C

A/C NO. 151644523

Security feature included in this cheque is a microprinted signature line: the absence of which could indicate a fraudulent cheque.

Carly Hoggart

⑈000109 ⑈633 ⑈1081⑈ 1516 ⑈44523⑈

Tax Invoice/Statement



387121-001 001590(4833) R
V & C Bare Pty Ltd
59 Ingrams Rd
RESEARCH, VIC 3095

Account number
69000001 00020256

Payment due
17 May 2021

Total amount due
\$ 177.89

Your account summary

Service Address: UNIT 2/7 LINDA CT PORTARLINGTON 3223

Previous balance	\$177.89 DR
Payments/adjustments	\$177.89 CR
Your balance	\$0.00
New charges	\$177.89 DR
Total	\$177.89 DR

We're here to help you with your water bill

Having difficulty paying your bill?

We offer extra support and flexibility to suit your situation.

We have a number of customer support programs and can tailor an option to suit your individual needs.

For more information, call us on 1300 656 007 or visit barwonwater.vic.gov.au/billhelp

If you have a Centrelink Pension or Health Care Card, or Department of Veterans Affairs Gold Card, you may be eligible for a discount. Contact us for details.

Update your details for the chance to win \$50 off your next water bill

Staying in touch with us will make your life easier. We'll keep you updated about planned works or emergencies in your area.

All you need to do is register your mobile number and email address with us to go in the draw.

Visit www.barwonwater.vic.gov.au/updatedetails to find out more. There are 10 chances to win every quarter.

www.barwonwater



Advanced Printing

Installation Type: Residential Unit

Bill Details as at 16 APR 2021

		Value	GST	Price
WATER SERVICE CHARGE	1 APR 2021 to 30 JUN 2021	36.16	0.00	36.16
SEWERAGE SERVICE CHARGE	1 APR 2021 to 30 JUN 2021	141.73	0.00	141.73
Total		\$ 177.89	\$ 0.00	\$ 177.89
Balance brought forward				0.00
	Please pay			\$ 177.89



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Residential Tenants and Landlords

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Moving house?

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Servizio Interpret
Dolmetschdienst

Služba za usluge tumačenja
Служба за преводување

Услуге тумача
传译服务

Contact Us

1300 656 007

Email info@barwonwater.vic.gov.au
General enquiries, billing and
payment options

Mon - Fri, 9:00am - 5:00pm

Emergencies and faults
24 hours, 7 days

Водоснабдителна компанија Барвон Водер
1300 656 007

Statement No 7116104168

Payment Options



Direct Debit

To arrange a direct debit, please call or visit our website.



Billier Code: 585224

Ref: 6900 0001 0002 8256 9

Contact your financial institution to pay from
your cheque, savings or credit account.



Centrelink

Centrelink

Centrelink recipients can arrange automatic payments through Centrepay.
Contact us for details.



By Cheque

Post the payment slip with your cheque payable to Barwon Water to:
PO Box 14206, Melbourne City MC VIC 8001. Please do not use staples or pins.



Billpay Code: 0803

Ref: 6900 0001 0002 8256 9

- In person at any post office
- Online at www.postbillpay.com.au
- Call 13 18 16 for credit card payments.

Account number

69000001 00028256

Payment due

17 May 2021

Total amount due

\$ 177.89

POST billpay



*803 69000001000282569 \$177.89 9

Statement No 7116104168

tax Invoice/Statement



387121-001 001590(4833) R
V & C Bare Pty Ltd
59 Ingrams Rd
RESEARCH, VIC 3095

Account number
6900001 0028256

Payment due
17 May 2021

Total amount due
\$ 177.89

28
2812.00

Your account summary

Service Address: UNIT 2/7 LINDA CT PORTARLINGTON 3223

Previous balance	\$177.89	DR
Payments/adjustments	\$177.89	CR
Your balance	\$0.00	
New charges	\$177.89	DR
Total	\$177.89	DR

We're here to help you with your water bill

Having difficulty paying your bill?

We offer extra support and flexibility to suit your situation.

We have a number of customer support programs and can tailor an option to suit your individual needs.

For more information call us on 1300 656 007 or visit barwonwater.vic.gov.au/billhelp

If you have a Centrelink Pension or Health Care Card, or Department of Veterans Affairs Gold Card, you may be eligible for a discount. Contact us for details.

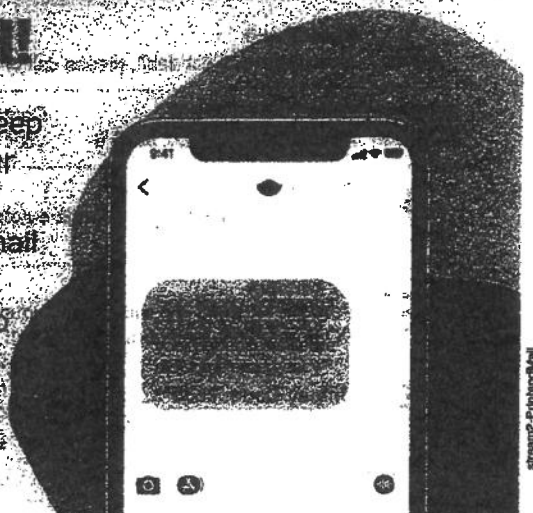
Update your details for the chance to win \$50 off your next water bill!

Staying in touch with us will make your life easier. We'll keep you updated about planned works or emergencies in your area.

All you need to do is register your mobile number and email address with us to go in the draw.

Visit www.barwonwater.vic.gov.au/updatemydetails to find out more. There are 10 chances to win every quarter.

barwonwater



stream2-PhotoMail

14 / 5 / 2021.

Bendigo Bank

Bendigo & Adelaide Bank Ltd ABN 11 088 049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

Pay <i>Barbara Smith</i>	or Bearer	\$ <i>1,171.87</i>
The Sum of <i>One thousand one hundred and seventy one dollars and eighty seven cents</i>		
Drawn by <i>GURULLO & COMPANY PTY LTD</i>		<i>[Signature]</i>
AC NO <i>1516452</i>		

⑈000112 ⑈633⑈1081⑈ 1516⑈44523⑈



Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

10 / 5 / 2021.

Pay J. I. Consulting Pty Ltd or bearer

The Sum of One thousand six hundred and

\$ 1,628.00

(Drawn) V GURCIULLO & C MAZZAROPPA ATT V & C

A/C NO. 15164523

[Signature]

⑈000113 ⑈633⑈108⑈ 1516⑈44523⑈

TAX INVOICE

V & C SMSF Pty Ltd ATF V & C Superannuation Fund
59 Ingrams Rd
RESEARCH VIC 3095
AUSTRALIA

Invoice Date
08 Dec 2020

Invoice Number
005245

Account Number
VCSU0001

J I Consulting Pty Ltd
72 160 831 621
PO Box 76
MOONEE PONDS VIC 3039
AUSTRALIA
Accounts Contact:
Candy Wu
Email:
candy.jiconsulting@gmail.com
Phone:
(03) 9372 0380

Description	GST	Amount AUD
Professional fees for the year ended 30 June 2019		
Work carried out being finalisation of accounts for the Superannuation Fund in conformity with the requirements of the Australian Taxation Office, to the preparation of the Superannuation Fund Income Tax Return including necessary minutes etc for the year.		
Attending to the audit of the Superannuation Fund for the year, in accordance with the regulations as laid down by the Australian Taxation Office.	10%	1,450.00
Please note this includes the audit fee of \$350		
	Subtotal	1,450.00
	Total GST 10%	145.00
	Invoice Total AUD	1,595.00
	Total Net Payments AUD	0.00
	Amount Due AUD	1,595.00

Due Date: 22 Dec 2020

pd by cheque: 000103 633 108 1516 44523.

REMITTANCE

Invoice Number:005245 Account Number:VCSU0001 Amount Due: 1,595.00

Payment Options:

EFT Bank Transfer: (please include invoice number when making payment)

Account Name: J I Consulting Pty Ltd

BSB: 083 363

Account No: 145767632

Credit Card: (fill out details below and send back to our office for processing, alternatively payment can be processed over the phone)

Card No: _____ Expiry Date: _____ CW Code: _____

TAX INVOICE

V & C SMSF Pty Ltd ATF V & C Superannuation Fund
 59 Ingrams Rd
 RESEARCH VIC 3095
 AUSTRALIA

Invoice Date
 02 Feb 2021

Invoice Number
 005306

Account Number
 VCSU0001

J I Consulting Pty Ltd
 72 160 831 621
 PO Box 76
 MOONEE PONDS VIC 3039
 AUSTRALIA
 Accounts Contact:
 Candy Wu
 Email:
candy.jiconsulting@gmail.com
 Phone:
 (03) 9372 0380

Description	GST	Amount AUD
Professional fees for the calendar year 2021		
Preparation of statutory documents and minutes for the annual company statement in accordance with the Corporation Law as required by the Australian Securities & Investments Commission.	10%	170.00
	Subtotal	170.00
	Total GST 10%	17.00
	Invoice Total AUD	187.00
	Total Net Payments AUD	0.00
	Amount Due AUD	187.00

Due Date: 16 Feb 2021



Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
 The Bendigo Centre, Bendigo, VIC 3550

10 / 2 / 2021

Pay *J. I. Consulting Pty Ltd* or bearer

The Sum of *One hundred and eighty seven dollars only* **\$ 187 - 00**

145767632

(Drawer) *V GURCULLO & COMPANY PTY LTD*

A/C NO. 15101025

Security features included in this cheque are described on the reverse side for the benefit of which code program's help file is available.

Je: _____

⑆000104⑆ ⑆633⑆ ⑆08⑆ ⑆516⑆ ⑆44523⑆

TAX INVOICE

V & C Bare Pty Ltd
59 Ingrams Rd
RESEARCH VIC 3095
AUSTRALIA

Invoice Date
04 Feb 2021

Invoice Number
005309

Account Number
VCBA0001

J I Consulting Pty Ltd
72 160 831 621
PO Box 76
MOONEE PONDS VIC 3039
AUSTRALIA
Accounts Contact:
Candy Wu
Email:
candy.jlconsulting@gmail.com
Phone:
(03) 9372 0380

Description	GST	Amount AUD
Professional fees for the calendar year 2021		
Preparation of statutory documents and minutes for the annual company statement in accordance with the Corporation Law as required by the Australian Securities & Investments Commission.	10%	170.00
Subtotal		170.00
Total GST 10%		17.00
Invoice Total AUD		187.00
Total Net Payments AUD		0.00
Amount Due AUD		187.00

Due Date: 18 Feb 2021

REMITTANCE



Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

10 / 2 / 2021

145767632

Sum of *One Hundred and Eighty Seven Dollars only* \$ 187.00

(Drawer) V GURCIULLO

Security feature included in this check is a microprint signature strip the absence of which could indicate a fraudulent check.

⑈000105 1633⑈108⑈ 1516⑈44523⑈

TAX INVOICE

V & C Bare Pty Ltd
 59 Ingrams Rd
 RESEARCH VIC 3095
 AUSTRALIA

Invoice Date
 04 Feb 2021

Invoice Number
 005309

Account Number
 VCBA0001

J | Consulting Pty Ltd
 72 160 831 621
 PO Box 76
 MOONEE PONDS VIC 3039
 AUSTRALIA
 Accounts Contact:
 Candy Wu
 Email:
candy.jlconsulting@gmail.com
 Phone:
 (03) 9372 0380

Description	GST	Amount AUD
Professional fees for the calendar year 2021		
Preparation of statutory documents and minutes for the annual company statement in accordance with the Corporation Law as required by the Australian Securities & Investments Commission.	10%	170.00
Subtotal		170.00
Total GST 10%		17.00
Invoice Total AUD		187.00
Total Net Payments AUD		0.00
Amount Due AUD		187.00

Due Date: 18 Feb 2021

REMITTANCE

10 / 2 / 2021



Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
 The Bendigo Centre, Bendigo, VIC 3550

145767632

of bearer

The Sum of One hundred and eighty seven dollars and 00/100 \$187.00

(Drawer)

VIC 145767632

Security feature visible in this area

\$187.00

Amount can be

⑈000105 ⑈6333⑈1081⑈ 1516⑈44523⑈

TAX INVOICE

V & C SMSF Pty Ltd ATF V & C Superannuation Fund
 59 Ingrams Rd
 RESEARCH VIC 3095
 AUSTRALIA

Invoice Date
 02 Feb 2021

Invoice Number
 005306

Account Number
 VCSU0001

J I Consulting Pty Ltd
 72 160 831 621
 PO Box 76
 MOONEE PONDS VIC 3039
 AUSTRALIA
 Accounts Contact:
 Candy Wu
 Email:
candy.liconsulting@gmail.com
 Phone:
 (03) 9372 0380

Description	GST	Amount AUD
Professional fees for the calendar year 2021		
Preparation of statutory documents and minutes for the annual company statement in accordance with the Corporation Law as required by the Australian Securities & Investments Commission.	10%	170.00
Subtotal		170.00
Total GST 10%		17.00
Invoice Total AUD		187.00
Total Net Payments AUD		0.00
Amount Due AUD		187.00

Due Date: 16 Feb 2021



Bendigo & Adelaide Bank Ltd ABN 11 066 049 178. AFSL No. 237879.
 The Bendigo Centre, Bendigo, VIC 3550

10 / 2 / 2021

Pay J I Consulting Pty Ltd or bearer

The Sum of One hundred and eighty seven dollars and no cents \$ 187.00

(Drawer) V GURDJIT SINGH

A/C NO. 123456789

Security features included in this document are described on the reverse side of this document.

145767632

Signature: [Handwritten Signature]

⑈000104 ⑈633⑈108⑈ 1516⑈44523⑈

TAX INVOICE

V & C SMSF Pty Ltd ATF V & C Superannuation Fund
59 Ingrams Rd
RESEARCH VIC 3095
AUSTRALIA

Invoice Date
26 Apr 2021

Invoice Number
005430

Account Number
VCSU0001

J I Consulting Pty Ltd
72 160 831 621
PO Box 76
MOONEE PONDS VIC 3039
AUSTRALIA
Accounts Contact: *
Candy Wu
Email:
candy.jiconsulting@gmail.com
Phone:
(03) 9372 0380

Description	GST	Amount AUD
Professional fees for the year ended 30 June 2020		
Work carried out being finalisation of accounts for the Superannuation Fund in conformity with the requirements of the Australian Taxation Office, to the preparation of the Superannuation Fund Income Tax Return including necessary minutes etc for the year.	10%	1,480.00
Attending to the audit of the Superannuation Fund for the year, in accordance with the regulations as laid down by the Australian Taxation Office.		
	Subtotal	1,480.00
	Total GST 10%	148.00
	Invoice Total AUD	1,628.00
	Total Net Payments AUD	0.00
	Amount Due AUD	1,628.00

Due Date: 10 May 2021

REMITTANCE

Invoice Number: 005430 Account Number: VCSU0001 Amount Due: 1,628.00

Payment Options:

EFT Bank Transfer: (please include invoice number when making payment)

Account Name: J I Consulting Pty Ltd

BSB: 083 363

Account No: 145767632

Credit Card: (fill out details below and send back to our office for processing, alternatively payment can be processed over the phone)

Card No: _____ Expiry Date: _____ CVV Code: _____

2021 Land Tax Assessment Notice



7045246099001000001
V & C BARE PTY LTD
32 GRAMMAR STREET
STRATHMORE VIC 3041

THIS NOTICE IS ISSUED TO YOU IN YOUR CAPACITY AS TRUSTEE FOR:
V & C BARE TRUST

Includes \$4.80 fee
\$ 893.05
3098593788

Manage your land tax online

- View and pay assessments
- Apply for exemptions
- Update property ownership

sro.vic.gov.au/mylandtaxregister

Paul Broderick
Paul Broderick
Commissioner of State Revenue

CUSTOMER NUMBER QUOTE IF YOU CONTACT US **089576576**

ASSESSMENT NUMBER THIS CHANGES EVERY YEAR **44338976**

ISSUE DATE **19 MAR 2021**

TOTAL PAYABLE **\$888.25**

INTEREST IS CHARGED ON LATE PAYMENTS

TWO WAYS TO PAY

1 IN FULL

PAY BY **30 JUL 2021**

2 INSTALMENTS

MUST BE SET UP BY 16 APR 2021

Instalments are **ONLY** payable via the online system, **AutoPay**.

AutoPay allows you to set up automated payments using your credit card or transaction account.

Choose from the following options:

FOUR INSTALMENTS (EQUAL AMOUNTS)	MONTHLY INSTALMENTS	FORTNIGHTLY INSTALMENTS

sro.vic.gov.au/autopay

PAY IN FULL BY DUE DATE USING ONE OF THESE PAYMENT METHODS

BPAY®

BPAY Biller Code: 5249 REF: 44338976

Telephone and internet banking
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
bpay.com.au

CARD

Customer No: 089576576 REF: 44338976

Visa or Mastercard only
Pay via our website or phone 13 21 61.
A card payment fee applies.
sro.vic.gov.au/paylandtax

AUSTRALIA POST

Post Billpay **\$888.25**

Pay in-store
Take this notice to any Australia Post.
State Revenue Office (VIC) payment

*382 400 0044338976 8

Summary of assessment

Assessment number: **44338976**

Period of assessment: **1 January 2021 to 31 December 2021**

Land tax applies to land you owned on 31 December 2020.

2021 calculation

Total taxable value	\$240,000.00
Tax calculation	\$888.25
2021 tax payable	\$888.25

For land tax rates, visit sro.vic.gov.au/landtaxrate.

Land tax trust calculation

	Taxable Value	Total Tax
Surcharge rate	\$240,000	\$888.25
Ordinary rate	\$0	\$0.00
PPR beneficiary (single holding)	\$0	\$0.00
Total	\$240,000	\$888.25

A surcharge rate on the general land tax applies for the aggregate Victorian land holdings of the trust from \$25,000 through to less than \$3 million.

For information about trusts, go to sro.vic.gov.au/landtaxtrusts.

ABOUT LAND TAX

Land tax is calculated using site valuations provided by the Valuer-General Victoria and councils.

Our website has information on:

- exemptions
- valuations
- payments
- land tax rates

sro.vic.gov.au/landtax

AMENDING DETAILS

You can update your details online.

Personal:

- address
- contact details

Property:

- claim or remove an exemption
- add or remove land you own

sro.vic.gov.au/mylandtax

YOUR RIGHT TO OBJECT

If you disagree with the valuation of your property, you can lodge an objection online.

sro.vic.gov.au/valueobjection

If you disagree with another aspect of your assessment, you can lodge a written objection within 60 days of receiving your assessment.

An objection is a formal avenue of dispute resolution requiring you to explain fully and in detail the grounds of your objection.

sro.vic.gov.au/assessment

OUTSTANDING LAND TAX

The land tax on this assessment does not include land tax owing from prior years.

INTERPRETING SERVICE

For languages other than English, contact the free Translating and Interpreting Service on 13 14 50.

HOW TO CONTACT US AT THE STATE REVENUE OFFICE

sro.vic.gov.au/landtax | Phone 13 21 61 DURING BUSINESS HOURS (AEST)



Statement of lands for period 1 January 2021 to 31 December 2021

Assessment number: 44338976

Lands owned as at midnight 31 December 2020 — Where a property was sold after 31 December, the vendor (seller) is still liable for the land tax. Any adjustment (pro-rata) of the assessed amount is a private arrangement between the buyer and seller.

Item	Address/Municipality	Land ID/References	Single holding tax [†]	Proportional tax ^{††}	Taxable value
1	UNIT 2, 7 LINDA CT, PORTARLINGTON, 3223 GREATER GEELONG	021325899 2 R26629	N/A	\$888.25 TS	\$240,000
Total taxable value					\$240,000

Penalties for failing to notify of errors and omissions

You must ensure that the information contained in your land tax assessment is correct to avoid penalties. If any land you own is omitted from this assessment or is incorrectly specified as exempt, you must notify us within 60 days of the issue of this assessment. If you have not already, you must also notify us if you hold land as trustee for a trust or if you are an absentee owner. Penalties may apply if you do not make a required notification. You can request an amendment to your assessment or notify us of changes by visiting sro.vic.gov.au/assessment.

Explanation of codes (for details, go to sro.vic.gov.au/codes)

'SINGLE HOLDING TAX	'PROPORTIONAL TAX	TS
This is the amount of tax you would pay on the one property. This is the tax applicable to the specific land as a proportion of the total land tax liability of your assessment.		
		Trust Surcharge

38

2019 Land Tax Assessment Notice

STATE
REVENUE
OFFICE
VICTORIA
ABN 76 775 195 331



7038538030001000001

023

V & C BARE PTY LTD
32 GRAMMAR STREET
STRATHMORE VIC 3041

THIS NOTICE IS ISSUED TO YOU IN YOUR CAPACITY AS TRUSTEE FOR:
V & C BARE TRUST

*Pd 13/11/20
recept No
28219.86264.
\$154.90
\$4.70 d.*

Your land has been revalued

As 2018 was a council valuation year, your site value probably increased, affecting the total taxable value of your land holdings.

sro.vic.gov.au/valuation

Paul Broderick
Paul Broderick
Commissioner of State Revenue

*transferred
moved to credit
card.
paid over
the phone.*

CUSTOMER NUMBER QUOTE IF YOU CONTACT US	089576576
ASSESSMENT NUMBER THIS CHANGES EVERY YEAR	28017625
ISSUE DATE	8 MAR 2019
TOTAL PAYABLE	\$869.50
INTEREST IS CHARGED ON LATE PAYMENTS	
TWO WAYS TO PAY	
1 IN FULL	<i>+ \$4.70</i>
FULL PAYMENT DUE BY 19 JUL 2019	
2 INSTALMENTS	<i>874.20</i>
MUST BE SET UP BY 5 APR 2019	
Instalments are ONLY payable via the online system, AutoPay.	
AutoPay allows you to set up automated payments using your credit card or transaction account.	
Choose from the following options:	
FOUR INSTALMENTS (EQUAL AMOUNTS)	MONTHLY INSTALMENTS
	FORTNIGHTLY INSTALMENTS
sro.vic.gov.au/autopay	

PAY IN FULL BY DUE DATE USING ONE OF THESE PAYMENT METHODS

BPAY®

BPAY Biller Code: 5237
Ref: 28017625

Telephone and internet banking
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
bpay.com.au

CARD

Visa or Mastercard only
Pay via our website or phone 13 21 61.
A card payment fee applies.
sro.vic.gov.au/paylandtax

Customer No: 089576576
Ref: 28017625

BRANCH

Westpac
Westpac Banking Corporation

Pay in person
Take this notice to any Westpac branch and ensure the teller includes your reference number below as the transfer description.

BSB: 033222 ACC: 170110
Ref: 2801762

Summary of assessment

Assessment number: 28017625

Period of assessment: 1 January 2019 to 31 December 2019

Land tax applies to the land you own on 31 December 2018. Where a property was sold after 31 December, the vendor (seller) is still liable for the land tax. Any adjustment (pro-rata) of the assessed amount is a private arrangement between the buyer and seller.

2019 calculation

Total taxable value	\$235,000.00
Tax calculation	\$869.50
2019 tax payable	\$869.50

Land tax trust calculation

	Taxable Value	Total Tax
Surcharge rate	\$235,000	\$869.50
Ordinary rate	\$0	\$0.00
PPR beneficiary (single holding)	\$0	\$0.00
Total	\$235,000	\$869.50

A surcharge rate on the general land tax applies for the aggregate Victorian land holdings of the trust from \$25,000 through to less than \$3 million. For information about trusts, go to sro.vic.gov.au/landtaxtrusts.



WE USE SITE VALUE

Land tax applies when the combined total taxable value of all land you own is equal to or exceeds \$250,000 (for trustees, it is \$25,000). Visit sro.vic.gov.au/landtax.



PROPERTY VALUATIONS

The land tax you pay is calculated using the latest council site valuation. Find more details about your site valuation at sro.vic.gov.au/valuation.



YOUR HOME IS EXEMPT

There are exemptions from land tax. Holiday homes and investment properties are not exempt. Visit sro.vic.gov.au/landtaxexemptions.



AMENDING DETAILS

You can request an amendment to your assessment to:

- update your contact details,
- claim an exemption,
- remove an exemption,
- remove or add land you own in Victoria.

To avoid penalties, you must amend certain errors or omissions within 60 days of the issue of this assessment. Go to sro.vic.gov.au/assessment.



YOUR RIGHT TO OBJECT

If you are dissatisfied with your assessment, you can lodge a written objection within 60 days of receiving your assessment. An objection is a formal avenue of dispute resolution requiring you to explain fully and in detail the grounds of your objection. See sro.vic.gov.au/assessment.



OUTSTANDING LAND TAX

The land tax payable on this assessment does not include any land tax owing from prior years.



INTERPRETING SERVICE

For languages other than English, contact the free Translating and Interpreting Service on 13 14 50.

HOW TO CONTACT US AT THE STATE REVENUE OFFICE

sro.vic.gov.au/landtax | Phone 13 21 61 DURING BUSINESS HOURS (AEST)

2020-21 RATES, VALUATION AND CHARGES NOTICE



AFN 18 374 210 672

All items are GST free.



025-3095 (86505)

15th Feb 2020

V & C Bare Pty Ltd
59 Ingrams Road
RESEARCH VIC 3095



RATE NO. 61239

PROPERTY 2/7 Linda Court, PORTARLINGTON VIC 3223
386m2 Lot 2 SP-26629

AVPCC 120 - Single - Unit/Villa Unit/Townhouse

VALUATIONS
Site: land only \$240,000
Capital improved: land + building + improvements \$390,000
Net annual: \$19,500

RATES AND CHARGES
Residential Rates 0.00238194 x \$390,000 \$928.95
*Waste Management \$360.95
Sub Total \$1,289.90

FIRE SERVICES PROPERTY LEVY
Classification: Residential
Residential Variable 0.000054 x \$390,000 \$21.05
Residential Fixed \$113.00
Sub Total \$134.05

Total Due \$1,423.95

ONE PAYMENT IN FULL

\$1,423.95

Due by
15 February 2021

or pay by instalment

To become an instalment payer you must pay your first instalment in full by 30 September 2020, otherwise your balance will be due on 15 February 2021.

FIRST INSTALMENT \$356.10
Due by
30 September 2020

SECOND INSTALMENT \$355.95
Due by 30 November 2020

THIRD INSTALMENT \$355.95
Due by 28 February 2021

FOURTH INSTALMENT \$355.95
Due by 31 May 2021

Rating Period 1 July 2020 to 30 June 2021
Declared 1 July 2020
Valuation Level 1 January 2020
Operative 1 July 2020
Issue Date 27 August 2020

PAYMENT OPTIONS

ONLINE OR BY PHONE



Online: www.geelongaustralia.com.au/rates
Phone: 1300 858 058 Ref: 61239

A payment processing fee of 0.59 per cent applies for payments by Visa and Mastercard.



BPAY Payment via internet or phone banking, from your cheque or savings account, Visa and Mastercard.
Biller Code: 17475
Ref: 1000 0061 2390



DIRECT DEBIT
Call 5272 5272 for an application form, or go to www.geelongaustralia.com.au



CENTREPAY
Call 5272 5272 to request a Centrepay deduction from your Centrelink payment

Please be aware transactions after 20 August 2020 may not be included in this notice.

*The Waste Collection Charge includes an Environmental Protection Agency (EPA) levy estimated at \$38.95

Full payment \$1,423.95



*877 612390

Or First instalment \$356.10



*877 612390

Council Use



Bendigo Bank

Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

15 / 2 / 2021

Pay City of Bendigo bearer

The Sum of One thousand four hundred and twenty three and 95/100 \$ 1,423.95

(Drawn) and ninety three dollars and ninety five cents

V GURCIULLO ES MAZZA HOT PA ATF V & C

A/C NO. 15164523

Carrie Mazzotta

Security features included in this cheque to help protect against fraud. For the details of which, visit the website of which could indicate to fraudulent cheques.

⑈000108 ⑈633⑈108⑈ 1516⑈44523⑈

AAMI

Policy Renewal



025

OWNERS CORP 26629 UNIT 1 & 2 LINDA CT
PORTARLINGTON
59 INGRAMS RD
RESEARCH VIC 3095

Policy Number

HSA099067763

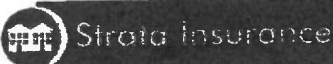
Due Date

16 January 2021

Last Year's Annual Premium

\$907.89

Page 1 of 2



Dear Policyholder,

Thank you for your recent payment of your premium. We have received your payment and your policy is now renewed for another 12 months.

A new policy schedule will be issued to you and you will receive your policy schedule and a copy of the policy schedule and a copy of the policy schedule and a copy of the policy schedule.

Important changes to your policy

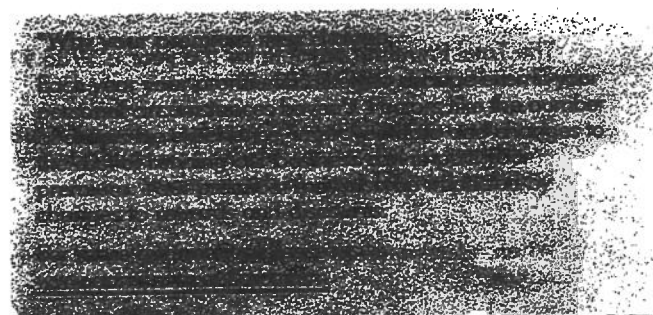
Your policy will provide cover for the following types of property damage:

It is important that you understand the scope of your cover. Your cover is limited to the following types of property damage:

Please note that your cover does not extend to the following types of property damage:

For more information on the types of property damage covered by your policy, please refer to the policy schedule.

Yours faithfully,
The AAMI Group



IMPORTANT CHANGE!
FROM RENEWAL, YOUR POLICY WILL PROVIDE NO COVER IF ONE OR MORE UNITS IS USED FOR SHORT TERM RENTAL, HOLIDAY LETTING OR FOR HOUSE SHARING. For example, this policy will provide NO cover if any unit is rented through online platforms such as Airbnb, Stayz. If this applies to you, do not pay this account. For help finding another insurer, call the Insurance Council of Australia on 02 9253 5100.

1/7 \$492.96. ref 314835 Pd. 17/1/2021
2/7 \$492.96 cheque 000/02. Pd. 16/1/2021.
16/1/2021



Bendigo & Adelaide Bank Ltd ABN 11 068 049 178. AFSL No. 237879.
The Bendigo Centre, Bendigo, VIC 3550

Pay AAMI or bearer

The Sum of Four hundred and ninety two dollars and ninety six cents \$ 492-96

(Drawer) V GURCIULLO

AC NO. 151644523

Security feature included in this cheque is a microprinted signature from the specimen of which could not be copied by a photocopier or scanner.

ble \$985.91
16 January 2021
15352099067763

Car Mizzullo



099067763

⑈000102⑈ ⑈633⑈ ⑈08⑈ ⑈1516⑈ ⑈44523⑈

If this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.

monthly instalments. To make this payment from your cheque, savings, debit, credit card or transaction

33

Policy Renewal



025

OWNERS CORP 26629 UNIT 1 & 2 LINDA CT
PORTARLINGTON
59 INGRAMS RD
RESEARCH VIC 3095

Date of issue	15 December 2020
Policy Number	HSA099067763
Period of insurance	16 January 2021 to 11:59pm 16 January 2022
Due Date	16 January 2021
Total Amount Payable	\$985.91
Last Year's Annual Premium	\$907.89
	Change on last year +8.6%



Dear Policy Holder,

Thank you for insuring your Strata Building with AAMI. Your current policy expires at 11:59pm on 16 January 2021 and we would like to invite you to renew with us for a further 12 months.

A new Product Disclosure Statement (PDS) applies to your policy on renewal and is enclosed for you. There are new and changed benefits, features, options, terms, conditions and exclusions. Please read the PDS for full details.

For more information about the new PDS please visit www.aami.com.au/pds-update

Your Certificate of Insurance showing policy details for the new period of insurance is also enclosed.

It is important to review the information in your Certificate of Insurance and read your Duty of Disclosure at the end of your Certificate carefully. If any details shown are incorrect, or there is other information you need to tell us, please call 13 22 44.

Please pay the amount payable by the due date to ensure you remain covered. If you have any questions about your insurance please call 13 22 44.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

Take care,
The AAMI Team

Why your premium may change

Each year your premium is likely to change even if your personal circumstances haven't. Factors like the number of claims we experience, improved data and changes to the cost of running our business can impact your premium. Your premium may also be impacted by changes to rewards and discounts.

For more information please visit www.aami.com.au/premium

IMPORTANT CHANGE!
FROM RENEWAL, YOUR POLICY WILL PROVIDE NO COVER IF ONE OR MORE UNITS IS USED FOR SHORT TERM RENTAL, HOLIDAY LETTING OR FOR HOUSE SHARING. For example, this policy will provide **NO** cover if any unit is rented through online platforms such as Airbnb, Stayz. If this applies to you, do not pay this account. For help finding another insurer, call the Insurance Council of Australia on 02 9253 5100.

1/7 \$492.96. ref 314835 Pd. 18/1/2021
2/7 \$492.96 cheque 000/02. Pd. 16/1/2021.

Payment Options



Internet: Visit aami.com.au



Phone: To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



By Mail: Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



In Person: At any Post Office in Australia.



Bill Code: 655902
Ref: 15352099067763



Direct Debit:
Call 13 22 44 to arrange payment by monthly instalments.

Telephone & Internet Banking - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction

Total Amount Payable	\$985.91
Due Date	16 January 2021
Reference Number	15352099067763

POST billpay



*4060 16012021 HSA099067763

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits applicable to your business.

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts and rewards.

Insured Address

UNIT 1 & 2 7 LINDA CT, PORTARLINGTON VIC 3223

	Last Year	This Year
Building		
Sum Insured	\$735,000	\$771,800
Base Premium	\$750.32	\$814.80
GST	\$75.03	\$81.48
Stamp Duty	\$82.54	\$89.63
Total Amount	\$907.89	\$985.91

The Total Premium payable for this year is \$985.91, which includes GST of \$81.48

if you are registered for GST purposes, your input tax credit entitlement or adjustment (whichever is applicable) is or is based on the GST amount shown above.

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

WE'RE HERE FOR YOU

As one of Australia's largest insurers, we pride ourselves on making it easy to insure your property, your possessions, and your family's future.

While we can't promise you'll never have an incident, we're here to make life simpler if you do.

To thank you for being a part of what makes AAMI special, we'd like to take this opportunity to remind you that you have access to all the benefits of AAMI Lucky Club.

AAMI LUCKY CLUB

At AAMI, we offer eligible customers exclusive access to concerts, movies, and events with the AAMI Lucky Club.



Certificate of Insurance

Date of Issue: 15 December 2020

Policy Number: HSA099067763

Page 1 of 2



Thank you for being an AAMI Strata Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct and that the amount of cover meets your needs.

We do rely on you to honestly disclose all the correct details in regards to your policy. Also please read carefully the information about our Duty of Disclosure on page 2.

If you'd like help with something, give us a call on 13 22 44.

Take care,

The AAMI Team

Insured Address

UNIT 1 & 2
7 LINDA CT.
PORTARLINGTON VIC 3223

The Insured

Owners Corp 26629 Unit 1 & 2 Linda Ct Portarlington

Period of Insurance

16 January 2021 to 11:59pm 16 January 2022

Policy Type

Strata Building

Strata Cover

Building Sum Insured: \$771,800

Legal Liability: \$20 million

Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premium® Excess:	\$750
Unoccupied Excess:	\$1,000
Water Damage Excess:	\$200
Theft or burglary by tenants or their guests excess:	\$500
Malicious acts or vandalism by tenants or their guests excess:	\$500

What You Have Told Us

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on ids@aami.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.

369AA11HOMEREG23200PRE-144-S477-1993-06

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts and rewards.

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UNIT 1 & 2 7 LINDA CT, PORTARLINGTON VIC 3223

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Building		
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AAMI LUCKY CLUB

At AAMI, we offer eligible customers exclusive access to concerts, movies, and events with the AAMI Lucky Club.



The Building

Occupied As:	Landlord
Dwelling Type:	Unit
Wall Construction:	Brick Veneer
Roof Construction:	Tile
Year Built:	Approx. 1985
Levels:	1
Lifts:	No
Balconies:	No
Pool/SPA:	No
Recreational Facilities:	No
Well maintained and in good condition:	Yes
This includes, but is not limited to, there are: no leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, walls, floors, fences, or anywhere else; no damage to foundations, walls, steps, flooring, ceilings, gates, and fences and is structurally sound; no damage from or infestation of termites, ants, vermin, or other creatures; no broken, missing glass or boarded-up windows. Refer to the PDS for further details.	
Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	No
Financed:	Yes

Security Features

You have told us the following about the security at the building:

Smoke Detectors	No
Restricted Access:	No

Insurance History

You have told us that in the past three years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to strata insurance (excluding any claims made on this policy).

Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this, please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Receive Policy Documents By Email

For your convenience you can receive your policy documents via email. If you have a Home, Contents or Car policy you can easily update your mailing preferences by logging onto aami.com.au/login. For all other policies, call us on 13 22 44.

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@aami.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.

Term Deposit Certificate

Date lodged

05 OCT 20

Customer number

22744783 / 2505

Name

VINCE GURCIULLO & CARMEN MARISA MAZZAROTTA ATF V &
C SUPERANNUATION FUND

Account number

168174274

Address

59 INGRAMS RD

RESEARCH

VIC 3095

Balance

\$ 81,440.88

Term

3 MONTHS

Interest rate


.50 %PA

Review date

05 JAN 21

Interest payment frequency

ON REVIEW


On behalf of Bendigo Bank

337 NAPIER ST
STRATHMORE
03 93742607

3041



The Bendigo Centre, Bendigo VIC 3550. Phone: **1300 236 344**
Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL No. 237879.

(1458538-1479668) (06/20) BEN301C014 (06/20)

 **Bendigo Bank**



025/02854 009175



V GURCIULLO & C M MAZZAROTTA
59 INGRAMS RD
RESEARCH VIC 3095



We've got your
back because
you've got ours

Your details at a glance

BSB number 633-000
Account number 168174274
Customer number 22744783/2505
Account title VINCE GURCIULLO & CARMEN
MARISA MAZZAROTTA ATF V & C
SUPERANNUATION FUND

Account summary

Statement period 1 Jan 2021 - 5 Jan 2021
Statement number 4
Opening balance on 1 Jan 2021 \$81,440.88
Deposits & credits \$102.37
Withdrawals & debits \$81,543.25
Closing Balance on 5 Jan 2021 \$0.00

Account details

Review date 5 Jan 2021
Interest rate 0.500%PA
Payment frequency At Review
Payment method Reinvest

Any questions?

Contact David Porter at 337 Napier St, Strathmore 3041
on 03 9374 2607, or call 1300 BENDIGO (1300 236 344).

Bendigo Term Deposit

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$81,440.88
5 Jan 21	INTEREST		102.37	81,543.25
5 Jan 21	INTEREST		0.00	81,543.25
5 Jan 21	TRANSFER 151644523	81,543.25		0.00
** ACCOUNT CLOSED **				
Transaction totals / Closing balance		\$81,543.25	\$102.37	\$0.00

704BH101 / E-2854 / S-5587 / I-11103 / 0022744783006599

21 September 2020

025/000185 009175



V GURCIULLO & C M MAZZAROTTA
59 INGRAMS RD
RESEARCH VIC 3095

Your details at a glance

Account number	00227447830000729
Customer number	0022744783/2505
Account title	V GURCIULLO & C M MAZZAROTTA MAZZAROTTA & GURCIULLO SUPERANNUATION FUND

Current investment details

Current balance	\$9,006.69
Interest due	\$4.019
Help payment	\$30.19
Interest payment method	Reinvest
Review date	5 October 2020

Reinvestment details

Balance	\$9,006.69
Reinvested	5 MONTHS
Indicative interest rate	0.50%
Next review date	5 March 2021

Special Term Deposit.

7 month term deposit.
Invest from \$5,000.

Maximum deposit amount for term deposits is \$50,000 per customer. This deposit is subject to the applicable terms and conditions.

Any questions?

Contact David Porter at 337 Napier St, Strathmore 3041 on 03 9374 2607, or call 1800 BENDIGO.

Term Deposit Review Confirmation

Please retain for taxation/personal record

Dear Trustee

Your term deposit is due for review on 5 October 2020. If you wish to renew this investment **you don't need to do a thing**. In accordance with the Bendigo Term Deposit Accounts and Facilities Terms & Conditions, we will renew your investment for the same term at an indicative interest rate of 0.50%pa (refer to the "Reinvestment details" box above). This will happen automatically unless you tell us you do not wish to renew your investment and instead withdraw the funds.

If your investment is automatically renewed, you have a 7-day grace period to let us know you have changed your mind. For instance, you may instead decide to withdraw funds from your account, increase your investment amount or change the length of your investment term. Your grace period begins the day after the review date (5 October 2020) which means you have until 12 October 2020 to make any changes to your investment. If you decide to make any changes to your investment after the grace period ends on 12 October 2020 you may receive a lower interest rate on any funds that you withdraw.

.....continued overleaf >.....

Term deposit reinvestment instructions

Review date: 5 October 2020

Customer name: V GURCIULLO & C M MAZZAROTTA

Customer number: 0022744783/2505

Account term change:

- Change term to _____ month(s) Interest frequency _____
- Withdrawal of balance and close account (see reverse) OR Partial amount to be withdrawn _____ (see reverse)
Amount to be reinvested _____
- Additional deposit (see reverse) Transfer from account number _____
- Other _____

Interest payment change:

- Reinvest Cheque To account number _____

Signed customer 1 _____ Signed customer 2 _____

Telephone (_____) _____ Date ____ / ____ / ____

549R101 / E-185 / S-373 / I-746 / 00227447830000729

21 April 2020

025/000138 009175



V GURCIULLO & C M MAZZAROTTA
59 INGRAMS RD
RESEARCH VIC 3095

Your details at a glance	
Account number	000000168174274
Customer number	0022744783/2505
Account title	VINCE GURCIULLO & CARMEN-MARISA MAZZAROTTA ATF V & C SUPERANNUATION FUND

Current investment details	
Current balance	\$80,712.90
Interest due	\$287.79
Net payment	\$287.79
Interest payment method	Reinvest
Review date	5 May 2020

Reinvestment details	
Balance	\$81,000.69
Review term	3 MONTHS
Indicative interest rate	1.00%
Next review date	5 August 2020

**Special.
Term Deposit.**

1.30% pa*

7 month term deposit.

Invest from \$5,000.

*Rates are effective as at the date of this letter and are subject to change. Interest earned is payable on maturity.

Any questions?
Contact David Porter at 337 Napier St, Strathmore 3041 on **53-9374 2607**, or call **1300 BENDIGO**.

Term Deposit Review Confirmation

Please retain for taxation/personal record

Dear Trustee

Your term deposit is due for review on 5 May 2020. If you wish to renew this investment **you don't need to do a thing**. In accordance with the Bendigo Term Deposit Accounts and Facilities Terms & Conditions, we will renew your investment for the same term at an indicative interest rate of 1.00%pa (refer to the **"Reinvestment details"** box above). This will happen automatically unless you tell us you do not wish to renew your investment and instead withdraw the funds.

If your investment is automatically renewed, you have a 7-day grace period to let us know you have changed your mind. For instance, you may instead decide to withdraw funds from your account, increase your investment amount or change the length of your investment term. Your grace period begins the day after the review date (5 May 2020) which means you have until 12 May 2020 to make any changes to your investment. If you decide to make any changes to your investment after the grace period ends on 12 May 2020 you may receive a lower interest rate on any funds that you withdraw.

...continued overleaf >

Term deposit reinvestment instructions

Review date: 5 May 2020

Customer name: V GURCIULLO & C M MAZZAROTTA

Customer number: 0022744783/2505

Account term change:

- Change term to _____ month(s) Interest frequency _____
- Withdrawal of balance and close account (see reverse) OR Partial amount to be withdrawn _____ (see reverse)
Amount to be reinvested _____
- Additional deposit (see reverse) Transfer from account number _____
- Other _____

Interest payment change:

- Reinvest Cheque To account number _____

Signed customer 1 _____

Signed customer 2 _____

Telephone () _____

Date / / _____

399RL101 / E-1386 / S-281 / I-561 / 00227447830000568

Bendigo Ultimate Account



026/02701 008175



V GURCIULLO & C M MAZZAROTTA
59 INGRAMS RD
RESEARCH VIC 3095

Your details at a glance

BSB number 633-900
Account number 151644523
Customer number 22744783/1401
Account title VINCE GURCIULLO & CARMEN
MARISA MAZZAROTTA ATF V & C
SUPERANNUATION FUND

Account summary

Statement period 30 Jun 2020 - 29 Sep 2020
Statement number 17 26
Opening balance on 30 Jun 2020 \$2,633.15
Deposits & credits \$3,094.28
Withdrawals & debits \$3,202.31
Closing Balance on 29 Sep 2020 \$2,525.12

We're changing
for the better

Introducing our new logo



Any questions?

Contact David Porter at 337 Napier St, Strathmore 3041
on 03 9374 2607, or call 1300 BENDIGO (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,633.15
30 Jun 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0982036375		532.38	3,165.53
1 Jul 20	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0982165689	1,008.14		2,157.39
15 Jul 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0985679216		532.38	2,689.77
31 Jul 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0969185481		532.38	3,222.15
3 Aug 20	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0989311059	1,008.14		2,214.01
17 Aug 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0992353337		532.38	2,746.39
31 Aug 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0985506351		432.38	3,178.77
1 Sep 20	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0995641902	1,008.14		2,170.63
3 Sep 20	CHEQUE 98	177.89		1,992.74

469BH101 / E-2701 / S-4875 / I-8945 / 0022744783026364

Bendigo Ultimate Account (continued)

Date	Transaction	Withdrawals	Deposits	Balance
16 Sep 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 8999015940		532.89	2,525.12
Transaction totals / Closing balance		\$3,202.31	\$3,094.28	\$2,525.12

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security
 For information on how to securely use your card and account please visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

48081111 / E-27101 / S-48143 / H0800 / UR22 / 448 / 0302/0304

Find out more about our new look at
bendigobank.com.au

Bendigo Ultimate Account



025/02340 009175



V GURCIULLO & C M MAZZAROTTA
59 INGRAMS RD
RESEARCH VIC 3095

Your details at a glance

BSB number 433-000
Account number 151444523
Customer number 227447831401
Account title VINCE GURCIULLO & CARMEN
MARISA MAZZAROTTA ATF V & C
SUPERANNUATION FUND

Account summary

Statement period 30 Sep 2020 - 30 Dec 2020
Statement number 27
Opening balance on 30 Sep 2020 \$2,525.12
Deposits & credits \$3,726.66
Withdrawals & debits \$5,219.06
Closing Balance on 30 Dec 2020 \$1,032.72

We've got your
back because
you've got ours



Any questions?

Contact David Porter at 337 Napier St, Strathmore 3041
on 03 9374 2607, or call 1300 BENDIGO (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$2,525.12
1 Oct 20	INTEREST		0.00	2,525.12
1 Oct 20	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0002270937	1,008.14		1,516.98
1 Oct 20	Monthly Transaction Summary			
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	Total Transaction Fees	0.70		
	ACCOUNT REBATE		0.70	
	Total Rebates		0.70	
	Net Transaction Fees for September 20	0.00		1,516.98
1 Oct 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0002423255		532.38	2,049.36
15 Oct 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0005478288		532.38	2,581.74
2 Nov 20	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0008930985	1,008.14		1,573.60
2 Nov 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0008968172		1,064.76	2,638.36

7058H101 / E-2340 / S-4745 / I-9486 / 0022744783020217

Bendigo Ultimate Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
13 Nov 20	TRANSFER 5188401100212995	888.50		1,768.86
13 Nov 20	TRANSFER 5188401100212995	888.25		880.61
17 Nov 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0012440096		532.38	1,412.99
1 Dec 20	Monthly Transaction Summary			
	IN BRANCH TRANSFERS (2 @ 1.75)	3.50		
	Total Transaction Fees	3.50		
	ACCOUNT REBATE		3.50	
	Total Rebates		3.50	
	Net Transaction Fees for November 20	0.00		1,412.99
1 Dec 20	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0015420071	1,008.14		404.85
1 Dec 20	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0015575376		532.38	937.23
3 Dec 20	CHEQUE 99	177.89		759.34
16 Dec 20	DIRECT CREDIT TRANSFER 27 Linda G.C DOWNARD RENT 0019182861		532.38	1,291.72
18 Dec 20	CHEQUE 100	259.00		1,032.72
Transaction totals / Closing balance		\$5,219.06	\$3,726.80	\$1,032.72

765BH101 / E-2940 / S-4745 / I-9490 / 0022744783020217

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

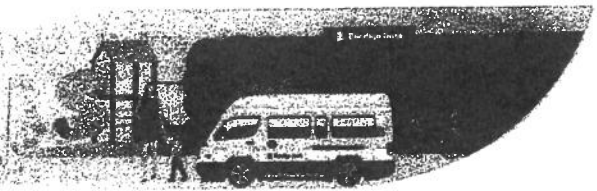
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- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Making great things happen in your community.



Bendigo Ultimate Account



025/02687 008175



V GURCIULLO & C M MAZZAROTTA
59 INGRAMS RD
RESEARCH VIC 3095

We've got your
back because
you've got ours



Your details at a glance

BSB number 633 000
Account number 1516 41523
Customer number 22744783/1401
Account title VINCE GURCIULLO & GARMEN
MARISA MAZZAROTTA ATF V & C
SUPERANNUATION FUND

Account summary

Statement period 31 Dec 2020 - 30 Mar 2021
Statement number 28
Opening balance on 31 Dec 2020 \$1,032.72
Deposits & credits \$81,737.53
Withdrawals & debits \$7,691.22
Closing Balance on 30 Mar 2021 \$78,079.03

Any questions?

Contact David Porter at 337 Napier St, Strathmore 3041
on 03 9374 2607, or call 1300 BENDIGO (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$1,032.72
1 Jan 21	Monthly Transaction Summary			
	CHEQUE WITHDRAWALS (2 @ 0.70)	1.40		
	Total Transaction Fees	1.40		
	ACCOUNT REBATE		1.40	
	Total Rebates		1.40	
	Net Transaction Fees for December 20	0.00		1,032.72
4 Jan 21	DIRECT DEBIT 63184847 SFBT MMG PERPETUAL 0022541555	1,008.14		24.58
4 Jan 21	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0022595569		532.38	558.96
5 Jan 21	TRANSFER 22744783/2505		81,543.25	82,100.21
18 Jan 21	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0025800771		532.38	82,632.59
27 Jan 21	CHEQUE 102	492.96		82,139.63
27 Jan 21	CHEQUE 103	1,595.00		80,544.63

0688BH101 / E-2687 / S-5368 / L-10531 / 0022744783023208

Bendigo Ultimate Account *(continued)*

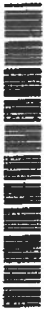
Date	Transaction	Withdrawals	Deposits	Balance
1 Feb 21	Monthly Transaction Summary			
	CHEQUE WITHDRAWALS (2 @ 0.70)	1.40		
	Total Transaction Fees	1.40		
	ACCOUNT REBATE		1.40	
	Total Rebates		1.40	
	Net Transaction Fees for January 21	0.00		80,544.63
1 Feb 21	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0028465358	1,008.14		79,536.49
1 Feb 21	DIRECT CREDIT TRANSFER 27 Linda G.C DOWNARD RENT 0028695360		532.38	80,068.87
15 Feb 21	DIRECT CREDIT TRANSFER 27 Linda G.C DOWNARD RENT 0031710960		532.38	80,601.25
22 Feb 21	CHEQUE 106	55.00		80,546.25
22 Feb 21	CHEQUE 107	273.00		80,273.25
24 Feb 21	CHEQUE 108	1,423.95		78,849.30
25 Feb 21	CHEQUE 109	177.89		78,671.41
25 Feb 21	CHEQUE 105	187.00		78,484.41
25 Feb 21	CHEQUE 104	187.00		78,297.41
25 Feb 21	CHEQUE 110	275.00		78,022.41
1 Mar 21	Monthly Transaction Summary			
	CHEQUE WITHDRAWALS (7 @ 0.70)	4.90		
	Total Transaction Fees	4.90		
	ACCOUNT REBATE		4.90	
	Total Rebates		4.90	
	Net Transaction Fees for February 21	0.00		78,022.41
1 Mar 21	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0034601488	1,008.14		77,014.27
1 Mar 21	DIRECT CREDIT TRANSFER 27 Linda G.C DOWNARD RENT 0034909986		532.38	77,546.65
16 Mar 21	DIRECT CREDIT TRANSFER 27 Linda G.C DOWNARD RENT 0038505458		532.38	78,079.03
Transaction totals / Closing balance		\$7,691.22	\$64,737.53	\$78,079.03

088BH101 / E-2697 / S-6366 / I-10532 / 0022744783023209

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Bendigo Ultimate Account



025/02418 009176



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Your details at a glance

BSB number	633-000
Account number	151644523
Customer number	22146783/1401
Account title	VINCE GURCIULLO & CARMEN MARISA MAZZAROTTA ATF V & C SUPERANNUATION FUND

Account summary

Statement period	31-Mar 2021 - 29-Jun 2021
Statement number	29
Opening balance on 31-Mar 2021	\$78,079.03
Deposits & credits	\$3,726.65
Withdrawals & debits	\$7,309.31
Closing Balance on 29-Jun 2021	\$74,496.38

Any questions?

Contact David Porter at 337 Napier St, Strathmore 3041
on 03 9374 2607, or call 1300 BENDIGO (1300 236 344).

Bendigo Ultimate Account

374BH101 / E-2418 / S-4692 / 18763 / 0022744763020471

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$78,079.03
1 Apr 21	INTEREST		0.00	78,079.03
1 Apr 21	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0042305188	1,008.14		77,070.89
1 Apr 21	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0042497301		532.38	77,603.27
15 Apr 21	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0045448488		532.38	78,135.65
30 Apr 21	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0048870412		1,064.76	79,200.41
3 May 21	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0048949053	1,008.14		78,192.27
12 May 21	CHEQUE 111	259.00		77,933.27
17 May 21	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0052108571		532.38	78,465.65
18 May 21	CHEQUE 113	1,628.00		76,837.65

Bendigo Ultimate Account (continued)

Date	Transaction	Withdrawals	Deposits	Balance
31 May 21	DIRECT CREDIT TRANSFER 27 Linda G.C.DOWNARD RENT 0055441065		532.38	77,370.03
1 Jun 21	Monthly Transaction Summary			
	CHEQUE WITHDRAWALS (2 @ 0.70)	1.40		
	Total Transaction Fees	1.40		
	ACCOUNT REBATE		1.40	
	Total Rebates		1.40	
	Net Transaction Fees for May 21	0.00		77,370.03
1 Jun 21	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0055520186	1,008.14		76,361.89
1 Jun 21	CHEQUE 114	2,220.00		74,141.89
4 Jun 21	CHEQUE 112	177.89		73,964.00
15 Jun 21	DIRECT CREDIT TRANSFER 27 Linda G.C.DOWNARD RENT 0058681473		532.38	74,496.38
Transaction totals / Closing balance		\$7,399.31	\$3,726.66	\$74,496.38

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

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Bendigo Ultimate Account



025/02686 009175



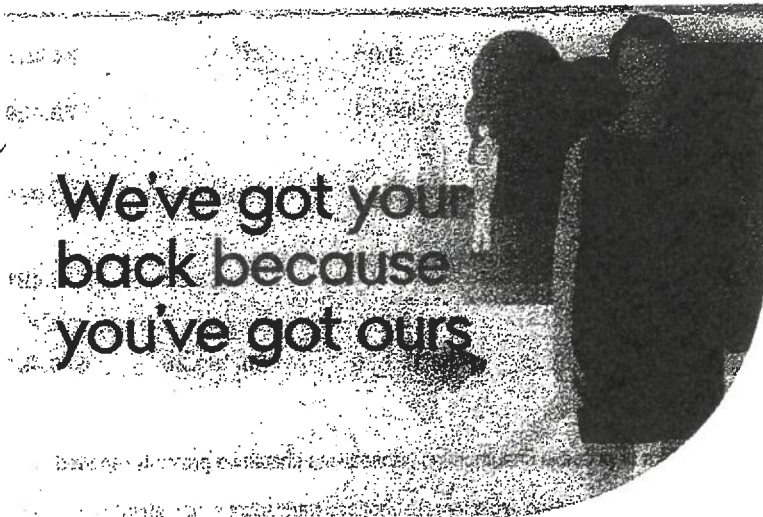
V GURCIULLO & C M MAZZAROTTA
59 INGRAMS RD
RESEARCH VIC 3095

Your details at a glance

BSB number 639-000
Account number 151644523
Customer number 22744783/401
Account title VINCE GURCIULLO & CARMEN
MARISA MAZZAROTTA ATF V & C
SUPERANNUATION FUND

Account summary

Statement period 30 Jun 2021 - 29 Sep 2021
Statement number 30
Opening balance on 30 Jun 2021 \$74,496.38
Deposits & credits \$3,194.28
Withdrawals & debits \$3,199.38
Closing Balance on 29 Sep 2021 \$74,491.28



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Any questions?

Contact David Porter at 337 Napier St, Strathmore 3041
on 03 9374 2607, or call 1300-BENDIGO (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$74,496.38
30 Jun 21	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0062148738		532.38	75,028.76
1 Jul 21	Monthly Transaction Summary			
	CHEQUE WITHDRAWALS (2 @ -0.70)	1.40		
	Total Transaction Fees	1.40		
	ACCOUNT REBATE		1.40	
	Total Rebates		1.40	
	Net Transaction Fees for June 21	0.00		75,028.76
1 Jul 21	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0062306455	1,008.14		74,020.62
14 Jul 21	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0065308121		532.38	74,553.00
2 Aug 21	DIRECT CREDIT TRANSFER 27 Linda G C DOWNARD RENT 0069205173		532.38	75,085.38
2 Aug 21	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0069175131	1,008.14		74,077.24

6709H101 / E-2686 / S-6329 / I-10657 / 0022744783023064

Bendigo Ultimate Account (continued)

Date	Transaction	Withdrawals	Deposits	Balance
16 Aug 21	DIRECT CREDIT TRANSFER 27 Linda G O DOWNARD RENT 0072494564		532.38	74,809.62
26 Aug 21	CHEQUE 115	174.96		74,434.66
1 Sep 21	Monthly Transaction Summary			
	CHEQUE WITHDRAWALS (1 @ 0.70)	0.70		
	Total Transaction Fees	0.70		
	ACCOUNT REBATE		0.70	
	Total Rebates		0.70	
	Net Transaction Fees for August 21	0.00		74,434.66
1 Sep 21	DIRECT DEBIT 63164647 SFB1 MMG PERPETUAL 0076665947	1,008.14		73,426.52
1 Sep 21	DIRECT CREDIT TRANSFER 27 Linda JUST REALTY BELL 0076203486		532.38	73,958.90
15 Sep 21	DIRECT CREDIT TRANSFER Linda Cou JUST REALTY BELL 0079417529		532.38	74,491.28
Transaction totals / Closing balance		\$3,198.38	\$3,194.28	\$74,491.28

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- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
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- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

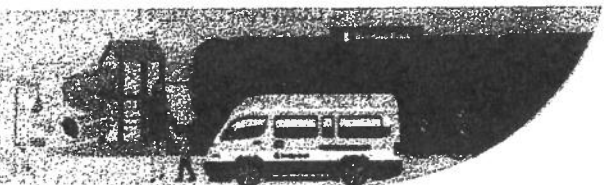
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Bendigo Term Deposit



025/01177 009175



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Your details at a glance

BSB number 639-000
Account number 168174274
Customer number 22744783/2505
Account title VINCE GURCIULLO & CARMEN
MARISA MAZZAROTTA ATF V & C
SUPERANNUATION FUND

Account summary

Statement period 1 Jul 2020 - 31 Dec 2020
Statement number 3
Opening balance on 1 Jul 2020 \$81,000.69
Deposits & credits \$440.19
Withdrawals & debits \$0.00
Closing Balance on 31 Dec 2020 \$81,440.88

Account details

Review date 5 Jan 2021
Interest rate 0.500% PA
Payment frequency At Review
Payment method Reinvest

Any questions?

Contact David Porter at 337 Napier St, Strathmore 3041
on 03 9374 2607, or call 1300 BENDIGO (1300 236 344).

Bendigo Term Deposit

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$81,000.69
5 Oct 20	INTEREST		440.19	\$81,440.88
Transaction totals / Closing balance		\$0.00	\$440.19	\$81,440.88

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

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- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

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Macquarie Bank Mortgage Solutions

ADN 46 008 593 542

Enquiries: 1800 007 712 | mortgages@macquarie.com | Opening hours: 9.30am to 7pm Monday to Friday (Sydney time)



Carmen Marisa Mazzarotta
59 Ingrams Road
RESEARCH VIC 3095

Your Macquarie Home Loan

Deposit BSB 032 854

Withdraw BSB 032 873

BPAY® Biller Code 94094

®Registered to BPAY Pty Ltd ABN 69 079 137 518
Please refer to your deposit card for your customer reference number.

Borrowers:
V & C SMSF Pty Ltd aff V & C Superannuation Fund

Statement period 01 Jul 2020 to 31 Jul 2020

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 3216467
Account Limit: \$167,884.88

Opening rate of the statement period:	5.02%	Current rate:	5.02%
Opening balance:	\$168,003.91	Closing balance:	\$167,884.88
Total debits:	\$693.19	Total credits:	\$1,008.14
Total interest:	\$693.19	Total interest YTD:	\$693.19
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Jul 2020	Opening Balance			168,003.91DR
01 Jul 2020	Direct Debit Payment		1,008.14	166,995.77DR
01 Jul 2020	Interest Charged	693.19		167,688.96DR

Mortgagee: Perpetual Limited ACN 000 431 827

Mortgage Manager: Macquarie Bank Limited ACN 008 583 542

Australian Credit Licence: 237502



Macquarie Bank Mortgage Solutions

ADN 100 544 610 | Enterprise Finance 1 800 222 222 | macquariebank.com.au | 100 Macquarie Street, Sydney NSW 2000 | 2000 100 544 610



Carmen Marisa Mazzarotta
59 Ingrams Road
RESEARCH VIC 3095

Your Macquarie Home Loan

Deposit BSB 032 854

Withdraw BSB 032 873

BPAY® Biller Code 94094

®Registered to BPAY Pty Ltd ABN 69 079 137 518
Please refer to your deposit card for your customer reference number.

Borrowers:
V & C SMSF Pty Ltd aff V & C Superannuation Fund

Statement period 01 Aug 2020 to 31 Aug 2020

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 63164647
Account Limit: \$167,690.06

Opening rate of the statement period:	5.02%	Current rate:	5.02%
Opening balance:	\$167,688.96	Closing balance:	\$167,441.90
Total debits:	\$761.08	Total credits:	\$1,008.14
Total interest:	\$761.08	Total interest YTD:	\$1,454.27
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Aug 2020	Opening Balance			167,688.96DR
03 Aug 2020	Direct Debit Payment		1,008.14	166,680.82DR
03 Aug 2020	Interest Charged	761.08		167,441.90DR

Mortgagee: Perpetual Limited ACN 000 431 827

Mortgage Manager: Macquarie Bank Limited ACN 008 583 542

Australian Credit Licence: 237502



Macquarie Bank Mortgage Solutions

ABN 47 008 883 817

Enquiries 1800 017 022

macquariebank.com.au

Opening hours: 9:00am to 7pm (Monday to Friday) (Sydney time)

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Deposit BSB 032 854

Withdraw BSB 032 873

BPAY® Biller Code 94094

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Carmen Marisa Mazzarotta
59 Ingrams Road
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Borrowers:

V & C SMSF Pty Ltd at V & C Superannuation Fund

Statement period 01 Sep 2020 to 30 Sep 2020

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 63164647
Account Limit: \$167,394.30

Opening rate of the statement period:	5.02%	Current rate:	5.02%
Opening balance:	\$167,441.90	Closing balance:	\$167,101.60
Total debits:	\$667.84	Total credits:	\$1,008.14
Total interest:	\$667.84	Total interest YTD:	\$2,122.11
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Sep 2020	Opening Balance			167,441.90DR
01 Sep 2020	Direct Debit Payment		1,008.14	166,433.76DR
01 Sep 2020	Interest Charged	667.84		167,101.60DR

Mortgagee: Perpetual Limited ACN 000 431 827

Mortgage Manager: Macquarie Bank Limited ACN 008 583 542
Australian Credit Licence: 237502



Macquarie Bank Mortgage Solutions

ABN 40 008 583 542

Enquiries: 1800 017 722 | mortgages@macquarie.com | Opening hours: 9.30am to 2pm Monday to Friday (Sydney time)



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Deposit BSB 032 854

Withdraw BSB 032 873

BPAY® Biller Code 94094

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Borrowers:

V & C SMSF Pty Ltd at V & C Superannuation Fund

Statement period 01 Oct 2020 to 31 Oct 2020

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 63164647
Account Limit: \$167,097.24

Opening rate of the statement period:	5.02%	Current rate:	5.02%
Opening balance:	\$167,101.60	Closing balance:	\$166,782.93
Total debits:	\$689.47	Total credits:	\$1,008.14
Total interest:	\$689.47	Total interest YTD:	\$2,811.58
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Oct 2020	Opening Balance			167,101.60DR
01 Oct 2020	Direct Debit Payment		1,008.14	166,093.46DR
01 Oct 2020	Interest Charged	689.47		166,782.93DR
Mortgagee:	Perpetual Limited		ACN 000 431 827	
Mortgage Manager:	Macquarie Bank Limited		ACN 008 583 542	
Australian Credit Licence	237502			



Macquarie Bank Mortgage Solutions

ABN 0 009 583 542

Enquiries 1800 607 722 | www.macquarie.com.au | Opening hours: 9:00am to 5:00pm Monday to Friday (Sydney time)



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Deposit BSB 032 854

Withdraw BSB 032 873

BPAY® Biller Code 94094

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Borrowers:

V & C SMSF Pty Ltd at V & C Superannuation Fund

Statement period 01 Nov 2020 to 30 Nov 2020

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 63164647
Account Limit: \$166,798.87

Opening rate of the statement period:	5.02%	Current rate:	5.02%
Opening balance:	\$166,782.93	Closing balance:	\$166,508.82
Total debits:	\$734.03	Total credits:	\$1,008.14
Total interest:	\$734.03	Total interest YTD:	\$3,545.61
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Nov 2020	Opening Balance			166,782.93DR
02 Nov 2020	Direct Debit Payment		1,008.14	165,774.79DR
02 Nov 2020	Interest Charged	734.03		166,508.82DR
Mortgagee:	Perpetual Limited		ACN 000 431 827	
Mortgage Manager:	Macquarie Bank Limited		ACN 008 583 542	
Australian Credit Licence	237502			



Macquarie Bank Mortgage Solutions

ABN 44 000 583 542

Enquiries: 1800 007 722 (in Australia) / macquariebank.com.au Opening hours: 9:30am to 5pm Monday to Friday (Sydney time)



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RESEARCH VIC 3095

Your Macquarie Home Loan

Deposit BSB 032 854

Withdraw BSB 032 873

BPAY® Biller Code 94094

®Registered to BPAY Pty Ltd ABN 69 079 137 518
Please refer to your deposit card for your customer reference number.

Borrowers:

V & C SMSF Pty Ltd atf V & C Superannuation Fund

Statement period 01 Dec 2020 to 31 Dec 2020

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 63164647
Account Limit: \$166,499.19

Opening rate of the statement period:

5.02%

Current rate:

5.02%

Opening balance:

\$166,508.82

Closing balance:

\$166,164.80

Total debits:

\$664.12

Total credits:

\$1,008.14

Total interest:

\$664.12

Total interest YTD:

\$4,209.73

Total fees:

\$0.00

Account funds available:

\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Dec 2020	Opening Balance			166,508.82DR
01 Dec 2020	Direct Debit Payment		1,008.14	165,500.68DR
01 Dec 2020	Interest Charged	664.12		166,164.80DR

Mortgagee: Perpetual Limited ACN 000 431 827

Mortgage Manager: Macquarie Bank Limited ACN 008 583 542
Australian Credit Licence 237502



Macquarie Bank Mortgage Solutions

ABN 43 008 583 542

Enquiries: 1800 007 777 | macquarie.com.au | Opening hours: 8:30am to 5pm Monday to Friday (Sydney time)



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Deposit BSB 032 854

Withdraw BSB 032 873

BPAY® Biller Code 94094

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Borrowers:

V & C SMSF Pty Ltd at V & C Superannuation Fund

Statement period 01 Jan 2021 to 31 Jan 2021

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 63164647

Account Limit: \$166,198.19

Opening rate of the statement period:

5.02%

Current rate:

5.02%

Opening balance:

\$166,164.80

Closing balance:

\$165,933.67

Total debits:

\$777.01

Total credits:

\$1,008.14

Total interest:

\$777.01

Total interest YTD:

\$4,986.74

Total fees:

\$0.00

Account funds available:

\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Jan 2021	Opening Balance			166,164.80DR
04 Jan 2021	Direct Debit Payment		1,008.14	165,156.66DR
04 Jan 2021	Interest Charged	777.01		165,933.67DR

Mortgagee: Perpetual Limited ACN 000 431 827

Mortgage Manager: Macquarie Bank Limited ACN 008 583 542
Australian Credit Licence 237502



Macquarie Bank Mortgage Solutions

ABN 16 100 583 740

Freemove 180 010 221 | mortgages.macquarie.com.au

Operated from: 800 Queen St, Sydney NSW



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59 Ingrams Road
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Deposit BSB 032 854

Withdraw BSB 032 873

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Borrowers:

V & C SMSF Pty Ltd aff V & C Superannuation Fund

Statement period 01 Feb 2021 to 28 Feb 2021

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 63164647

Account Limit: \$165,895.86

Opening rate of the

statement period:

5.02%

Current rate:

5.02%

Opening balance:

\$165,933.67

Closing balance:

\$165,564.53

Total debits:

\$639.00

Total credits:

\$1,008.14

Total interest:

\$639.00

Total interest YTD:

\$5,625.74

Total fees:

\$0.00

Account funds available:

\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Feb 2021	Opening Balance			165,933.67DR
01 Feb 2021	Direct Debit Payment		1,008.14	164,925.53DR
01 Feb 2021	Interest Charged	639.00		165,564.53DR
Mortgagee:	Perpetual Limited		ACN 000 431 827	
Mortgage Manager:	Macquarie Bank Limited		ACN 008 583 542	
Australian Credit Licence	237502			



Macquarie Bank Mortgage Solutions

ABN 45 000 583 542

Macquarie Bank Limited ABN 68 009 937 722 | macquariebank.com.au

Operating hours: 9:30am to 5pm Monday to Friday (Sydney time)



Carmen Marisa Mazzarotta
59 Ingrams Road
RESEARCH VIC 3095

Your Macquarie Home Loan

Deposit BSB 032 854

Withdraw BSB 032 873

BPAY® Biller Code 94094

®Registered to BPAY Pty Ltd ABN 69 079 137 518
Please refer to your deposit card for your customer reference number.

Borrowers:

V & C SMSF Pty Ltd at V & C Superannuation Fund

Statement period 01 Mar 2021 to 31 Mar 2021

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 68164647
Account Limit: \$165,592.20

Opening rate of the statement period:	5.02%	Current rate:	5.02%
Opening balance:	\$165,564.53	Closing balance:	\$165,193.97
Total debits:	\$637.58	Total credits:	\$1,008.14
Total interest:	\$637.58	Total interest YTD:	\$6,263.32
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Mar 2021	Opening Balance			165,564.53DR
01 Mar 2021	Direct Debit Payment		1,008.14	164,556.39DR
01 Mar 2021	Interest Charged	637.58		165,193.97DR
Mortgagee:	Perpetual Limited		ACN 000 431 827	
Mortgage Manager:	Macquarie Bank Limited		ACN 008 583 542	
Australian Credit Licence	237502			



Macquarie Bank Mortgage Solutions

ABN 45 108 583 542

Enquire 1800 67 732 | mortgages@macquarie.com | Open Monday - Friday 9am - 5pm Monday - Friday 9am - 5pm



Carmen Marisa Mazzarotta
59 Ingrams Road
RESEARCH VIC 3095

Your Macquarie Home Loan

Deposit BSB 032 854

Withdraw BSB 032 873

BPAY[®] Biller Code 94094

[®]Registered to BPAY Pty Ltd ABN 69 079 137 618
Please refer to your deposit card for your customer reference number.

Borrowers:
V & C SMSF Pty Ltd, atf V & C Superannuation Fund

Statement period 01 Apr 2021 to 30 Apr 2021

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 63164647
Account Limit: \$165,287.21

Opening rate of the statement period:	5.02%	Current rate:	5.02%
Opening balance:	\$165,193.97	Closing balance:	\$164,890.14
Total debits:	\$704.31	Total credits:	\$1,008.14
Total interest:	\$704.31	Total interest YTD:	\$6,967.63
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Apr 2021	Opening Balance			165,193.97DR
01 Apr 2021	Direct Debit Payment		1,008.14	164,185.83DR
01 Apr 2021	Interest Charged	704.31		164,890.14DR
Mortgagee:	Perpetual Limited		ACN 000 431 827	
Mortgage Manager:	Macquarie Bank Limited		ACN 008 583 542	
Australian Credit Licence	237502			



Macquarie Bank Mortgage Solutions

ABN 40 008 083 944

Enquiries: 1300 094 722 | mortgagesolutions.com.au | Operating hours: 9.30am to 5pm Mon-Fri in Sydney time



Carmen Marisa Mazzarotta
59 Ingrams Road
RESEARCH VIC 3095

Your Macquarie Home Loan

Deposit BSB 183-712

Withdraw BSB 183-711

BPAY® Biller Code 94094

®Registered to BPAY Pty Ltd ABN 69 079 137 516
Please refer to your deposit card for your
customer reference number.

Borrowers:

V & C SMSF Pty Ltd atf V & C Superannuation Fund

Statement period 01 May 2021 to 31 May 2021

Page 1 of 2

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 63164647
Account Limit: \$164,980.88

Opening rate of the statement period:	5.02%	Current rate:	5.02%
Opening balance:	\$164,890.14	Closing balance:	\$164,607.70
Total debits:	\$725.70	Total credits:	\$1,008.14
Total interest:	\$725.70	Total interest YTD:	\$7,693.33
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 May 2021	Opening Balance			164,890.14DR
03 May 2021	Direct Debit Payment		1,008.14	163,882.00DR
03 May 2021	Interest Charged	725.70		164,607.70DR
Mortgagee:		Perpetual Limited		ACN-000 431-827
Mortgage Manager:		Macquarie Bank Limited		ACN 008 583 542
Australian Credit Licence		237502		



Macquarie Bank Mortgage Solutions

ABN 49 300 863 042

1300 300 863 042 | macquarie.com.au | Open 9am to 5pm Monday to Friday (Sydney time)



Carmen Marisa Mazzarotta
59 Ingrams Road
RESEARCH VIC 3095

Your Macquarie Home Loan

Deposit BSB 183-712

Withdraw BSB 183-711

BPAY® Biller Code 94094

®Registered to BPAY Pty Ltd ABN 69 079 137 518
Please refer to your deposit card for your customer reference number.

Borrowers:

V & C SMSF Pty Ltd atf V & C Superannuation Fund

Statement period 01 Jun 2021 to 30 Jun 2021

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 63164647

Account Limit: \$164,673.20

Opening rate of the statement period:

5.02%

Current rate:

5.02%

Opening balance:

\$164,607.70

Closing balance:

\$164,256.10

Total debits:

\$656.54

Total credits:

\$1,008.14

Total interest:

\$656.54

Total interest YTD:

\$8,349.87

Total fees:

\$0.00

Account funds available:

\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Jun 2021	Opening Balance			164,607.70DR
01 Jun 2021	Direct Debit Payment		1,008.14	163,599.56DR
01 Jun 2021	Interest Charged	656.54		164,256.10DR

Mortgagee: Perpetual Limited ACN 000 431 827

Mortgage Manager: Macquarie Bank Limited ACN 008 583 542

Australian Credit Licence: 237502

V & C Superannuation Fund

Audit Trail

As at 30 June 2021

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2021	290 0001	C	2	TD	81,543.25	-
30/06/2021	290 0001	C	3	RENT	13,741.88	-
30/06/2021	290 0001	C	4	LOAN	-	12,097.68
30/06/2021	290 0001	C	5	PRO FEES	-	3,597.00
30/06/2021	290 0001	C	6	R & M	-	2,495.00
30/06/2021	290 0001	C	7	LAND TAX	-	1,757.75
30/06/2021	290 0001	C	8	RATES	-	1,423.95
30/06/2021	290 0001	C	9	WATER	-	711.56
30/06/2021	290 0001	C	10	ATO	-	518.00
30/06/2021	290 0001	C	11	INSURANCE	-	492.96
30/06/2021	290 0001	C	12	ASIC	-	328.00
30/06/2021	290 0007	C	13	td int	102.37	-
30/06/2021	290 0007	C	14	td int	-	102.37
30/06/2021	290 0007	C	15	loan int	-	8,349.87
30/06/2021	290 0007	C	16	loan int 1	8,349.87	-
30/06/2021	611 0001	C	17	RENT	-	13,741.88
30/06/2021	801 0011	C	18	PRO FEES	3,597.00	-
30/06/2021	808 0018	C	19	R & M	2,495.00	-
30/06/2021	808 0011	C	20	LAND TAX	1,757.75	-
30/06/2021	808 0016	C	21	RATES	1,423.95	-
30/06/2021	808 0023	C	22	WATER	711.56	-
30/06/2021	801 0019	C	24	ASIC	328.00	-
30/06/2021	801 0019	C	25	ATO	518.00	-
30/06/2021	808 0009	C	26	INSURANCE	492.96	-
30/06/2021	201 0001	C	27	TD	-	81,543.25
30/06/2021	808 0010	C	28	loan int	8,349.87	-
30/06/2021	495 0001	C	29	loan int 1	-	8,349.87
30/06/2021	495 0001	C	30	LOAN	12,097.68	-
30/06/2021	601 0001	C	31	td int	-	102.37
30/06/2021	201 0001	C	32	td int	102.37	-
30/06/2021	860 0008	J	1	Deferred tax expense	16,900.00	-
30/06/2021	450 0006	J	1	Provision for deferred tax	-	16,900.00
30/06/2021	211 0001	J	1	Unrealised market movement	169,000.00	-
30/06/2021	780 0013	J	1	Unrealised market movement - Property	-	169,000.00

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.

V & C Superannuation Fund Capital Gains Analysis (2017)

For the year ended 30 June 2017

Account Number	Account Description	Investment Code	Date Acquired	Units	Highest Price	Highest Market Value	Highest Price Date	Purchase/Sale	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets										
211 0001	Property - Unit 2/7 Linda Court, Portarlington		1/02/2014	0.0000	0.00	54,832.61	30/06/2021	Discount	29,000.00	25,832.61
211 0001	Property - Unit 2/7 Linda Court, Portarlington		8/05/2014	0.0000	0.00	171,483.79	30/06/2021	Discount	90,694.75	80,789.04
211 0001	Property - Unit 2/7 Linda Court, Portarlington		8/05/2014	0.0000	0.00	348,612.22	30/06/2021	Discount	184,374.85	164,237.37
211 0001	Property - Unit 2/7 Linda Court, Portarlington		9/05/2014	0.0000	0.00	1,829.86	30/06/2021	Discount	967.78	862.08
211 0001	Property - Unit 2/7 Linda Court, Portarlington		14/05/2014	0.0000	0.00	467.97	30/06/2021	Discount	247.50	220.47
211 0001	Property - Unit 2/7 Linda Court, Portarlington		8/05/2014	0.0000	0.00	1,773.55	30/06/2021	Discount	936.00	835.55
						<u>579,000.00</u>			<u>306,222.88</u>	<u>272,777.12</u>
	TOTALS					<u><u>579,000.00</u></u>			<u><u>306,222.88</u></u>	<u><u>272,777.12</u></u>
	GRAND TOTAL									<u><u>272,777.12</u></u>

The Capital Gains Tax Relief measures allow an unsegregated super fund with members affected by the transfer balance cap or TRIS pension integrity measures, to apply CGT relief to all eligible assets as at 30 June 2017.
This fund does not contain any active pensioners as at 30 June 2017.