



# Callander SMSF Contributions Summary Report

For The Period 01 July 2020 - 30 June 2021

## Peter Andrew Callander

Date of Birth:	Provided
Age:	38 (at year end)
Member Code:	CALPET00001A
Total Super Balance*1 as at 30/06/2020:	229,803.70

<b>Contributions Summary</b>	<b>2021</b>	<b>2020</b>
<b>Concessional Contribution</b>		
Employer	17,471.64	9,163.95
	17,471.64	9,163.95
<b>Total Contributions</b>	17,471.64	9,163.95

I, PETER ANDREW CALLANDER, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2020 to 30/06/2021.

\_\_\_\_\_  
PETER ANDREW CALLANDER

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

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Callander SMSF

# Contributions Summary Report

For The Period 01 July 2020 - 30 June 2021

## Tiffany Elizabeth Callander

Date of Birth: Provided  
Age: 29 (at year end)  
Member Code: CALTIF00001A  
Total Super Balance\*<sup>1</sup> as at 30/06/2020: 36,160.66

<b>Contributions Summary</b>	<b>2021</b>	<b>2020</b>
<b>Concessional Contribution</b>		
Employer	3,918.48	3,509.46
	<u>3,918.48</u>	<u>3,509.46</u>
<b>Non-Concessional Contribution</b>		
Personal - Non-Concessional	1,484.42	1,376.24
	<u>1,484.42</u>	<u>1,376.24</u>
<b>Total Contributions</b>	<u>5,402.90</u>	<u>4,885.70</u>

I, TIFFANY ELIZABETH CALLANDER, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2020 to 30/06/2021.

\_\_\_\_\_  
TIFFANY ELIZABETH CALLANDER

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

# Contributions Breakdown Report

For The Period 01 July 2020 - 30 June 2021



## Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Callander, Peter Andrew	Provided	37	229,803.70	17,471.64	0.00	0.00	0.00	17,471.64
Callander, Tiffany Elizabeth	Provided	28	36,160.66	3,918.48	1,484.42	0.00	0.00	5,402.90
<b>All Members</b>				<b>21,390.12</b>	<b>1,484.42</b>	<b>0.00</b>	<b>0.00</b>	<b>22,874.54</b>

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

## Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Callander, Peter Andrew	Concessional	17,471.64	65,836.05	48,364.41 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Callander, Tiffany Elizabeth	Concessional	3,918.48	46,490.54	42,572.06 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	1,484.42	100,000.00	98,515.58 Below Cap

## Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
Callander, Peter Andrew							
Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	9,163.95	17,471.64	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	15,836.05	7,528.36	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	40,836.05	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	50,000.00	66,836.05	48,364.41 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	229,803.70	

Callander, Tiffany Elizabeth

Concessional Contribution Cap	N/A	N/A	N/A	N/A	25,000.00	25,000.00
Concessional Contribution	N/A	N/A	N/A	N/A	3,918.48	3,918.48
Unused Concessional Contribution	N/A	N/A	N/A	N/A	21,081.52	21,081.52
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	21,490.54	21,490.54
Maximum Cap Available	N/A	N/A	N/A	N/A	25,000.00	42,572.06 Below Cap
Total Super Balance	N/A	N/A	N/A	N/A	0.00	36,160.66

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Callander, Peter Andrew	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Callander, Tiffany Elizabeth	N/A	0.00	0.00	1,376.24	1,484.42	N/A	Bring Forward Not Triggered

**Callander, Peter Andrew**

Date	Transaction Description	Contribution Type	Ledger Data			SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
06/07/2020	SuperChoice P/L PC030720- 042261740 50	Employer	508.89				Employer	DEPARTMENT OF EDUCATION	508.89		
20/07/2020	SuperChoice P/L PC170720- 054201266 50	Employer	678.51				Employer	DEPARTMENT OF EDUCATION	678.51		
03/08/2020	SuperChoice P/L PC310720- 093663629 50	Employer	678.51				Employer	DEPARTMENT OF EDUCATION	678.51		
14/08/2020	SuperChoice P/L PC130820- 000725436 50	Employer	678.51				Employer	DEPARTMENT OF EDUCATION	678.51		
31/08/2020	SuperChoice P/L PC280820- 018894048 50	Employer	678.51				Employer	DEPARTMENT OF EDUCATION	678.51		
14/09/2020	SuperChoice P/L PC110920- 079217544 50	Employer	678.51				Employer	DEPARTMENT OF EDUCATION	678.51		
28/09/2020	SuperChoice P/L PC250920- 088134062 50	Employer	678.51				Employer	DEPARTMENT OF EDUCATION	678.51		
12/10/2020	SuperChoice P/L PC091020- 093563878 50	Employer	678.51				Employer	DEPARTMENT OF EDUCATION	678.51		



26/10/2020	SuperChoice P/L PC231020- 004223538 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
09/11/2020	SuperChoice P/L PC061120- 012226661 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
23/11/2020	SuperChoice P/L PC201120- 022869406 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
07/12/2020	SuperChoice P/L PC041220- 060459931 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
21/12/2020	SuperChoice P/L PC181220- 060473993 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
29/12/2020	SuperChoice P/L PC241220- 074790215 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
18/01/2021	SuperChoice P/L PC150121- 068794924 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
01/02/2021	SuperChoice P/L PC290121- 012587310 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
15/02/2021	SuperChoice P/L PC120221- 012600558 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
01/03/2021	SuperChoice P/L PC260221- 012614071 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
15/03/2021	SuperChoice P/L PC120321- 012627475 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
29/03/2021	SuperChoice P/L PC260321- 012640412 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
12/04/2021	SuperChoice P/L PC090421- 012653894 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
26/04/2021	SuperChoice P/L PC230421- 090276194 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
10/05/2021	SuperChoice P/L PC070521- 088303395 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
24/05/2021	SuperChoice P/L PC210521- 042606385 50	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51
07/06/2021	SuperChoice P/L	Employer	678.51	678.51	DEPARTMENT OF EDUCATION	Employer	678.51

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042620941 50	Employer	678.51	0.00	0.00	0.00
21/06/2021	SuperChoice P/L PC180621- 051699025 50	678.51	0.00	0.00	0.00
<b>Total - Callander, Peter Andrew</b>		<b>17,471.64</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

DEPARTMENT OF EDUCATION	Employer	678.51	0.00	0.00	0.00
<b>Total - Callander, Peter Andrew</b>		<b>17,471.64</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Callander, Tiffany Elizabeth**

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
10/07/2020	SuperChoice P/L PC090720- 077255543 50	Employer	956.34				Employer	QUEENSLAND HEALTH	956.34		
10/07/2020	SuperChoice P/L PC090720- 077255543 50	Personal - Non-Concessional		375.03			Personal - Non-Concessional	QUEENSLAND HEALTH		375.03	
24/07/2020	SuperChoice P/L PC230720- 054204731 50	Employer	273.24				Employer	QUEENSLAND HEALTH	273.24		
24/07/2020	SuperChoice P/L PC230720- 054204731 50	Personal - Non-Concessional		107.15			Personal - Non-Concessional	QUEENSLAND HEALTH		107.15	
08/01/2021	SuperChoice P/L PC070121- 074802223 50	Employer	117.10				Employer	QUEENSLAND HEALTH	117.10		
08/01/2021	SuperChoice P/L PC070121- 074802223 50	Personal - Non-Concessional		45.92			Personal - Non-Concessional	QUEENSLAND HEALTH		45.92	
22/01/2021	SuperChoice P/L PC210121- 068798685 50	Employer	195.17				Employer	QUEENSLAND HEALTH	195.17		
22/01/2021	SuperChoice P/L PC210121- 068798685 50	Personal - Non-Concessional		76.54			Personal - Non-Concessional	QUEENSLAND HEALTH		76.54	
05/02/2021	SuperChoice P/L PC040221- 012591646 50	Employer	195.17				Employer	QUEENSLAND HEALTH	195.17		
05/02/2021	SuperChoice P/L PC040221- 012591646 50	Personal - Non-Concessional		76.54			Personal - Non-Concessional	QUEENSLAND HEALTH		76.54	
19/02/2021	SuperChoice P/L PC180221- 012604492 50	Employer	221.44				Employer	QUEENSLAND HEALTH	221.44		

19/02/2021	SuperChoice P/L PC180221- 012604492 50	Personal - Non- Concessional	83.42	203.94	83.42	Personal - Non- Concessional	QUEENSLAND HEALTH	203.94	83.42
05/03/2021	SuperChoice P/L PC040321- 012618023 50	Employer		203.94		Employer	QUEENSLAND HEALTH	203.94	
05/03/2021	SuperChoice P/L PC040321- 012618023 50	Personal - Non- Concessional	79.98		79.98	Personal - Non- Concessional	QUEENSLAND HEALTH		79.98
19/03/2021	SuperChoice P/L PC180321- 012630855 50	Employer		203.94		Employer	QUEENSLAND HEALTH	203.94	
19/03/2021	SuperChoice P/L PC180321- 012630855 50	Personal - Non- Concessional	79.98		79.98	Personal - Non- Concessional	QUEENSLAND HEALTH		79.98
06/04/2021	SuperChoice P/L PC010421- 012644929 50	Employer		203.94		Employer	QUEENSLAND HEALTH	203.94	
06/04/2021	SuperChoice P/L PC010421- 012644929 50	Personal - Non- Concessional	79.98		79.98	Personal - Non- Concessional	QUEENSLAND HEALTH		79.98
16/04/2021	SuperChoice P/L PC150421- 012657851 50	Employer		203.94		Employer	QUEENSLAND HEALTH	203.94	
16/04/2021	SuperChoice P/L PC150421- 012657851 50	Personal - Non- Concessional	79.98		79.98	Personal - Non- Concessional	QUEENSLAND HEALTH		79.98
30/04/2021	SuperChoice P/L PC290421- 090279605 50	Employer		289.82		Employer	QUEENSLAND HEALTH	289.82	
30/04/2021	SuperChoice P/L PC290421- 090279605 50	Personal - Non- Concessional	79.98		79.98	Personal - Non- Concessional	QUEENSLAND HEALTH		79.98
14/05/2021	SuperChoice P/L PC130521- 042597045 50	Employer		203.94		Employer	QUEENSLAND HEALTH	203.94	
14/05/2021	SuperChoice P/L PC130521- 042597045 50	Personal - Non- Concessional	79.98		79.98	Personal - Non- Concessional	QUEENSLAND HEALTH		79.98
28/05/2021	SuperChoice P/L PC270521- 042610614 50	Employer		242.62		Employer	QUEENSLAND HEALTH	242.62	
28/05/2021	SuperChoice P/L PC270521- 042610614 50	Personal - Non- Concessional	79.98		79.98	Personal - Non- Concessional	QUEENSLAND HEALTH		79.98
11/06/2021	SuperChoice P/L PC100621- 051688690 50	Employer		203.94		Employer	QUEENSLAND HEALTH	203.94	
11/06/2021	SuperChoice P/L	Personal - Non- Concessional	79.98		79.98	Personal - Non- Concessional	QUEENSLAND HEALTH		79.98

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25/06/2021	051688690 50	SuperChoice P/L PC240621-	Employer	203.94	QUEENSLAND HEALTH	Employer	203.94	
		051703661 50						
25/06/2021		SuperChoice P/L PC240621-	Personal - Non- Concessional	79.98	QUEENSLAND HEALTH	Personal - Non- Concessional	79.98	
		051703661 50						
<b>Total - Callander, Tiffany Elizabeth</b>				<b>3,918.48</b>			<b>3,918.48</b>	<b>1,484.4</b>
				<b>0.00</b>				<b>0.00</b>

<b>Total for All Members</b>				<b>21,390.12</b>			<b>1,484.42</b>	<b>0.00</b>
								<b>0.00</b>

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Brand new build

Callander SMSF  
 Rental Summary  
 29 McConnell Esplanade, Strathpine Qld 4500  
 1st rented 02/04/2020

01-31 July 2020

Statement Number	Gross Rent	Advertising	Cleaning	Gardening	Letting fees	Property Agent fees	R&M	Stationery, Postage etc	Net Rent	Bankings
5	900				495	69.3		99	231.2	
6	3909		675	358.8		173.25	511.5	5.5	2184.95	2416.15
7	1800					138.6		5.5	1655.9	1655.9
8	1800					138.6		5.5	1655.9	1655.9
9	1800					138.6		5.5	1655.9	1655.9
10	2250					173.25		5.5	2071.25	2071.25
11	1800					138.6		5.5	1655.9	1655.9
12	4311.85					331.65		5.5	3974.7	3974.7
13	2250			103		173.25		5.5	2071.25	2071.25
14	1800					138.6		5.5	1552.9	1552.9
15	1966.72					138.6		5.5	1822.62	1822.62
16	2250					173.25	99	5.5	1972.25	1972.25
		0	0	675	461.8	495	0	709.5	66	22504.72
	26837.57	0	0	675	461.8	495	0	709.5	66	22504.72

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**OWNERSHIP STATEMENT - Callander Property PTY LTD**

Callander Property Pty LTD  
 17 Moorinya Circuit  
 Pimpama, QLD, 4209

Tax Invoice - Statement 5

STATEMENT PERIOD	30/06/2020 - 31/07/2020
OPENING BALANCE	\$0.00
<b>TOTAL PAYMENTS</b>	<b>\$0.00</b>

RESIDENTIAL

29 McConnell Esplanade, Strathpine, QLD 4500

**INCOME**

Jakob Byrne & Brittney McHugh Status:  
 Rent \$450.00 Weekly Paid To 10/06/2020  
 Moved Out 25/06/2020 Charge To 19/07/2020

Rebecca Rosser & Stephen Gardner Status:  
 Rent \$450.00 Weekly Paid To 2/08/2020

Rent - Paid from 20/07/2020 to 02/08/2020 (Effective 02/08/2020)

MONEY OUT	MONEY IN
	\$900.00
	\$900.00

**EXPENSE**

Smoke Alarm Integrity (Inv: BGC65158)  
 Annual Smoke Alarm (GST Paid: \$9.00)  
 Letting Fees (GST Paid: \$45.00)  
 Management Fee (GST Paid: \$6.30)

\$99.00	
\$495.00	
\$69.30	
\$663.30	
(Incl GST: \$60.30)	
<b>BALANCE: \$236.70</b>	

**Ownership Contributions & Expenses**

**EXPENSE**

Administration Fee (GST Paid: \$0.50)

MONEY OUT	MONEY IN
\$5.50	
\$5.50	
(Incl GST: \$0.50)	

**CONTRIBUTION**

	\$0.00
<b>BALANCE: -\$5.50</b>	

Ownership Account Balance

**\$231.20**

**TOTAL OWNERSHIP PAYMENTS**

**\$0.00**

**Withheld Funds**

Withheld

**WITHHELD**

\$231.20

**BALANCE: \$231.20**

Balance Carried Forward

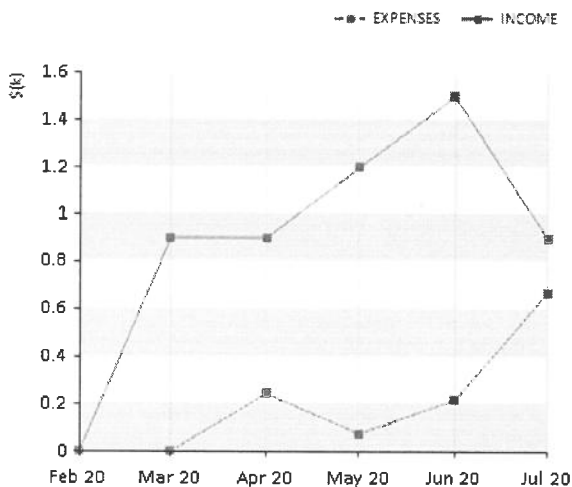
**\$231.20**

**Outstanding Invoices**

DUE DATE	CREDITOR	PROPERTY	DESCRIPTION	AMOUNT
10/07/2020	The Commercials	29 McConnell Esplanade, Strathpine	Full Bond & Carpet Clean	\$675.00
10/07/2020	Low's Yard Property Solutions	29 McConnell Esplanade, Strathpine	Maintenance	\$350.00
20/07/2020	RealEasy Constructions	29 McConnell Esplanade, Strathpine	Maintenance	\$511.50
20/07/2020	Low's Yard Property Solutions	29 McConnell Esplanade, Strathpine	Cut two keys	\$8.80
<b>TOTAL OUTSTANDING</b>				<b>\$1,545.30</b>

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	EXPENSES	INCOME	PAYMENTS
Feb 20	\$0.00	\$0.00	\$0.00
Mar 20	\$0.00	\$900.00	\$0.00
Apr 20	\$244.80	\$900.00	\$655.20
May 20	\$74.80	\$1,200.00	\$825.20
Jun 20	\$218.90	\$1,500.00	\$2,481.10
Jul 20	\$668.80	\$900.00	\$0.00
<b>AVERAGE</b>	<b>\$201.22</b>	<b>\$900.00</b>	<b>\$660.25</b>

**OWNERSHIP STATEMENT - Callander Property PTY LTD**

Callander Property Pty LTD  
 17 Moorinya Circuit  
 Pimpama, QLD, 4209

Tax Invoice - Statement 6

STATEMENT PERIOD	31/07/2020 - 1/09/2020
OPENING BALANCE	\$231.20
<b>TOTAL PAYMENTS</b>	<b>\$2,416.15</b>

RESIDENTIAL

29 McConnell Esplanade, Strathpine, QLD 4500

MONEY OUT      MONEY IN

**INCOME**

Jakob Byrne & Brittney McHugh Status:

Rent \$450.00 Weekly Paid To 10/06/2020  
 Moved Out 25/06/2020 Charge To 19/07/2020

break lease fee (Inv: 87315, \$495.00, GST Paid: \$45.00)		\$495.00
reimbursement to owner for bond clean (Inv: 93803, \$675.00, GST Paid: \$0.00)		\$675.00
Repairs from bond (Inv: 93804, \$350.00, GST Paid: \$0.00)		\$350.00
Water bill - 2/4/2020 - 26/6/2020 (Inv: 87297, \$143.67, GST Paid: \$0.00)		\$139.00

Rebecca Rosser & Stephen Gardner Status:

Rent \$450.00 Weekly Paid To 6/09/2020

Rent - Paid from 03/08/2020 to 09/08/2020 (Effective 09/08/2020)		\$450.00
Rent - Paid from 10/08/2020 to 16/08/2020 (Effective 16/08/2020)		\$450.00
Rent - Paid from 17/08/2020 to 23/08/2020 (Effective 23/08/2020)		\$450.00
Rent - Paid from 24/08/2020 to 30/08/2020 (Effective 30/08/2020)		\$450.00
Rent - Paid from 31/08/2020 to 06/09/2020 (Effective 06/09/2020)		\$450.00
		<b>\$3,909.00</b>
		(Incl GST: \$45.00)

**EXPENSE**

Low's Yard Property Solutions (Inv: 19862) Maintenance (GST Paid: \$31.82)	\$350.00	
Low's Yard Property Solutions (Inv: 19906) Cut two keys (GST Paid: \$0.80)	\$8.80	
RealEasy Constructions (Inv: 1180) Maintenance (GST Paid: \$46.50)	\$511.50	
The Commercials (Inv: 10788) Full Bond & Carpet Clean (GST Paid: \$61.36)	\$675.00	
Management Fee (GST Paid: \$3.15)	\$34.65	
Management Fee (GST Paid: \$3.15)	\$34.65	
Management Fee (GST Paid: \$3.15)	\$34.65	
Management Fee (GST Paid: \$3.15)	\$34.65	
Management Fee (GST Paid: \$3.15)	\$34.65	
	<b>\$1,718.55</b>	



29 McConnell Esplanade, Strathpine, QLD 4500

MONEY OUT	MONEY IN
(Incl GST: \$156.23)	
<b>BALANCE: \$2,190.45</b>	

**Ownership Summary**

**INCOME**

MONEY OUT	MONEY IN
	\$0.00

**EXPENSE**

Administration Fee (GST Paid: \$0.50)

\$5.50	
\$5.50	
(Incl GST: \$0.50)	

**CONTRIBUTION**

	\$0.00
<b>BALANCE: -\$5.50</b>	

**Ownership Account Balance**

**\$2,416.15**

**Ownership Payments**

1/09/2020 EFT to account Callander SMSF Pty LTD Callander SMSF  
 Macquarie Bank Limited (182-512 XXXX 9292)

MONEY OUT	MONEY IN
\$2,416.15	

**TOTAL OWNERSHIP PAYMENTS**

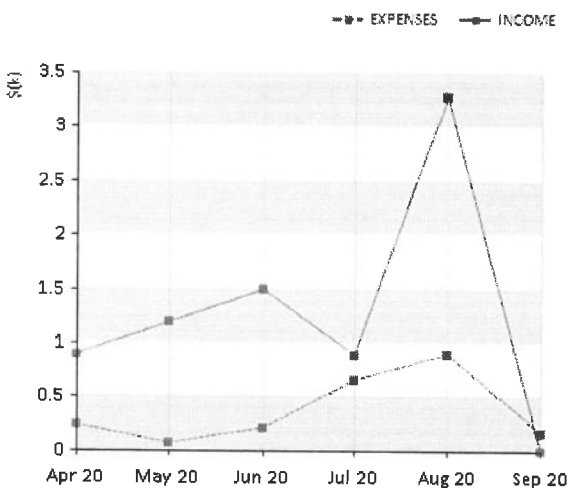
**\$2,416.15**

**Balance Carried Forward**

**\$0.00**

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	EXPENSES	INCOME	PAYMENTS
Apr 20	\$244.80	\$900.00	\$655.20
May 20	\$74.80	\$1,200.00	\$825.20
Jun 20	\$218.90	\$1,500.00	\$2,481.10
Jul 20	\$668.80	\$900.00	\$0.00
Aug 20	\$911.30	\$3,275.00	\$0.00
Sep 20	\$178.75	\$0.00	\$2,416.15
<b>AVERAGE</b>	<b>\$382.89</b>	<b>\$1,295.83</b>	<b>\$1,062.94</b>

**OWNERSHIP STATEMENT - Callander Property PTY LTD**

Callander Property Pty LTD  
 17 Moorinya Circuit  
 Pimpama, QLD, 4209

Tax Invoice - Statement 7

STATEMENT PERIOD	1/09/2020 - 30/09/2020
OPENING BALANCE	\$0.00
<b>TOTAL PAYMENTS</b>	<b>\$1,655.90</b>

RESIDENTIAL

29 McConnell Esplanade, Strathpine, QLD 4500

**INCOME**

Rebecca Rosser & Stephen Gardner Status:

Rent \$450.00 Weekly Paid To 4/10/2020

Rent - Paid from 07/09/2020 to 13/09/2020 (Effective 13/09/2020)

Rent - Paid from 14/09/2020 to 20/09/2020 (Effective 20/09/2020)

Rent - Paid from 21/09/2020 to 27/09/2020 (Effective 27/09/2020)

Rent - Paid from 28/09/2020 to 04/10/2020 (Effective 04/10/2020)

MONEY OUT

MONEY IN

\$450.00

\$450.00

\$450.00

\$450.00

\$1,800.00

**EXPENSE**

Management Fee (GST Paid: \$3.15)

\$34.65

Management Fee (GST Paid: \$3.15)

\$34.65

Management Fee (GST Paid: \$3.15)

\$34.65

Management Fee (GST Paid: \$3.15)

\$34.65

\$138.60

(Incl GST: \$12.60)

**BALANCE: \$1,661.40**

**Ownership Summary**

MONEY OUT

MONEY IN

**INCOME**

\$0.00

**EXPENSE**

Administration Fee (GST Paid: \$0.50)

\$5.50

\$5.50

(Incl GST: \$0.50)

**CONTRIBUTION**

\$0.00

**BALANCE: -\$5.50**

**Ownership Account Balance**

**\$1,655.90**

**Ownership Payments**

30/09/2020 EFT to account Callander SMSF Pty LTD Callander SMSF  
 Macquarie Bank Limited (182-512 XXXX 9292)

**MONEY OUT**

\$1,655.90

**MONEY IN**

**TOTAL OWNERSHIP PAYMENTS**

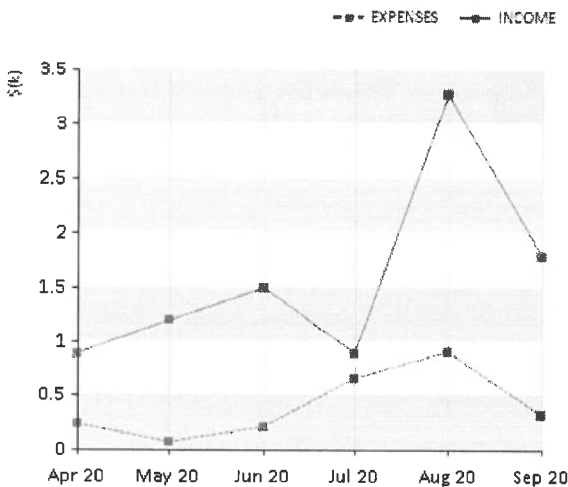
**\$1,655.90**

**Balance Carried Forward**

**\$0.00**

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	EXPENSES	INCOME	PAYMENTS
Apr 20	\$244.80	\$900.00	\$655.20
May 20	\$74.80	\$1,200.00	\$825.20
Jun 20	\$218.90	\$1,500.00	\$2,481.10
Jul 20	\$668.80	\$900.00	\$0.00
Aug 20	\$911.30	\$3,275.00	\$0.00
Sep 20	\$322.85	\$1,800.00	\$4,072.05
<b>AVERAGE</b>	<b>\$406.91</b>	<b>\$1,595.83</b>	<b>\$1,338.93</b>

**OWNERSHIP STATEMENT - Callander Property PTY LTD**

Callander Property Pty LTD  
 17 Moorinya Circuit  
 Pimpama, QLD, 4209

Tax Invoice - Statement 8

STATEMENT PERIOD	30/09/2020 - 2/11/2020
OPENING BALANCE	\$0.00
<b>TOTAL PAYMENTS</b>	<b>\$1,655.90</b>

RESIDENTIAL

29 McConnell Esplanade, Strathpine, QLD 4500

**INCOME**

Rebecca Rosser & Stephen Gardner Status:

Rent \$450.00 Weekly Paid To 1/11/2020

- Rent - Paid from 05/10/2020 to 11/10/2020 (Effective 11/10/2020)
- Rent - Paid from 12/10/2020 to 18/10/2020 (Effective 18/10/2020)
- Rent - Paid from 19/10/2020 to 25/10/2020 (Effective 25/10/2020)
- Rent - Paid from 26/10/2020 to 01/11/2020 (Effective 01/11/2020)

MONEY OUT

MONEY IN

\$450.00  
 \$450.00  
 \$450.00  
 \$450.00  
**\$1,800.00**

**EXPENSE**

- Management Fee (GST Paid: \$3.15)
- Management Fee (GST Paid: \$3.15)
- Management Fee (GST Paid: \$3.15)
- Management Fee (GST Paid: \$3.15)

\$34.65  
 \$34.65  
 \$34.65  
 \$34.65  
**\$138.60**  
 (Incl GST: \$12.60)

**BALANCE: \$1,661.40**

**Ownership Contributions & Expenses**

**EXPENSE**

- Administration Fee (GST Paid: \$0.50)

\$5.50  
 \$5.50  
 (Incl GST: \$0.50)

**CONTRIBUTION**

\$0.00

**BALANCE: -\$5.50**

**Ownership Account Balance**

**\$1,655.90**

2-9

**Ownership Payments**

2/11/2020 EFT to account Callander SMSF Pty LTD Callander SMSF  
 Macquarie Bank Limited (182-512 XXXX 9292)

**MONEY OUT**

\$1,655.90

**MONEY IN**

**TOTAL OWNERSHIP PAYMENTS**

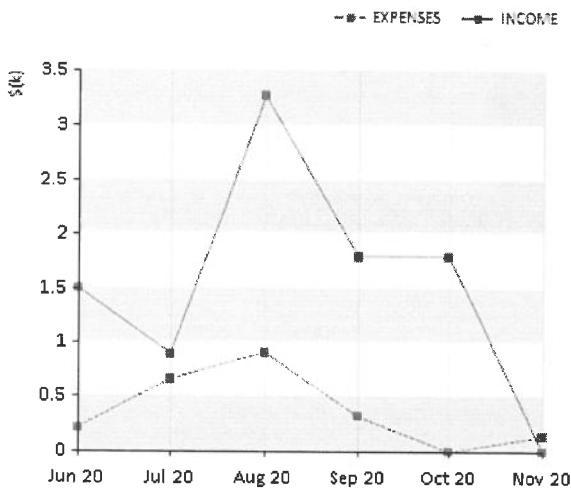
**\$1,655.90**

**Balance Carried Forward**

**\$0.00**

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	<b>EXPENSES</b>	<b>INCOME</b>	<b>PAYMENTS</b>
Jun 20	\$218.90	\$1,500.00	\$2,481.10
Jul 20	\$668.80	\$900.00	\$0.00
Aug 20	\$911.30	\$3,275.00	\$0.00
Sep 20	\$322.85	\$1,800.00	\$4,072.05
Oct 20	\$0.00	\$1,800.00	\$0.00
Nov 20	\$144.10	\$0.00	\$1,655.90
<b>AVERAGE</b>	<b>\$377.66</b>	<b>\$1,545.83</b>	<b>\$1,368.18</b>

**OWNERSHIP STATEMENT - Callander Property PTY LTD**

Callander Property Pty LTD  
 17 Moorinya Circuit  
 Pimpama, QLD, 4209

Tax Invoice - Statement 9

STATEMENT PERIOD	2/11/2020 - 30/11/2020
OPENING BALANCE	\$0.00
<b>TOTAL PAYMENTS</b>	<b>\$1,655.90</b>

RESIDENTIAL

29 McConnell Esplanade, Strathpine, QLD 4500

**INCOME**

Rebecca Rosser & Stephen Gardner Status:

Rent \$450.00 Weekly Paid To 29/11/2020

Rent - Paid from 02/11/2020 to 08/11/2020 (Effective 08/11/2020)

Rent - Paid from 09/11/2020 to 15/11/2020 (Effective 15/11/2020)

Rent - Paid from 16/11/2020 to 22/11/2020 (Effective 22/11/2020)

Rent - Paid from 23/11/2020 to 29/11/2020 (Effective 29/11/2020)

MONEY OUT

MONEY IN

\$450.00

\$450.00

\$450.00

\$450.00

\$1,800.00

**EXPENSE**

Management Fee (GST Paid: \$3.15)

\$34.65

Management Fee (GST Paid: \$3.15)

\$34.65

Management Fee (GST Paid: \$3.15)

\$34.65

Management Fee (GST Paid: \$3.15)

\$34.65

\$138.60

(Incl GST: \$12.60)

**BALANCE: \$1,661.40**

**Ownership Contributions & Expenses**

**EXPENSE**

Administration Fee (GST Paid: \$0.50)

\$5.50

\$5.50

(Incl GST: \$0.50)

**CONTRIBUTION**

\$0.00

**BALANCE: -\$5.50**

**Ownership Account Balance**

**\$1,655.90**

**Ownership Payments**

30/11/2020 EFT to account Callander SMSF Pty LTD Callander SMSF  
 Macquarie Bank Limited (182-512 XXXX 9292)

**MONEY OUT**

\$1,655.90

**MONEY IN**

**TOTAL OWNERSHIP PAYMENTS**

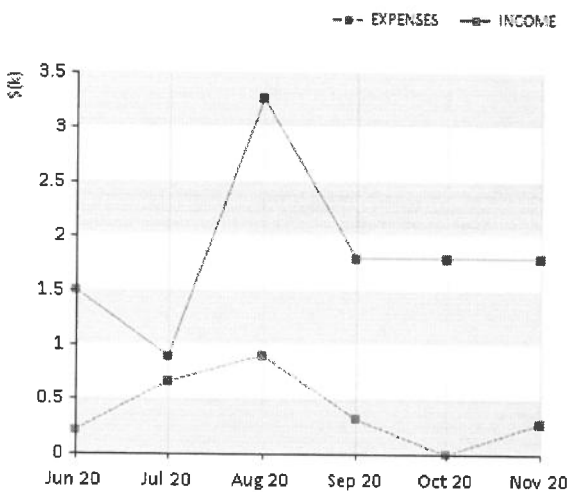
**\$1,655.90**

**Balance Carried Forward**

**\$0.00**

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	EXPENSES	INCOME	PAYMENTS
Jun 20	\$218.90	\$1,500.00	\$2,481.10
Jul 20	\$668.80	\$900.00	\$0.00
Aug 20	\$911.30	\$3,275.00	\$0.00
Sep 20	\$322.85	\$1,800.00	\$4,072.05
Oct 20	\$0.00	\$1,800.00	\$0.00
Nov 20	\$288.20	\$1,800.00	\$3,311.80
<b>AVERAGE</b>	<b>\$401.68</b>	<b>\$1,845.83</b>	<b>\$1,644.16</b>

**OWNERSHIP STATEMENT - Callander Property PTY LTD**

Callander Property Pty LTD  
 17 Moorinya Circuit  
 Pimpama, QLD, 4209

Tax Invoice - Statement 10

STATEMENT PERIOD	30/11/2020 - 31/12/2020
OPENING BALANCE	\$0.00
<b>TOTAL PAYMENTS</b>	<b>\$2,071.25</b>

RESIDENTIAL

29 McConnell Esplanade, Strathpine, QLD 4500

**INCOME**

Rebecca Rosser & Stephen Gardner Status:

Rent \$450.00 Weekly Paid To 3/01/2021

Rent - Paid from 30/11/2020 to 06/12/2020 (Effective 06/12/2020)

Rent - Paid from 07/12/2020 to 13/12/2020 (Effective 13/12/2020)

Rent - Paid from 14/12/2020 to 20/12/2020 (Effective 20/12/2020)

Rent - Paid from 21/12/2020 to 27/12/2020 (Effective 27/12/2020)

Rent - Paid from 28/12/2020 to 03/01/2021 (Effective 03/01/2021)

MONEY OUT

MONEY IN

\$450.00

\$450.00

\$450.00

\$450.00

\$450.00

\$2,250.00

**EXPENSE**

Management Fee (GST Paid: \$3.15)

\$34.65

Management Fee (GST Paid: \$3.15)

\$34.65

Management Fee (GST Paid: \$3.15)

\$34.65

Management Fee (GST Paid: \$3.15)

\$34.65

Management Fee (GST Paid: \$3.15)

\$34.65

\$173.25

(Incl GST: \$15.75)

**BALANCE: \$2,076.75**

**Ownership Contributions & Expenses**

**EXPENSE**

Administration Fee (GST Paid: \$0.50)

\$5.50

\$5.50

(Incl GST: \$0.50)

**CONTRIBUTION**

\$0.00

**BALANCE: -\$5.50**

**Ownership Account Balance**

**\$2,071.25**

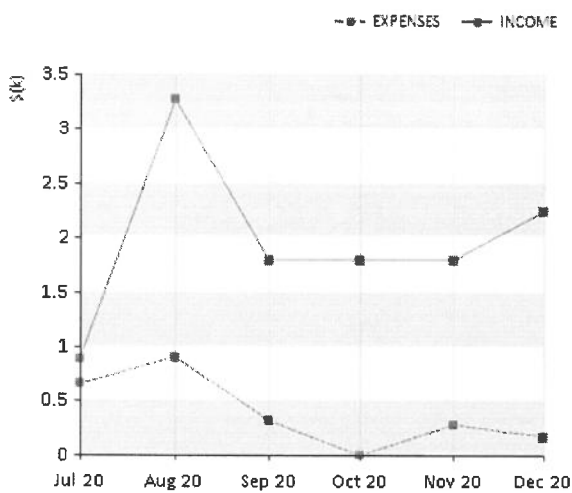


2.13

Ownership Payments	MONEY OUT	MONEY IN
31/12/2020 EFT to account Callander SMSF Pty LTD Callander SMSF Macquarie Bank Limited (182-512 XXXX 9292)	\$2,071.25	
<b>TOTAL OWNERSHIP PAYMENTS</b>		<b>\$2,071.25</b>
<b>Balance Carried Forward</b>		<b>\$0.00</b>

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Jul 20	\$668.80	\$900.00	\$0.00
Aug 20	\$911.30	\$3,275.00	\$0.00
Sep 20	\$322.85	\$1,800.00	\$4,072.05
Oct 20	\$0.00	\$1,800.00	\$0.00
Nov 20	\$288.20	\$1,800.00	\$3,311.80
Dec 20	\$178.75	\$2,250.00	\$2,071.25
<b>AVERAGE</b>	\$394.98	\$1,970.83	\$1,575.85

**OWNERSHIP STATEMENT - Callander Property PTY LTD**

Callander Property Pty LTD  
 17 Moorinya Circuit  
 Pimpama, QLD, 4209

Tax Invoice - Statement 11

STATEMENT PERIOD	31/12/2020 - 1/02/2021
OPENING BALANCE	\$0.00
<b>TOTAL PAYMENTS</b>	<b>\$1,655.90</b>

RESIDENTIAL

29 McConnell Esplanade, Strathpine, QLD 4500

**INCOME**

Rebecca Rosser & Stephen Gardner Status:  
 Rent \$450.00 Weekly Paid To 31/01/2021

	MONEY OUT	MONEY IN
Rent - Paid from 04/01/2021 to 10/01/2021 (Effective 10/01/2021)		\$450.00
Rent - Paid from 11/01/2021 to 17/01/2021 (Effective 17/01/2021)		\$450.00
Rent - Paid from 18/01/2021 to 24/01/2021 (Effective 24/01/2021)		\$450.00
Rent - Paid from 25/01/2021 to 31/01/2021 (Effective 31/01/2021)		\$450.00
		<b>\$1,800.00</b>

**EXPENSE**

Management Fee (GST Paid: \$3.15)	\$34.65	
Management Fee (GST Paid: \$3.15)	\$34.65	
Management Fee (GST Paid: \$3.15)	\$34.65	
Management Fee (GST Paid: \$3.15)	\$34.65	
	\$138.60	
	(Incl GST: \$12.60)	
		<b>BALANCE: \$1,661.40</b>

**Ownership Contributions & Expenses**

**EXPENSE**

Administration Fee (GST Paid: \$0.50)	\$5.50	
	\$5.50	
	(Incl GST: \$0.50)	

**CONTRIBUTION**

		\$0.00
		<b>BALANCE: -\$5.50</b>

**Ownership Account Balance** **\$1,655.90**

2.15

**Ownership Payments**

1/02/2021 EFT to account Callander SMSF Pty LTD Callander SMSF  
 Macquarie Bank Limited (182-512 XXXX 9292)

**MONEY OUT**

**MONEY IN**

\$1,655.90

**TOTAL OWNERSHIP PAYMENTS**

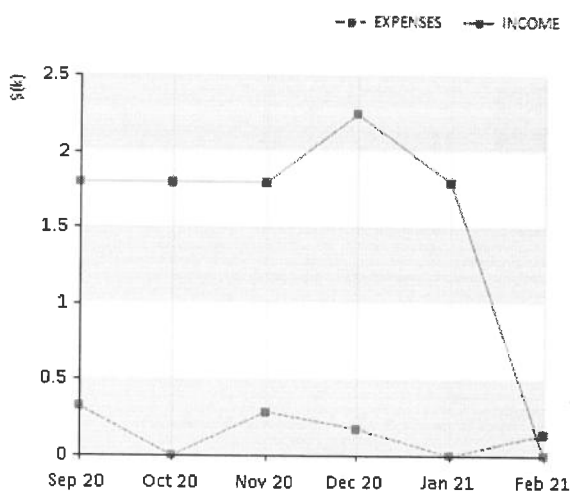
**\$1,655.90**

**Balance Carried Forward**

**\$0.00**

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	EXPENSES	INCOME	PAYMENTS
Sep 20	\$322.85	\$1,800.00	\$4,072.05
Oct 20	\$0.00	\$1,800.00	\$0.00
Nov 20	\$288.20	\$1,800.00	\$3,311.80
Dec 20	\$178.75	\$2,250.00	\$2,071.25
Jan 21	\$0.00	\$1,800.00	\$0.00
Feb 21	\$144.10	\$0.00	\$1,655.90
<b>AVERAGE</b>	<b>\$155.65</b>	<b>\$1,575.00</b>	<b>\$1,851.83</b>

## OWNERSHIP STATEMENT #12 - Callander Property PTY LTD

Callander Property Pty LTD  
17 Moorinya Circuit  
Pimpama, QLD, 4209

STATEMENT PERIOD	1/02/2021 - 1/03/2021
OWNERSHIP ID:	2948
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$3,974.70</b>

### TAX INVOICE

#### RENT INCOME SUMMARY FOR PERIOD

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
29 McConnell Esplanade	Jakob Byrne & Brittney McHugh	\$450.00/W	02/04/20 - 19/07/20	19/07/20	\$0.00	<b>\$2,507.14</b>
<i>Moved Out on 25/06/2020; Charge to 19/07/2020</i>						
29 McConnell Esplanade	Rebecca Rosser & Stephen Gardner	\$450.00/W	01/02/21 - 28/02/21	28/02/21	\$0.00	<b>\$1,800.00</b>
<b>Total rent for period</b>						<b>TOTAL \$4,307.14</b>

#### PROPERTY INCOME, EXPENSES & OWNERSHIP CONTRIBUTIONS

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
05/02/2021	29 McConnell Esplanade	Inv:124572, \$0.04, Compensation to Owner	\$0.00		<b>\$0.04</b>
05/02/2021	29 McConnell Esplanade	Inv:87297, \$143.67, Water bill - 2/4/2020 - 26/6/2020	\$0.00		<b>\$4.67</b>
<b>SUBTOTAL</b>				<b>\$0.00</b>	<b>\$4.71</b>
<b>Total for property expenses &amp; ownership contributions</b>				<b>TOTAL</b>	<b>\$4.71</b>

#### TOTAL FEES PAID/CREDITED IN PERIOD

Fee	GST Paid	MONEY OUT	MONEY IN
Administration Fee	\$0.50	<b>\$5.50</b>	
Residential Management Fee	\$30.15	<b>\$331.65</b>	
<b>SUBTOTAL</b>		<b>\$337.15</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$337.15</b>

#### OWNERSHIP PAYMENTS

Date	Description	MONEY OUT	MONEY IN
------	-------------	-----------	----------

2.17

1/03/2021 EFT to account Callander SMSF Pty LTD Callander SMSF  
 Macquarie Bank Limited (182-512 XXXX 9292)

\$3,974.70

**SUBTOTAL \$3,974.70 \$0.00**

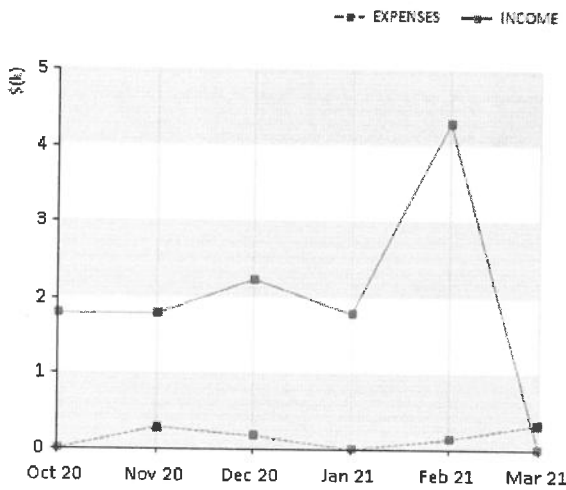
**Total ownership payments TOTAL -\$3,974.70**

**CLOSING (CARRIED FORWARD) BALANCE**

**TOTAL \$0.00**

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	EXPENSES	INCOME	PAYMENTS
Oct 20	\$0.00	\$1,800.00	\$0.00
Nov 20	\$288.20	\$1,800.00	\$3,311.80
Dec 20	\$178.75	\$2,250.00	\$2,071.25
Jan 21	\$0.00	\$1,800.00	\$0.00
Feb 21	\$139.43	\$4,307.18	\$1,655.90
Mar 21	\$337.15	\$0.00	\$3,974.70
<b>AVERAGE</b>	<b>\$157.26</b>	<b>\$1,992.86</b>	<b>\$1,835.61</b>

## OWNERSHIP STATEMENT #13 - Callander Property PTY LTD

Callander Property Pty LTD  
17 Moorinya Circuit  
Pimpama, QLD, 4209

STATEMENT PERIOD	1/03/2021 - 31/03/2021
OWNERSHIP ID:	2948
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$2,071.25</b>

### TAX INVOICE

#### RENT INCOME SUMMARY FOR PERIOD

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
29 McConnell Esplanade	Rebecca Rosser & Stephen Gardner	\$450.00/W	01/03/21 - 04/04/21	04/04/21	\$0.00	<b>\$2,250.00</b>
<b>Total rent for period</b>						<b>TOTAL \$2,250.00</b>

#### TOTAL FEES PAID/CREDITED IN PERIOD

Fee	GST Paid	MONEY OUT	MONEY IN
Administration Fee	\$0.50	\$5.50	
Residential Management Fee	\$15.75	\$173.25	
<b>SUBTOTAL</b>		<b>\$178.75</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$178.75</b>

#### OWNERSHIP PAYMENTS

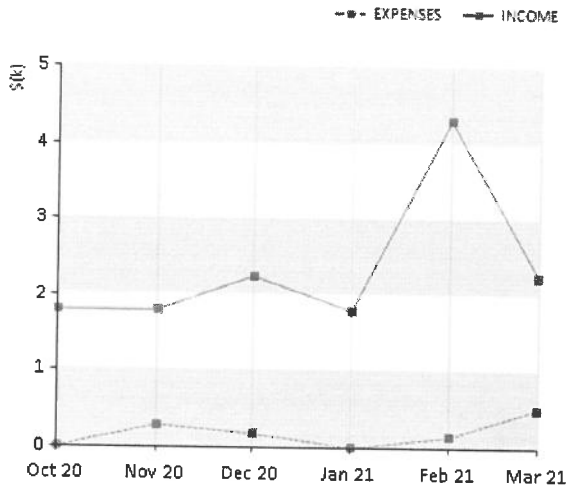
Date	Description	MONEY OUT	MONEY IN
31/03/2021	EFT to account Callander SMSF Pty LTD Callander SMSF Macquarie Bank Limited (182-512 XXXX 9292)	\$2,071.25	
<b>SUBTOTAL</b>		<b>\$2,071.25</b>	<b>\$0.00</b>
<b>Total ownership payments</b>		<b>TOTAL</b>	<b>-\$2,071.25</b>

#### CLOSING (CARRIED FORWARD) BALANCE

**TOTAL \$0.00**

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	EXPENSES	INCOME	PAYMENTS
Oct 20	\$0.00	\$1,800.00	\$0.00
Nov 20	\$288.20	\$1,800.00	\$3,311.80
Dec 20	\$178.75	\$2,250.00	\$2,071.25
Jan 21	\$0.00	\$1,800.00	\$0.00
Feb 21	\$139.43	\$4,307.18	\$1,655.90
Mar 21	\$515.90	\$2,250.00	\$6,045.95
<b>AVERAGE</b>	<b>\$187.05</b>	<b>\$2,367.86</b>	<b>\$2,180.82</b>

**OWNERSHIP STATEMENT #14 - Callander Property PTY LTD**

Callander Property Pty LTD  
 17 Moorinya Circuit  
 Pimpama, QLD, 4209

STATEMENT PERIOD	31/03/2021 - 30/04/2021
OWNERSHIP ID:	2948
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$1,552.90</b>

**TAX INVOICE**

**RENT INCOME SUMMARY FOR PERIOD**

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
29 McConnell Esplanade	Rebecca Rosser & Stephen Gardner	\$450.00/W	05/04/21 - 02/05/21	02/05/21	\$0.00	<b>\$1,800.00</b>
<b>Total rent for period</b>						<b>TOTAL \$1,800.00</b>

**PROPERTY INCOME, EXPENSES & OWNERSHIP CONTRIBUTIONS**

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
13/04/2021	29 McConnell Esplanade	Low's Yard Property Solutions (Inv: IV00000021142) FRONT DOOR LOCK	\$9.36	\$103.00	
<b>SUBTOTAL</b>				<b>\$103.00</b>	<b>\$0.00</b>
<b>Total for property expenses &amp; ownership contributions</b>				<b>TOTAL</b>	<b>-\$103.00</b>

**TOTAL FEES PAID/CREDITED IN PERIOD**

Fee	GST Paid	MONEY OUT	MONEY IN
Administration Fee	\$0.50	\$5.50	
Residential Management Fee	\$12.60	\$138.60	
<b>SUBTOTAL</b>		<b>\$144.10</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$144.10</b>

**OWNERSHIP PAYMENTS**

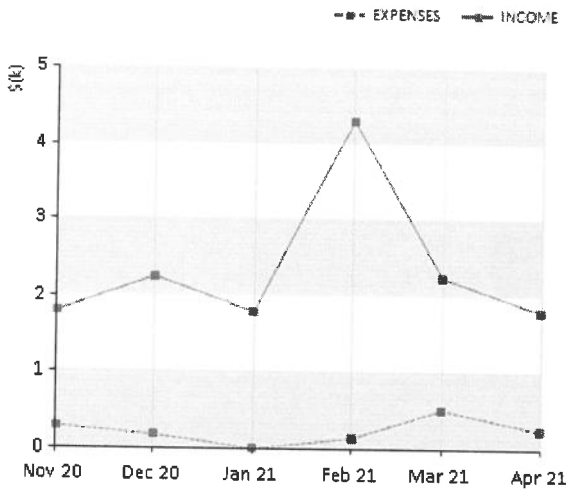
Date	Description	MONEY OUT	MONEY IN
30/04/2021	EFT to account Callander SMSF Pty LTD Callander SMSF Macquarie Bank Limited (182-512 XXXX 9292)	\$1,552.90	
<b>SUBTOTAL</b>		<b>\$1,552.90</b>	<b>\$0.00</b>
<b>Total ownership payments</b>		<b>TOTAL</b>	<b>-\$1,552.90</b>



<b>CLOSING (CARRIED FORWARD) BALANCE</b>	
<b>TOTAL</b>	<b>\$0.00</b>

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	<b>EXPENSES</b>	<b>INCOME</b>	<b>PAYMENTS</b>
Nov 20	\$288.20	\$1,800.00	\$3,311.80
Dec 20	\$178.75	\$2,250.00	\$2,071.25
Jan 21	\$0.00	\$1,800.00	\$0.00
Feb 21	\$139.43	\$4,307.18	\$1,655.90
Mar 21	\$515.90	\$2,250.00	\$6,045.95
Apr 21	\$247.10	\$1,800.00	\$1,552.90
<b>AVERAGE</b>	<b>\$228.23</b>	<b>\$2,367.86</b>	<b>\$2,439.63</b>

## OWNERSHIP STATEMENT #15 - Callander Property PTY LTD

Callander Property Pty LTD  
 17 Moorinya Circuit  
 Pimpama, QLD, 4209

STATEMENT PERIOD	30/04/2021 - 31/05/2021
OWNERSHIP ID:	2948
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$1,822.62</b>

### TAX INVOICE

#### RENT INCOME SUMMARY FOR PERIOD

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
29 McConnell Esplanade	Rebecca Rosser & Stephen Gardner	\$450.00/W	03/05/21 - 30/05/21	30/05/21	\$0.00	<b>\$1,800.00</b>
<b>Total rent for period</b>						<b>TOTAL \$1,800.00</b>

#### PROPERTY INCOME, EXPENSES & OWNERSHIP CONTRIBUTIONS

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
20/05/2021	29 McConnell Esplanade	Inv:141093, \$166.72, Water Usage: 21.01.21 - 21.04.21 44KL	\$0.00		<b>\$166.72</b>
<b>SUBTOTAL</b>				<b>\$0.00</b>	<b>\$166.72</b>
<b>Total for property expenses &amp; ownership contributions</b>				<b>TOTAL</b>	<b>\$166.72</b>

#### TOTAL FEES PAID/CREDITED IN PERIOD

Fee	GST Paid	MONEY OUT	MONEY IN
Administration Fee	\$0.50	\$5.50	
Residential Management Fee	\$12.60	\$138.60	
<b>SUBTOTAL</b>		<b>\$144.10</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$144.10</b>

#### OWNERSHIP PAYMENTS

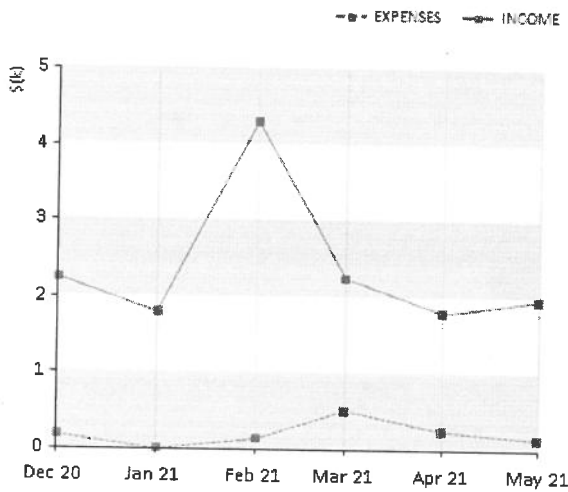
Date	Description	MONEY OUT	MONEY IN
31/05/2021	EFT to account Callander SMSF Pty LTD Callander SMSF Macquarie Bank Limited (182-512 XXXX 9292)	<b>\$1,822.62</b>	
<b>SUBTOTAL</b>		<b>\$1,822.62</b>	<b>\$0.00</b>
<b>Total ownership payments</b>		<b>TOTAL</b>	<b>-\$1,822.62</b>

**CLOSING (CARRIED FORWARD) BALANCE**

<b>TOTAL</b>	<b>\$0.00</b>
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**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	EXPENSES	INCOME	PAYMENTS
Dec 20	\$178.75	\$2,250.00	\$2,071.25
Jan 21	\$0.00	\$1,800.00	\$0.00
Feb 21	\$139.43	\$4,307.18	\$1,655.90
Mar 21	\$515.90	\$2,250.00	\$6,045.95
Apr 21	\$247.10	\$1,800.00	\$1,552.90
May 21	\$144.10	\$1,966.72	\$1,822.62
<b>AVERAGE</b>	<b>\$204.21</b>	<b>\$2,395.65</b>	<b>\$2,191.44</b>

## OWNERSHIP STATEMENT #16 - Callander Property PTY LTD

Callander Property Pty LTD  
 17 Moorinya Circuit  
 Pimpama, QLD, 4209

STATEMENT PERIOD	31/05/2021 - 30/06/2021
OWNERSHIP ID:	2948
OPENING BALANCE:	\$0.00
CLOSING BALANCE:	\$0.00
OWNERSHIP PAYMENT:	<b>\$1,972.25</b>

### TAX INVOICE

#### RENT INCOME SUMMARY FOR PERIOD

Property	Tenancy	Rent Period Amount	Paid From Paid To	Effective Date	Part Payment	PAID
29 McConnell Esplanade	Rebecca Rosser & Stephen Gardner	\$450.00/W	31/05/21 - 04/07/21	04/07/21	\$0.00	<b>\$2,250.00</b>
<b>Total rent for period</b>						<b>TOTAL \$2,250.00</b>

#### PROPERTY INCOME, EXPENSES & OWNERSHIP SUMMARY

Date	Property	Description	GST Paid	MONEY OUT	MONEY IN
22/06/2021	29 McConnell Esplanade	Smoke Alarm Integrity (Inv: BN66105) Annual Smoke Alarm	\$9.00	\$99.00	
<b>SUBTOTAL</b>				<b>\$99.00</b>	<b>\$0.00</b>
<b>Total for property expenses &amp; ownership summary</b>				<b>TOTAL</b>	<b>-\$99.00</b>

#### TOTAL FEES PAID/CREDITED IN PERIOD

Fee	GST Paid	MONEY OUT	MONEY IN
Administration Fee	\$0.50	\$5.50	
Residential Management Fee	\$15.75	\$173.25	
<b>SUBTOTAL</b>		<b>\$178.75</b>	<b>\$0.00</b>
<b>Total fees paid in period</b>		<b>TOTAL</b>	<b>-\$178.75</b>

#### OWNERSHIP PAYMENTS

Date	Description	MONEY OUT	MONEY IN
30/06/2021	EFT to account Callander SMSF Pty LTD Callander SMSF Macquarie Bank Limited (182-512 XXXX 9292)	\$1,972.25	
<b>SUBTOTAL</b>		<b>\$1,972.25</b>	<b>\$0.00</b>
<b>Total ownership payments</b>		<b>TOTAL</b>	<b>-\$1,972.25</b>

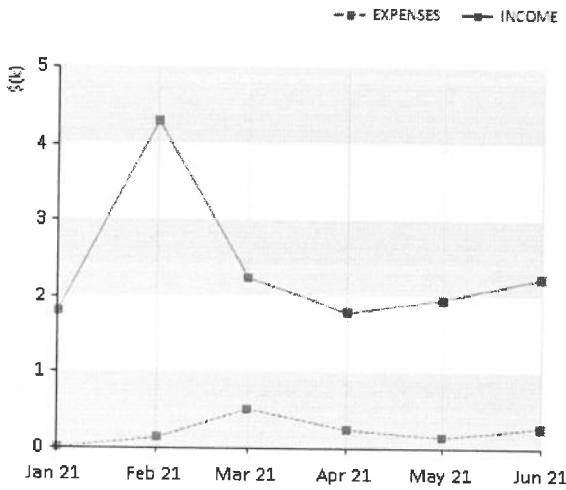
1.25

**CLOSING (CARRIED FORWARD) BALANCE**

**TOTAL \$0.00**

**STATEMENT HISTORY**

**EXPENSES VS INCOME (6 MONTHS)**



**PAYMENT HISTORY (6 MONTHS)**

	EXPENSES	INCOME	PAYMENTS
Jan 21	\$0.00	\$1,800.00	\$0.00
Feb 21	\$139.43	\$4,307.18	\$1,655.90
Mar 21	\$515.90	\$2,250.00	\$6,045.95
Apr 21	\$247.10	\$1,800.00	\$1,552.90
May 21	\$144.10	\$1,966.72	\$1,822.62
Jun 21	\$277.75	\$2,250.00	\$1,972.25
<b>AVERAGE</b>	<b>\$220.71</b>	<b>\$2,395.65</b>	<b>\$2,174.94</b>

# General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



## Part 1 Tenancy details

**Item 1** 1.1 Lessor  
Name/trading name Callander Property Pty LTD C/- David Deane Real Estate

Address  
2 DIXON ST (CNR GYMPIE RD), STRATHPINE QLD  
Postcode 4500

1.2 Phone Mobile Email  
(07) 3817 6666 reception@daviddeane.com.au

**Item 2** 2.1 Tenant/s  
Tenant 1 Full name/s Rebecca Rosser  
Phone 0468901016 Email rebecca.m.rosser@gmail.com

Tenant 2 Full name/s Stephen Gardner  
Phone 0422594828 Email stevo-j-gardner@hotmail.com

Tenant 3 Full name/s  
Phone Email

2.2 Address for service (if different from address of the premises in item 5.1) Attach a separate list

**Item 3** 3.1 Agent If applicable. See clause 43  
Full name/trading name David Deane Real Estate Pty Ltd T/A David Deane Real Estate

Address  
2 Dixon Street  
STRATHPINE QLD Postcode 4500

3.2 Phone Mobile Email  
07 3817 6666 reception@daviddeane.com.au

**Item 4** Notices may be given to  
(Indicate if the email is different from item 1, 2 or 3 above)

4.1 Lessor  
Email Yes  No  Facsimile Yes  No

4.2 Tenant/s  
Email Yes  No  rebecca.m.rosser@gmail.com Facsimile Yes  No

4.3 Agent  
Email Yes  No  reception@daviddeane.com.au Facsimile Yes  No  0738811233

**Item 5** 5.1 Address of the rental premises  
29 McConnell Esplanade  
Strathpine QLD Postcode 4500

5.2 Inclusions provided. For example, furniture or other household goods let with the premises. Attach list if necessary

AS PER CONDITION REPORT

**Item 6** 6.1 The term of the agreement is  fixed term agreement  periodic agreement

6.2 Starting on 20 / 07 / 2020 6.3 Ending on 18 / 07 / 2021

Fixed term agreements only.  
For continuation of tenancy agreement, see clause 6



Item 7 Rent \$ 450 per  week  fortnight  month See clause 8(1)

Item 8 Rent must be paid on the  day of each  week  
Insert day. See clause 8(2) Insert week, fortnight or month

Item 9 Method of rent payment Insert the way the rent must be paid. See clause 8(3)  
CHEQUE/MONEY ORDER/BANK CHEQUE OR SIMPLE RENT DIRECT DEBIT (fees apply)

Details for direct credit

BSB no.  Bank/building society/credit union   
Account no.  Account name   
Payment reference

Item 10 Place of rent payment Insert where the rent must be paid. See clause 8(4) to 8(5)  
AS INSTRUCTED

Item 11 Rental bond amount \$ 1800 See clause 13

Item 12 12.1 The services supplied to the premises for which the tenant must pay See clause 16  
Electricity  Yes  No Any other service that a tenant must pay  Yes  No  
Gas  Yes  No Type  Solar (if Applicable) See special terms (page 8)  
Phone  Yes  No

12.2 Is the tenant to pay for water supplied to the premises See clause 17  
 Yes  No

Item 13 If the premises is not individually metered for a service under item 12.1, the apportionment of the cost of the service for which the tenant must pay. For example, insert the percentage of the total charge the tenant must pay. See clause 16(c)

Electricity  100% Any other service stated in item 12.1  100%  
Gas  100% See special terms (page 8)  
Phone  100%

Item 14 How services must be paid for Insert for each how the tenant must pay. See clause 16(d)  
Electricity  DIRECT WITH SUPPLIER  
Gas  DIRECT WITH SUPPLIER  
Phone  DIRECT WITH SUPPLIER  
Any other service stated in item 12.1  BILLED VIA DRE OFFICE  
See special terms (page 8)

Item 15 Number of persons allowed to reside at the premises  2 See clause 23

Item 16 16.1 Are there any body corporate by-laws applicable to the occupation of the premises by a tenant?  Yes  No  
See clause 22  
16.2 Has the tenant been given a copy of the relevant by-laws See clause 22  Yes  No

Item 17 17.1 Pets approved  Yes  No See clause 24(1)

17.2 The types and number of pets that may be kept See clause 24(2)  
Type  Dog - Mini Fox Terrier Number  1 Type  Dog - German Shepard Cross Number  1

Item 18 Nominated repairers Insert name and telephone number for each. See clause 31  
Electrical repairs  DAVID DEANE REAL ESTATE Phone  (07) 3817 6666  
Plumbing repairs  DAVID DEANE REAL ESTATE Phone  (07) 3817 6666  
Other  DAVID DEANE REAL ESTATE Phone  (07) 3817 6666

## Part 2 Standard Terms

### Division 1 Preliminary

#### 1 Interpretation

In this agreement -

- (a) a reference to **the premises** includes a reference to any inclusions for the premises stated in this agreement for item 5.2; and
- (b) a reference to a numbered section is a reference to the section in the Act with that number; and
- (c) a reference to a numbered item is a reference to the item with that number in part 1; and
- (d) a reference to a numbered clause is a reference to the clause of this agreement with that number.

#### 2 Terms of a general tenancy agreement

- (1) This part states, under the *Residential Tenancies and Rooming Accommodation Act 2008 (the Act)*, section 55, the standard terms of a general tenancy agreement.
- (2) The Act also imposes duties on, and gives entitlements to, the lessor and tenant that are taken to be included as terms of this agreement.
- (3) The lessor and tenant may agree on other terms of this agreement (**special terms**).
- (4) A duty or entitlement under the Act overrides a standard term or special term if the term is inconsistent with the duty or entitlement.
- (5) A standard term overrides a special term if they are inconsistent.

*Note* - Some breaches of this agreement may also be an offence under the Act, for example, if -

- the lessor or the lessor's agent enters the premises in contravention of the rules of entry under sections 192 to 199; or
- the tenant does not sign and return the condition report to the lessor or the lessor's agent under section 65.

#### 3 More than 1 lessor or tenant

- (1) This clause applies if more than 1 person is named in this agreement for item 1 or 2.
- (2) Each lessor named in this agreement for item 1 must perform all of the lessor's obligations under this agreement.
- (3) Each tenant named in this agreement for item 2 -
  - (a) holds their interest in the tenancy as a tenant in common unless a special term states the tenants are joint tenants; and
  - (b) must perform all the tenant's obligations under this agreement.

### Division 2 Period of tenancy

#### 4 Start of tenancy

- (1) The tenancy starts on the day stated in this agreement for item 6.2.
- (2) However, if no day is stated or if the stated day is before the signing of this agreement, the tenancy starts when the tenant is or was given a right to occupy the premises.

#### 5 Entry condition report - s 65

- (1) The lessor must prepare, in the approved form, sign and give the tenant 1 copy of a condition report for the premises.
- (2) The copy must be given to the tenant on or before the day the tenant occupies the premises under this agreement.
- (3) The tenant must mark the copy of the report to show any parts the tenant disagrees with, and sign and return the copy to the lessor not later than 3 days after the later of the following days -
  - (a) the day the tenant is entitled to occupy the premises;
  - (b) the day the tenant is given the copy of the condition report.

*Note* - A well completed condition report can be very important to help the parties if there is a dispute about the condition of the premises when the tenancy started. For more information about condition reports, see the information statement.
- (4) After the copy of the condition report is returned to the lessor by the tenant, the lessor must copy the condition report and return it to the tenant within 14 days.

#### 6 Continuation of fixed term agreement - s 70

- (1) This clause applies if -
  - (a) this agreement is a fixed term agreement; and
  - (b) none of the following notices are given, or agreements or applications made before the day the term ends (the **end day**) -
    - (i) a notice to leave;
    - (ii) a notice of intention to leave;
    - (iii) an abandonment termination notice;
    - (iv) a notice, agreement or application relating to the death of a sole tenant under section 277(7);
    - (v) a written agreement between the lessor and tenant to end the agreement.
- (2) This agreement, other than a term about this agreement's term, continues to apply after the end day on the basis that the tenant is holding over under a periodic agreement.

*Note* - For more information about the notices, see the information statement.

#### 7 Costs apply to early ending of fixed term agreement

- (1) This clause applies if -
  - (a) this agreement is a fixed term agreement; and
  - (b) the tenant terminates it before the term ends in a way not permitted under the Act.
- (2) The tenant must pay the reasonable costs incurred by the lessor in reletting the premises.

*Note* - For when the tenant may terminate early under the Act, see clause 36 and the information statement. Under section 362, the lessor has a general duty to mitigate (avoid or reduce) the costs.

### Division 3 Rent

#### 8 When, how and where rent must be paid - ss 83 and 85

- (1) The tenant must pay the rent stated in this agreement for item 7.
- (2) The rent must be paid at the times stated in this agreement for item 8.
- (3) The rent must be paid -
  - (a) in the way stated in this agreement for item 9; or
  - (b) in the way agreed after the signing of this agreement by -
    - (i) the lessor or tenant giving the other party a notice proposing the way; and
    - (ii) the other party agreeing to the proposal in writing; or
  - (c) if there is no way stated in this agreement for item 9 or no way agreed after the signing of this agreement - in an approved way under section 83(4).

*Note* - If the way rent is to be paid is another way agreed on by the lessor and tenant under section 83(4)(g), the lessor or the lessor's agent must comply with the obligations under section 84(2).
- (4) The rent must be paid at the place stated in this agreement for item 10.
- (5) However, if, after the signing of this agreement, the lessor gives a notice to the tenant stating a different place for payment and the place is reasonable, the rent must be paid at the place while the notice is in force.
- (6) If no place is stated in this agreement for item 10 and there is no notice stating a place, the rent must be paid at an appropriate place.

*Examples of an appropriate place* -

- the lessor's address for service
- the lessor's agent's office

#### 9 Rent in advance - s 87

The lessor may require the tenant to pay rent in advance only if the payment is not more than -

- (a) for a periodic agreement - 2 weeks rent; or
- (b) for a fixed term agreement - 1 month rent.

*Note* - Under section 87(2), the lessor or the lessor's agent must not require a payment of rent under this agreement in a period for which rent has already been paid.



## 10 Rent increases - ss 91 and 93

- (1) If the lessor proposes to increase the rent, the lessor must give notice of the proposal to the tenant.
- (2) The notice must state the amount of the increased rent and the day from when it is payable.
- (3) The day stated must not be earlier than the later of the following -
  - (a) 2 months after the notice is given;
  - (b) 6 months after the day the existing rent became payable by the tenant.
- (4) Subject to an order of a tribunal, the increased rent is payable from the day stated in the notice, and this agreement is taken to be amended accordingly.
- (5) However, if this agreement is a fixed term agreement, the rent may be increased before the term ends only if a special term -
  - (a) provides for a rent increase; and
  - (b) states the amount of the increase or how the amount of the increase is to be worked out.
- (6) A rent increase is payable by the tenant only if the rent is increased under this clause.

## 11 Application to tribunal about excessive increase - s 92

- (1) If a notice of proposed rent increase is given and the tenant considers the increase is excessive, the tenant may apply to a tribunal for an order setting aside or reducing the increase.
- (2) However, the application must be made -
  - (a) within 30 days after the notice is received; and
  - (b) for a fixed term agreement - before the term ends.

## 12 Rent decreases - s 94

Under section 94, the rent may decrease in certain situations.

*Note* - For details of the situations, see the information statement.

## Division 4 Rental bond

### 13 Rental bond required - ss 111 and 116

- (1) If a rental bond is stated in this agreement for item 11, the tenant must pay to the lessor or the lessor's agent the rental bond amount -
  - (a) if a special term requires the bond to be paid at a stated time - at the stated time; or
  - (b) if a special term requires the bond to be paid by instalments - by instalments; or
  - (c) otherwise - when the tenant signs this agreement.
- (2) The lessor or the lessor's agent must, within 10 days of receiving the bond or a part of the bond, pay it to the authority and give the authority a notice, in the approved form, about the bond.
- (3) The bond is intended to be available to financially protect the lessor if the tenant breaches this agreement.

*Example* - The lessor may claim against the bond if the tenant does not leave the premises in the required condition at the end of the tenancy.

*Note* - For how to apply to the authority or a tribunal for the bond at the end of the tenancy, see the information statement and sections 125 to 141. Delay in applying may mean that payment is made on another application for payment.

### 14 Increase in bond - s 154

- (1) The tenant must increase the rental bond if -
  - (a) the rent increases and the lessor gives notice to the tenant to increase the bond; and
  - (b) the notice is given at least 11 months after -
    - (i) this agreement started; or
    - (ii) if the bond has been increased previously by a notice given under this clause - the day stated in the notice, or the last notice, for making the increase.

- (2) The notice must state the increased amount and the day by which the increase must be made.
- (3) For subclause (2), the day must be at least 1 month after the tenant is given the notice.

## Division 5 Outgoings

### 15 Outgoings - s 163

- (1) The lessor must pay all charges, levies, premiums, rates or taxes for the premises, other than a service charge.
 

*Examples* -  
 body corporate levies, council general rates, sewerage charges, environment levies, land tax
- (2) This clause does not apply if -
  - (a) the lessor is the State; and
  - (b) rent is not payable under the agreement; and
  - (c) the tenant is an entity receiving financial or other assistance from the State to supply rented accommodation to persons.

### 16 General service charges - ss 164 and 165

The tenant must pay a service charge, other than a water service charge, for a service supplied to the premises during the tenancy if -

- (a) the tenant enjoys or shares the benefit of the service; and
- (b) the service is stated in this agreement for item 12.1; and
- (c) either -
  - (i) the premises are individually metered for the service; or
  - (ii) this agreement states for item 13 how the tenant's apportionment of the cost of the service is to be worked out; and
- (d) this agreement states for item 14 how the tenant must pay for the service.

*Note* - Section 165(3) limits the amount the tenant must pay.

### 17 Water service charges - ss 164 and 166W

- (1) The tenant must pay an amount for the water consumption charges for the premises if -
  - (a) the tenant is enjoying or sharing the benefit of a water service to the premises; and
  - (b) the premises are individually metered for the supply of water or water is supplied to the premises by delivery by means of a vehicle; and
  - (c) this agreement states for item 12.2 that the tenant must pay for water supplied to the premises.
- (2) However, the tenant does not have to pay an amount -
  - (a) that is more than the amount of the water consumption charges payable to the relevant water supplier; or
  - (b) that is a fixed charge for the water service to the premises.
- (3) Also, the tenant does not have to pay an amount for a reasonable quantity of water supplied to the premises for a period if, during the period, the premises are not water efficient for section 166.

*Note* - A water consumption charge does not include the amount of a water service charge that is a fixed charge for the water service.

*Note* - For details about water efficiency, see the information statement.

- (4) In deciding what is a reasonable quantity of water for subclause (3), regard must be had to the matters mentioned in section 169(4)(a) to (e).
- (5) The tenant must pay the amount of the charge to the lessor within 1 month of the lessor giving the tenant copies of relevant documents about the incurring of the amount.
- (6) In this clause -

**water consumption charge** for premises, means the variable part of a water service charge assessed on the volume of water supplied to the premises.

*Note* - If there is a dispute about how much water (or any other service charge) the tenant should pay, the lessor or the tenant may attempt to resolve the dispute by conciliation. See the information statement for details.

## Division 6 Rights and obligations concerning the premises during tenancy

### Subdivision 1 Occupation and use of premises

#### 18 No legal impediments to occupation - s 181

The lessor must ensure there is no legal impediment to occupation of the premises by the tenant as a residence for the term of the tenancy if, when entering into this agreement, the lessor knew about the impediment or ought reasonably to have known about it.

*Examples of possible legal impediments -*

- if there is a mortgage over the premises, the lessor might need to obtain approval from the mortgagee before the tenancy can start
- a certificate might be required under the *Building Act 1975* before the premises can lawfully be occupied
- the zoning of the land might prevent use of a building on the land as a residence

#### 19 Vacant possession and quiet enjoyment - ss 182 and 183

- (1) The lessor must ensure the tenant has vacant possession of the premises (other than a part of the premises that the tenant does not have a right to occupy exclusively) on the day the tenant is entitled to occupy the premises under this agreement.

*Editor's note -* Parts of the premises where the tenant does not have a right to occupy exclusively may be identified in a special term.

- (2) The lessor must take reasonable steps to ensure the tenant has quiet enjoyment of the premises.
- (3) The lessor or the lessor's agent must not interfere with the reasonable peace, comfort or privacy of the tenant in using the premises.

#### 20 Lessor's right to enter the premises - ss 192-199

The lessor or the lessor's agent may enter the premises during the tenancy only if the obligations under sections 192 to 199 have been complied with.

*Note -* See the information statement for details.

#### 21 Tenant's use of premises - ss 10 and 184

- (1) The tenant may use the premises only as a place of residence or mainly as a place of residence or for another use allowed under a special term.
- (2) The tenant must not -
- (a) use the premises for an illegal purpose; or
  - (b) cause a nuisance by the use of the premises; or
- Examples of things that may constitute a nuisance -*
- using paints or chemicals on the premises that go onto or cause odours on adjoining land
  - causing loud noises
  - allowing large amounts of water to escape onto adjoining land
- (c) interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant; or
- (d) allow another person on the premises to interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant.

#### 22 Units and townhouses - s 69

- (1) The lessor must give the tenant a copy of any body corporate by-laws under the *Body Corporate and Community Management Act 1997* or *Building Units and Group Titles Act 1980* applicable to -
- (a) the occupation of the premises; or
  - (b) any common area available for use by the tenant with the premises.
- (2) The tenant must comply with the by-laws.

#### 23 Number of occupants allowed

No more than the number of persons stated in this agreement for item 15 may reside at the premises.

#### 24 Pets

- (1) The tenant may keep pets on the premises only if this agreement states for item 17.1 that pets are approved.
- (2) If this agreement states for item 17.1 that pets are approved and this agreement states for item 17.2 that only -
- (a) a particular type of pet may be kept, only that type may be kept; or
  - (b) a particular number of pets may be kept, only that number may be kept; or
  - (c) a particular number of a particular type of pet may be kept, only that number of that type may be kept.

### Subdivision 2 Standard of premises

#### 25 Lessor's obligations - s 185

- (1) At the start of the tenancy, the lessor must ensure -
- (a) the premises are clean; and
  - (b) the premises are fit for the tenant to live in; and
  - (c) the premises are in good repair; and
  - (d) the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises.
- (2) While the tenancy continues, the lessor must -
- (a) maintain the premises in a way that the premises remain fit for the tenant to live in; and
  - (b) maintain the premises in good repair; and
  - (c) ensure the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises; and
  - (d) keep any common area included in the premises clean.
- Note -* For details about the maintenance, see the information statement.
- (3) However, the lessor is not required to comply with subclause (1)(c) or (2)(a) for any non-standard items and the lessor is not responsible for their maintenance if -
- (a) the lessor is the State; and
  - (b) the non-standard items are stated in this agreement and this agreement states the lessor is not responsible for their maintenance; and
  - (c) the non-standard items are not necessary and reasonable to make the premises a fit place in which to live; and
  - (d) the non-standard items are not a risk to health or safety; and
  - (e) for fixtures - the fixtures were not attached to the premises by the lessor.

- (4) In this clause -
- non-standard items** means the fixtures attached to the premises and inclusions supplied with the premises stated in this agreement for item 5.2.
  - premises** include any common area available for use by the tenant with the premises.

#### 26 Tenant's obligations - s 188(2) and (3)

- (1) The tenant must keep the premises clean, having regard to their condition at the start of the tenancy.
- (2) The tenant must not maliciously damage, or allow someone else to maliciously damage, the premises.

### Subdivision 3 The dwelling

#### 27 Fixtures or structural changes - ss 207-209

- (1) The tenant may attach a fixture, or make a structural change, to the premises only if the lessor agrees to the fixture's attachment or the structural change.
- Note -* Fixtures are generally items permanently attached to land or to a building that are intended to become part of the land or building. An attachment may include, for example, something glued, nailed or screwed to a wall.
- (2) The lessor's agreement must be written, describe the nature of the fixture or change and include any terms of the agreement.

*Examples of terms -*

- that the tenant may remove the fixture
  - that the tenant must repair damage caused when removing the fixture
  - that the lessor must pay for the fixture if the tenant can not remove it
- (3) If the lessor does agree, the tenant must comply with the terms of the lessor's agreement.
- (4) The lessor must not act unreasonably in failing to agree.
- (5) If the tenant attaches a fixture, or makes a structural change, to the premises without the lessor's agreement, the lessor may -
- (a) take action for a breach of a term of this agreement; or
  - (b) waive the breach (that is, not take action for the breach) and treat the fixture or change as an improvement to the premises for the lessor's benefit (that is, treat it as belonging to the lessor, without having to pay the tenant for it).

## 28 Supply of locks and keys - s 210

- (1) The lessor must supply and maintain all locks necessary to ensure the premises are reasonably secure.
- (2) The lessor must give the tenant, or if there is more than 1 tenant, 1 of the tenants, a key for each lock that -
- (a) secures an entry to the premises; or
  - (b) secures a road or other place normally used to gain access to, or leave, the area or building in which the premises are situated; or
  - (c) is part of the premises.
- (3) If there is more than 1 tenant, the lessor must give the other tenants a key for the locks mentioned in subclause (2)(a) and (b).

## 29 Changing locks - ss 211 and 212

- (1) The lessor or the tenant may change locks if -
- (a) both agree to the change; or
  - (b) there is a tribunal order permitting the change; or
  - (c) there is a reasonable excuse for making the change.
- Example of a reasonable excuse -*  
an emergency requiring the lock to be changed quickly
- (2) The lessor or tenant must not act unreasonably in failing to agree to the change of a lock.
- (3) If a lock is changed, the party changing it must give the other party a key for the changed lock unless -
- (a) a tribunal orders that a key not be given; or
  - (b) the other party agrees to not being given a key.

## Subdivision 4 Damage and repairs

### 30 Meaning of emergency and routine repairs - ss 214 and 215

- (1) **Emergency repairs** are works needed to repair any of the following -
- (a) a burst water service or serious water service leak;
  - (b) a blocked or broken lavatory system;
  - (c) a serious roof leak;
  - (d) a gas leak;
  - (e) a dangerous electrical fault;
  - (f) flooding or serious flood damage;
  - (g) serious storm, fire or impact damage;
  - (h) a failure or breakdown of the gas, electricity or water supply to the premises;
  - (i) a failure or breakdown of an essential service or appliance on the premises for hot water, cooking or heating;
  - (j) a fault or damage that makes the premises unsafe or insecure;
  - (k) a fault or damage likely to injure a person, damage property or unduly inconvenience a resident of the premises;
  - (l) a serious fault in a staircase, lift or other common area of the premises that unduly inconveniences a resident in gaining access to, or using, the premises.
- (2) **Routine repairs** are repairs other than emergency repairs.

### 31 Nominated repairer for emergency repairs - s 216

- (1) The lessor's nominated repairer for emergency repairs of a particular type may be stated either -
- (a) in this agreement for item 18; or
  - (b) in a notice given by the lessor to the tenant.
- (2) The nominated repairer is the tenant's first point of contact for notifying the need for emergency repairs.

### 32 Notice of damage - s 217

- (1) If the tenant knows the premises have been damaged, the tenant must give notice as soon as practicable of the damage.
- (2) If the premises need routine repairs, the notice must be given to the lessor.
- (3) If the premises need emergency repairs, the notice must be given to -
- (a) the nominated repairer for the repairs; or
  - (b) if there is no nominated repairer for the repairs or the repairer can not be contacted - the lessor.

### 33 Emergency repairs arranged by tenant - ss 218 and 219

- (1) The tenant may arrange for a suitably qualified person to make emergency repairs or apply to the tribunal under section 221 for orders about the repairs if -
- (a) the tenant has been unable to notify the lessor or nominated repairer of the need for emergency repairs of the premises; or
  - (b) the repairs are not made within a reasonable time after notice is given.
- (2) The maximum amount that may be incurred for emergency repairs arranged to be made by the tenant is an amount equal to the amount payable under this agreement for 2 weeks rent.
- Note - For how the tenant may require reimbursement for the repairs, see sections 219(2) and (3) and 220 and the information statement.*

## Division 7 Restrictions on transfer or subletting by tenant

### 34 General - ss 238 and 240

- (1) Subject to clause 35, the tenant may transfer all or a part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing or if the transfer or subletting is made under a tribunal order.
- (2) The lessor must act reasonably in failing to agree to the transfer or subletting.
- (3) The lessor is taken to act unreasonably in failing to agree to the transfer or subletting if the lessor acts in a capricious or retaliatory way.
- (4) The lessor or the lessor's agent must not require the tenant to pay, or accept from the tenant, an amount for the lessor's agreement to a transfer or subletting by the tenant, other than an amount for the reasonable expenses incurred by the lessor in agreeing to the transfer or subletting.

### 35 State assisted lessors or employees of lessor - s 237

- (1) This clause applies if -
- (a) the lessor is the State; or
  - (b) the lessor is an entity receiving assistance from the State to supply rented accommodation; or
  - (c) the tenant's right to occupy the premises comes from the tenant's terms of employment.
- (2) The tenant may transfer the whole or part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing to the transfer or subletting.

## Division 8 When agreement ends

### 36 Ending of agreement - s 277

- (1) This agreement ends only if -
- (a) the tenant and the lessor agree in writing; or

- (b) the lessor gives a notice to leave the premises to the tenant and the tenant hands over vacant possession of the premises to the lessor on or after the handover day; or
- (c) the tenant gives a notice of intention to leave the premises to the lessor and hands over vacant possession of the premises to the lessor on or after the handover day; or
- (d) a tribunal makes an order terminating this agreement; or
- (e) the tenant abandons the premises; or
- (f) after receiving a notice from a mortgagee under section 317, the tenant vacates, or is removed from, the premises.

*Note* - For when a notice to leave or a notice of intention to leave may be given and its effect and when an application for a termination order may be made to a tribunal, see the information statement.

- (2) Also, if a sole tenant dies, this agreement terminates in accordance with section 277(7) or (8).

*Note* - See the information statement for details.

### 37 Condition premises must be left in - s 188(4)

At the end of the tenancy, the tenant must leave the premises, as far as possible, in the same condition they were in at the start of the tenancy, fair wear and tear excepted.

*Examples of what may be fair wear and tear -*

- wear that happens during normal use
- changes that happen with ageing

### 38 Keys

At the end of the tenancy, the tenant must return to the lessor all keys for the premises.

### 39 Tenant's forwarding address - s 205(2)

- (1) When handing over possession of the premises, the tenant must, if the lessor or the lessor's agent asks the tenant in writing to state the tenant's new residential address, tell the lessor or the agent the tenant's new residential address.
- (2) However, subclause (1) does not apply if the tenant has a reasonable excuse for not telling the lessor or agent the new address.

### 40 Exit condition report - s 66

- (1) As soon as practicable after this agreement ends, the tenant must prepare, in the approved form, and sign a condition report for the premises and give 1 copy of the report to the lessor or the lessor's agent.

*Example of what might be as soon as practicable - when the tenant returns the keys to the premises to the lessor or the lessor's agent*

*Note* - For the approved form for the condition report, see the information statement. The report may be very important in deciding who is entitled to a refund of the rental bond if there is a dispute about the condition of the premises.

- (2) The lessor or the lessor's agent must, within 3 business days after receiving the copy of the report -
  - (a) sign the copy; and
  - (b) if the lessor or agent does not agree with the report - show the parts of the report the lessor or agent disagrees with by marking the copy in an appropriate way; and
  - (c) if the tenant has given a forwarding address to the lessor or agent - make a copy of the report and return it to the tenant at the address.
- (3) The lessor or agent must keep a copy of the condition report signed by both parties for at least 1 year after this agreement ends.

### 41 Goods or documents left behind on premises - ss 363 and 364

- (1) The tenant must take all of the tenant's belongings from the premises at the end of the tenancy.
- (2) The lessor may not treat belongings left behind as the lessor's own property, but must deal with them under sections 363 and 364.

*Note* - For details of the lessor's obligations under sections 363 and 364, see the information statement. They may include an obligation to store goods and may allow the lessor to sell goods and pay the net sale proceeds (after storage and selling costs) to the public trustee.

## Division 9 Miscellaneous

### 42 Supply of goods and services - s 171

- (1) The lessor or the lessor's agent must not require the tenant to buy goods or services from the lessor or a person nominated by the lessor or agent.
- (2) Subclause (1) does not apply to a requirement about a service charge.

*Note* - See section 164 for what is a service charge.

### 43 Lessor's agent

- (1) The name and address for service of the lessor's agent is stated in this agreement for item 3.
- (2) Unless a special term provides otherwise, the agent may -
  - (a) stand in the lessor's place in any application to a tribunal by the lessor or the tenant; or
  - (b) do any thing else the lessor may do, or is required to do, under this agreement.

### 44 Notices

- (1) A notice under this agreement must be written and, if there is an approved form for the notice, in the approved form.  
*Note* - Download approved forms via the RTA website [rta.qld.gov.au](http://rta.qld.gov.au).
- (2) A notice from the tenant to the lessor may be given to the lessor's agent.
- (3) A notice may be given to a party to this agreement or the lessor's agent -
  - (a) by giving it to the party or agent personally; or
  - (b) if an address for service for the party or agent is stated in this agreement for item 1, 2 or 3 - by leaving it at the address, sending it by prepaid post as a letter to the address; or
  - (c) if a facsimile number for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by facsimile - by sending it by facsimile to the facsimile number in accordance with the *Electronic Transactions (Queensland) Act 2007*; or
  - (d) if an email address for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by email - by sending it electronically to the email address in accordance with the *Electronic Transactions (Queensland) Act 2007*.
- (4) A party or the lessor's agent may withdraw his or her consent to notices being given to them by facsimile or email only by giving notice to each other party that notices are no longer to be given to the party or agent by facsimile or email.
- (5) If no address for service is stated in this agreement for item 2 for the tenant, the tenant's address for service is taken to be the address of the premises.
- (6) A party or the lessor's agent may change his or her address for service, facsimile number or email address only by giving notice to each other party of a new address for service, facsimile number or email address.
- (7) On the giving of a notice of a new address for service, facsimile number or email address for a party or the lessor's agent, the address for service, facsimile number or email address stated in the notice is taken to be the party's or agent's address for service, facsimile number or email address stated in this agreement for item 1, 2 or 3.
- (8) Unless the contrary is proved -
  - (a) a notice left at an address for service is taken to have been received by the party to whom the address relates when the notice was left at the address; and
  - (b) a notice sent by post is taken to have been received by the person to whom it was addressed when it would have been delivered in the ordinary course of post; and
  - (c) a notice sent by facsimile is taken to have been received at the place where the facsimile was sent when the sender's facsimile machine produces a transmission report indicating all pages of the notice have been successfully sent; and
  - (d) a notice sent by email is taken to have been received by the recipient when the email enters the recipient's email server.



## Special Terms

*These Special Terms have been adopted and approved by The Real Estate Institute of Queensland Ltd.*

### 45 Occupation and use of premises

The tenant must not permit persons other than the persons nominated in the special terms to reside at the premises without the written consent of the lessor. The lessor must act reasonably in exercising the lessor's discretion when determining whether or not to consent to a request by the tenant for any change to the approved tenants or occupants.

### 46 Subletting via online home sharing platforms

The use of online home sharing platforms, such as AirBnB, which grant exclusive possession of the property, or any part thereof, to guests, shall be deemed to be subletting of the property and require compliance with clause 34.

### 47 Care of the premises by the tenant

(1) During the tenancy, the tenant must-

- (a) not do anything that might block any plumbing or drains on the premises;
- (b) keep all rubbish in the bin provided by the local authority in an area designated by the lessor or as the local authority may require;
- (c) put the bin out for collection on the appropriate day for collection and return the bin to its designated place after the rubbish has been collected;
- (d) maintain the lawns and gardens at the premises having regard to their condition at the commencement of the tenancy, including mowing the lawns, weeding the gardens and watering the lawns and gardens (subject to council water restrictions);
- (e) keep the premises free from pests and vermin;
- (f) keep the walls, floors, doors and ceilings of the premises free of nails, screws or adhesive substances, unless otherwise agreed to by the lessor in accordance with clause 27;
- (g) not intentionally or negligently damage the premises and inclusions;
- (h) only hang clothing and other articles outside the premises in areas designated by the lessor or the lessor's agent;
- (i) keep the swimming pool, filter and spa equipment (if any) clean and at the correct chemical levels having regard to their condition at the start of the tenancy;
- (j) not interfere with nor make non-operational any facility that may be provided with the premises (eg. smoke alarms, fire extinguishers, garden sprinkler systems, hoses etc).
- (k) where the lessor has consented to animals being kept at the premises, the tenant must ensure all animals are kept in accordance with relevant local laws, state laws and federal laws including but not limited to, the *Animal Management (Cats & Dogs) Act 2008* and the *Animal Care and Protection Act 2001* where applicable.

(2) The obligations of the tenant at the end of the occupancy regarding the conditions of the premises include-

- (a) if the carpets were cleaned to a certain standard at the start of the tenancy, the tenant must ensure the carpets are cleaned to the same standard, fair wear and tear excepted, at the end of the tenancy;
- (b) if the property was free of pests at the start of the tenancy, the tenant must ensure the property meets the same standard at the end of the tenancy;
- (c) repairing the tenant's intentional or negligent damage to the premises or inclusions;
- (d) returning the swimming pool, filter and spa equipment (if any) to a clean condition with correct chemical levels having regard to their condition at the start of the tenancy;
- (e) removing rubbish;
- (f) replacing inclusions damaged during the tenancy having regard to their condition at the start of the tenancy, fair wear and tear excepted;
- (g) mowing lawns, weeding gardens having regard to their condition at the start of the tenancy;
- (h) remove all property other than that belonging to the lessor or on the premises at the start of the tenancy.

(3) If the tenant does not meet the tenant's obligations at the end of the tenancy the lessor or the lessor's agent may pay for this to be done and claim the cost of doing so from the rental bond.

### 48 Photographs of the property during an inspection

- (1) The tenant consents to photographs being taken of the property during an inspection arranged by the lessor or the lessor's agent in accordance with section 192(1)(a), for the purposes of documenting the condition of the property at the time of the inspection.
- (2) For the sake of clarity, if any photographs taken during an inspection of the property show something belonging to the tenant, the lessor or lessor's agent must obtain the tenant's written consent in order to use the photographs in an advertisement for the property in accordance with section 203.

### 49 Locks and keys and remote controls

- (1) The lessor may claim from the tenant costs incurred by the lessor as a result of the tenant losing any key, access keycard or remote control relating to the premises which has been provided to the tenant (by the lessor, a body corporate or other person), including costs in connection with:
  - (a) replacing the key, access keycard or remote control; and
  - (b) gaining access to the premises.
- (2) The tenant acknowledges that the lessor's agent may retain a duplicate set of keys.
- (3) The tenant must return all keys, access keycards and/or any remote controls to the lessor or the lessor's agent at the end of the tenancy.

### 50 Early termination by tenant

If the tenancy is breached before the end of the tenancy specified in item 6 despite other provisions of this agreement the lessor may claim from the tenant-

- (a) the rent and service charges until the lessor re-lets the premises or the end of the tenancy as specified in item 6 whichever is the earlier; and

**INITIALS** (Note: initials not required if signed with Electronic Signature)

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## Special Terms *continued...*

*These Special Terms have been adopted and approved by The Real Estate Institute of Queensland Ltd.*

- (b) the reasonable costs (including advertising costs) of re-letting and attempting to re-let the premises. (Sections 173(2) and 420).

### 51 Liability excluded

The tenant shall be liable for and shall indemnify and defend the lessor or the lessor's agent, its directors, officers, employees, and agents, from, and against, any and all losses, claims, demands, actions, suits (including costs and legal fees on an indemnity basis), and damages, including, but not limited to:

- (a) injury, bodily or otherwise, or death of any person, including the tenant or an approved occupant; or
- (b) loss, damage to, or destruction of, property whether real or personal, belonging to any person, including the tenant or an approved occupant;

as a direct or indirect result of the tenant's negligent acts or omissions or breach of this agreement or obligations under the Act.

### 52 Lessor's insurance

(1) If the lessor does have insurance cover the tenant must not do, or allow anything to be done, that would invalidate the lessor's insurance policy for the premises or increase the lessor's premium in relation to that policy.

- (2) The lessor may claim from the tenant -
  - (a) any increase in the premium of the lessor's insurance; and
  - (b) any excess on claim by the lessor on the lessor's insurance; and
  - (c) any other cost and expenses incurred by the lessor;

as a direct or indirect result of the tenant's negligent acts or omissions or breach of this agreement or obligations under the Act.

### 53 Tenant's insurance

It is the tenant's and approved occupant's responsibility to adequately insure their own property and possessions.

### 54 Smoke alarm obligations

The tenant must-

- (1) Test each smoke alarm in the premises-
  - (a) at least once every 12 months; or
  - (b) if a fixed term tenancy is of less than 12 months duration, but is held over under a periodic tenancy of 12 months or more, at least once in the 12 month period;
    - (i) For an alarm that can be tested by pressing a button or other device to indicate whether the alarm is capable of detecting smoke - by pressing the button or other device;
    - (ii) Otherwise, by testing the alarm in the way stated in the Information Statement (RTA Form 17a) provided to the tenant/s at the commencement of the tenancy.
- (2) Replace each battery that is spent, or that the tenant/s is aware of is almost spent, in accordance with the Information Statement provided to the tenant/s at the commencement of the tenancy;
- (3) Advise the lessor as soon as practicable if the tenant/s become/s aware that a smoke alarm in the premises has failed or is about to fail (other than because the battery is spent or almost spent); and
 

*Note:* In interpreting the word "spent" when referring to a battery, the term is used to include reference to a battery which is flat, non-functioning or lacking in charge that it does not properly operate the smoke alarm.
- (4) Clean each smoke alarm in the premises in the way stated in the Information Statement provided to the tenant/s at the commencement of the tenancy:
  - (a) at least once every 12 months; or
  - (b) if a fixed term tenancy is of less than 12 months duration, but is held over under a periodic tenancy of 12 months or more, at least once in the 12 month period;

In the event that the tenant/s engages a contractor/tradesperson (as listed in Item 18) to meet the tenant/s obligations listed under this clause, such engagement shall be at the tenant/s' own cost and expense.

- (5) Not tamper with or otherwise render a smoke alarm inoperative. Such an act will constitute malicious damage in accordance with section 188 of the Act.

### 55 Portable pool obligations

- (1) The tenant must-
  - (a) Obtain the lessor's consent for a portable pool at the premises of a depth of 300mm or greater;
  - (b) Where consent is to be provided by the lessor to the tenant for the use of a portable pool at the premises of a depth of 300mm or greater, provide the lessor and/or the agent with details of the type and description of the proposed portable pool.
- (2) Where consent is provided by the lessor to the tenant for the use of a portable pool at the premises of a depth of 300mm or greater, the tenant agrees to:
  - (a) Maintain and repair the portable pool at the tenant's own expense;
  - (b) In accordance with the *Building Act 1975* obtain, maintain and renew a Pool Safety Certificate for a regulated pool, which includes a requirement for a compliant pool fence and, provide a copy of the Pool Safety Certificate to the lessor and/or agent;
  - (c) Where a compliant pool fence is required for a regulated pool, obtain the lessor's consent regarding a proposed fence in accordance with clause 27 of the standard terms;
  - (d) In circumstances where consent is provided to the tenant by the lessor in accordance with clause 27 of the standard terms, construct and maintain the fence as required by the *Building Act 1975*, at the tenant's own expense.
- (3) In accordance with clause 55(1) and 55(2), where consent is provided by the lessor to the tenant for a portable pool of a depth of 300mm or greater and/or as prescribed by the *Building Act 1975*, the tenant hereby agrees to indemnify and hold harmless the lessor and agent for any loss, claim, suit or demand, brought, caused or contributed to, directly or indirectly, by the portable pool.

**INITIALS** (Note: initials not required if signed with Electronic Signature)

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## Special Terms *continued...*

*These Special Terms have been adopted and approved by The Real Estate Institute of Queensland Ltd.*

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### 56 Electronic Signing

- (1) Electronic Signature means an electronic method of signing that identifies the person and indicates their intention to sign this agreement;
- (2) If this agreement is signed by any party or the lessor's agent using an Electronic Signature, the tenant and the lessor:
  - (a) agree to enter into this agreement in electronic form; and
  - (b) consent to either, or both parties, or the lessor's agent signing this agreement using an Electronic Signature.

**INITIALS** *(Note. initials not required if signed with Electronic Signature)*

000014576945



Given to CM 25/2/21 3-1

RECEIVED  
25 FEB 2021



Australian Government  
Australian Taxation Office



BY: CALLPC

THE TRUSTEE FOR CALLANDER SMSF  
PO BOX 806  
OXENFORD QLD 4210

Statement period	11 FEB 21 to 18 FEB 21
Tax file number	559 336 327
Date of issue	23 FEB 21
Statement number	2
Our reference	7120689458652

Internet: [www.ato.gov.au](http://www.ato.gov.au)

Account enquiries: 13 10 20

### Statement of account

This statement has been issued to provide account information in relation to THE TRUSTEE FOR CALLANDER SMSF, Superannuation account.

#### Transaction list - Superannuation - USM Remittance

This statement shows transactions for the period 11 FEB 21 to 18 FEB 21 (inclusive)

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
11 FEB 21		STATEMENT OPENING BALANCE			0.00
18 FEB 21	23 FEB 21	Cheque refund for USM Remittance for the period from 11 Feb 21 to 31 Dec 99	1,050.75		1,050.75 DR
18 FEB 21	16 FEB 21	Repaid EFT refund for USM Remittance for the period from 11 Feb 21 to 31 Dec 99		1,050.75	0.00
18 FEB 21		STATEMENT CLOSING BALANCE			0.00

Your USM Remittance refund of \$1,050.75 is provided in the attached cheque.

Grant Brodie  
Deputy Commissioner of Taxation

Please see over for important information about your statement

E00167-S00001-F223794

NAT 1734-11.2006  
Page 1 of 4

This cheque is protected with ultra violet fluorescent ink which can be verified under an ultra violet light, the absence of this could indicate a fraudulent cheque.



Australian Government  
Australian Taxation Office

Reserve Bank of Australia  
Canberra, ACT

Australian Taxation Office, Official  
Administered Payments  
Cheque Account

ABN: 51 824 753 556

Pay to the order of: THE TRUSTEE FOR CALLANDER SMSF

NOT NEGOTIABLE  
A/C PAYEE ONLY

65556512 1  
23 FEB 21

**\*\*1,050.75\*\***

The sum of: **\*\*One Thousand Fifty Dollars and Seventy Five Cents\*\***

For and on behalf of ATO Cheque Account

Endorsement of Payee .....

Signing Officer *Janine Bruster*

3.2



MR PETER A CALLANDER  
17 MOORINYA CCT  
PIMPAMA QLD 4209

Our reference: 7121068548261  
19 March 2021

## We have reunited you with your unclaimed super

Dear PETER,

We have received unclaimed super money from your previous super fund.

Unclaimed super is money that your super fund has paid to us. This can happen for different reasons. For example, they may have lost contact with you or you may have an inactive low-balance account.

From 1 July 2019, we can transfer certain types of unclaimed super money we hold for you to an active super account of yours.

On this occasion, we have transferred your unclaimed super money to the account below:

### Transaction details

Super fund where we sent your unclaimed super money to: THE TRUSTEE FOR CALLANDER SMSF

ABN/Unique Superannuation Identifier (USI): 38 262 498 585

Amount transferred: \$1,050.75

### What you need to do

You don't need to do anything. However, you may want to link your [myGov](#) account to ATO online services and use it to view your super accounts or find lost super.

If you have any questions about unclaimed super money, you can visit our website or phone us on **13 10 20** between 8:00am and 6:00pm, Monday to Friday.

Yours sincerely,  
**Grant Brodie**  
Deputy Commissioner of Taxation

### NEED HELP?

#### Translation services

If you don't speak English well and need help from us, you can phone the Translating and Interpreting Service (TIS National) on **13 14 50** or **+61 3 9268 8332** if calling from overseas.

#### Hearing or speech impairment

If you are deaf, or you have a hearing or speech impairment, you can contact us through the National Relay Service (NRS). You can find out more information at [relayservice.gov.au](http://relayservice.gov.au)

### FIND OUT MORE

You can find more information about your super and how to keep track of it at [ato.gov.au/checkyoursuper](http://ato.gov.au/checkyoursuper)

3-3



**Australian Government**  
**Australian Taxation Office**



041

THE TRUSTEE FOR CALLANDER SMSF  
PO BOX 806  
OXENFORD QLD 4210

Our reference: 7120594133080  
Phone: 13 10 20

12 February 2021

## **Rollover benefits statement for unclaimed superannuation money**

Dear Sir/Madam

The following member has nominated to rollover their unclaimed superannuation money held by the Australian Taxation Office.

If you're unable to accept this rollover superannuation benefit payment you will need to complete a *Superannuation payment variation advice* form and return it with the payment on or before 16 March 2021. You will need to include the contributions reference number for that member.

To obtain the payment reference number or to request more information about making a payment, phone **1800 815 886**.

Where any amount is not repaid by the due date, a general interest charge accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis and is currently imposed at a rate of 7.02% per annum.

You can claim a general interest charge as a tax deduction in the same financial year that it accrues against your account.

### **For more information**

If you have any questions, you can:

- visit our website at [www.ato.gov.au](http://www.ato.gov.au)
- phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday
- email us at [superprt@ato.gov.au](mailto:superprt@ato.gov.au)

Be aware that sending emails has the risk of potential compromise of personal information, as their transmission is along a public medium. Phoning is the more secure option. If you do call, please quote the organisation's tax file number or Australian business number and 'Our reference' from the top of this letter.

Yours faithfully

Chris Jordan  
Commissioner of Taxation



Our reference: 7120594133080  
 Phone: 13 10 20  
 ABN: 38 262 498 585

THE TRUSTEE FOR CALLANDER SMSF  
 PO BOX 806  
 OXFENFORD QLD 4210

**Rollover benefits statement for unclaimed superannuation**

**Our details**

Name: Australian Taxation Office  
 ABN: 51 824 753 556

**Member's details**

Original contribution reference number: 7026311006267  
 Service period start date: 26 April 2004  
 TFN: 433 842 216  
 Name: MR PETER A CALLANDER  
 Address: 17 MOORINYA CCT  
 PIMPAMA QLD 4209  
 Date of birth: 8 February 1983  
 Sex: Male

**Rollover payment details**

Member account number: SMSF120541487708  
 Member client identifier:  
 Unique superannuation identifier: not provided  
 Tax free component: \$143.35  
 Taxable component:  
 Taxed element: \$907.40  
 Untaxed element: \$0.00  
 Preserved amount: \$1,050.75

Chris Jordan  
 Commissioner of Taxation

3.4

4.1

# Callander SMSF General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
21/09/2020	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		220.00	4.2	220.00 DR
21/09/2020	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		220.00	4.3	440.00 DR
11/02/2021	INV025210 TD		2,420.00	4.4	2,860.00 DR
			<b>2,860.00</b>		<b>2,860.00 DR</b>

Total Debits: 2,860.00

Total Credits: 0.00

4-2



**Simmons Livingstone & Associates**

A.B.N. 45 163 871 958  
PO Box 806, Oxenford 4210 Queensland  
Tele 07 5561 8800 | Fax 07 5561 8700  
simmonslivingstone.com.au

Peter & Tiffany Callander  
Callander SMSF Pty Ltd  
17 Moorinya Circuit  
PIMPAMA QLD 4217

**Tax Invoice**  
**022962**  
  
Ref: CALLPC1  
9 September, 2020

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> <li>• Callander SMSF Pty Ltd</li> </ul> <p>The following gives details of the work undertaken:</p> <p><b><u>Callander SMSF Pty Ltd</u></b></p> <p>Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities &amp; Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.</p>	200.00
<p><b>Please note that this invoice is now due.</b></p>	<p style="text-align: right;">200.00</p> <p style="text-align: right;"><b>GST: \$ 20.00</b></p> <p style="text-align: right;"><b>Amount Due: \$ 220.00</b></p>

*The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.*

**(EFT) - Transfer to our account** Ref: CALLPC1  
Invoice: 022962  
9 September, 2020  
 Account Name Simmons Livingstone & Associates  
 BSB: 064 445 Account: 1052 7520 **Amount Due: \$ 220.00**

**Credit Card** (Please indicate type)  Mastercard  Visa Card CCV  
 Card Number:

Cardholder ..... Signature ..... Expiry ...../.....

Liability limited by a scheme approved under Professional Standards Legislation



4-3

Peter Callander  
Callander Property Pty Ltd  
17 Moorinya Circuit  
PIMPAMA QLD 4217

**Tax Invoice**  
**022960**  
  
Ref: CALLPC2  
9 September, 2020

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> <li>• Callander Property Pty Ltd</li> </ul> <p>The following gives details of the work undertaken:</p> <p><b><u>Callander Property Pty Ltd</u></b></p> <p>Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities &amp; Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.</p>	200.00
<p><b>Please note that this invoice is now due.</b></p> <p style="text-align: right;"><b>GST: \$ 20.00</b> <b>Amount Due: \$ 220.00</b></p>	200.00

*The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practioner.*

**(EFT) - Transfer to our account** Ref: CALLPC2  
Invoice: 022960  
9 September, 2020  
 Account Name Simmons Livingstone & Associates  
 BSB: 064 445 Account: 1052 7520 **Amount Due: \$ 220.00**

**Credit Card** (Please indicate type)  Mastercard  Visa Card CCV  
 Card Number:

Cardholder ..... Signature ..... Expiry ...../.....

Liability limited by a scheme approved under Professional Standards Legislation



The Trustees  
Callander SMSF  
17 Moorinya Circuit  
PIMPAMA QLD 4217

**Tax Invoice**  
**025210**

Ref: CALLPS1  
5 February, 2021

Description	Amount
Preparation of Financial Statements for the fund for the year ended 30th June 2020 including the following:- - Operating Statement, Statement of Financial Position & Notes to the Financial Statements - Trustee's declaration - Preparation and lodgement of income tax and regulatory return - Calculation of tax estimate - Memorandum of Resolutions - Preparation of Member's Statements - Processing Rollover Benefit Statements - Preparation of records in accordance with the auditor's requirements including payment of disbursement to Super Audits.	<div style="text-align: right; margin-bottom: 10px;"> <p>Acc 2420 Audit 330 <hr/>2750</p> </div> <p>2,500.00</p>
<b>Please note that this invoice is now due.</b>	
<b>GST: \$ 250.00</b> <b>Amount Due: \$ 2,750.00</b>	

*The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.*

<input type="checkbox"/> <b>Direct Deposit (EFT)</b> Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: CALLPS1 Invoice: 025210 5 February, 2021 <b>Amount Due: \$ 2,750.00</b>
<input type="checkbox"/> <b>Credit Card</b> (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder ..... Signature .....		Expiry ...../.....
<small>Liability limited by a scheme approved under Professional Standards Legislation</small>		



**TAX INVOICE**

**Supplier:** Super Audits

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

**Address:** Box 3376  
Rundle Mall 5000

**ABN:** 20 461 503 652

**Services:** Auditing

**Date:** 2 February 2021

**Recipient:** Callander Super Fund

**Address:** C/- PO Box 806 Oxenford QLD 4210

**Description of Services**

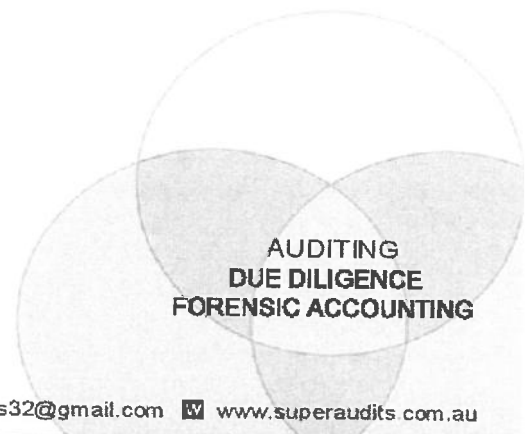
Statutory audit of the Callandar Super Fund for the financial year ending 30 June 2020.

**Fee:** \$300.00

**GST:** \$30.00

**Total:** \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



CALLANDER SMSF

5-2

Formation Costs

\$2,500.00 establishment costs

SLA Invoice 17861

Year

2020	500.00	2,000.00
2021	500.00	1,500.00
2022	500.00	1,000.00
2023	500.00	500.00
2024	500.00	0.00

POSTED

CALLANDER SMSF

Borrowing Costs

\$1,245.00                      21/02/2020

Year

2020	\$83.00	\$1,162.00
2021	249	913
2022	249	664
2023	249	415
2024	249	166
2025	166	0

Latrobe loan statement 1

\$130

\$120

\$995

\$1,245

5.3

POSTED

6.1

Callander SMSF  
**General Ledger**



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
21/09/2020	BPAY TO ASIC BP		273.00		273.00 DR
21/09/2020	BPAY TO ASIC BP		55.00		328.00 DR
			<b>328.00</b>		<b>328.00 DR</b>

6.2

6.4

**Total Debits: 328.00**

**Total Credits: 0.00**

6-2



**ASIC**  
Australian Securities & Investments Commission

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

ABN 86 768 265 615

CALLANDER PROPERTY PTY LTD  
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L  
PO BOX 806 OXENFORD QLD 4210

**INVOICE STATEMENT**

Issue date 05 Sep 20  
**CALLANDER PROPERTY PTY LTD**

ACN 636 002 670  
Account No. 22 636002670

**Summary**

Opening Balance	\$0.00
New items	\$273.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$273.00</b>

- 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	<b>\$0.00</b>
By 05 Nov 20	<b>\$273.00</b>

*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**  
**CALLANDER PROPERTY PTY LTD**

ACN 636 002 670      Account No: 22 636002670



22 636002670

<b>TOTAL DUE</b>	<b>\$273.00</b>
Immediately	<b>\$0.00</b>
By 05 Nov 20	<b>\$273.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code: 17301**  
**Ref: 2296360026704**



\*814 129 0002296360026704 96

# Transaction details:

page 2 of 2

6-3

	Transactions for this period	ASIC reference	\$ Amount
2020-09-05	Annual Review - Pty Co	3X5149400480B A	\$273.00

---

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 3600 2670 496

### 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](http://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: 2296360026704

### 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](http://www.bpay.com.au)



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

CALLANDER SMSF PTY. LTD.  
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L  
PO BOX 806 OXENFORD QLD 4210

**INVOICE STATEMENT**

Issue date 05 Sep 20  
**CALLANDER SMSF PTY. LTD.**

ACN 635 997 367  
Account No. 22 635997367

**Summary**

Opening Balance	\$0.00
New items	\$55.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$55.00</b>

- 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	<b>\$0.00</b>
By 05 Nov 20	<b>\$55.00</b>

*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**  
**CALLANDER SMSF PTY. LTD.**

ACN 635 997 367      Account No: 22 635997367



22 635997367

<b>TOTAL DUE</b>	<b>\$55.00</b>
Immediately	<b>\$0.00</b>
By 05 Nov 20	<b>\$55.00</b>

*Payment options are listed on the back of this payment slip*



**Billers Code: 17301**  
**Ref: 2296359973676**



\*814 129 0002296359973676 47

# Transaction details:

page 2 of 2

6.5

	Transactions for this period	ASIC reference	\$ Amount
2020-09-05	Annual Review - Special Purpose Pty Co	3X5149219480P A	\$55.00

---

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 3599 7367 647

### 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](http://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

**B**  
PAY

**Bill Code: 17301**  
**Ref: 2296359973676**

**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](http://www.bpay.com.au)





Company: CALLANDER SMSF PTY. LTD. ACN 635 997 367

## Company details

Date company registered 05-09-2019  
 Company next review date 05-09-2022  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company Yes  
 Non profit company No

## Registered office

UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

## Principal place of business

17 MOORINYA CIRCUIT , PIMPAMA QLD 4209

## Officeholders

CALLANDER, PETER ANDREW

Born 08-02-1983 at DURBAN SOUTH AFRICA

17 MOORINYA CIRCUIT , PIMPAMA QLD 4209

Office(s) held: Director, appointed 05-09-2019

CALLANDER, TIFFANY ELIZABETH

Born 15-06-1992 at SOUTHPORT QLD

17 MOORINYA CIRCUIT , PIMPAMA QLD 4209

Office(s) held: Director, appointed 05-09-2019  
 Secretary, appointed 05-09-2019

## Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	2	2.00	0.00

## Members

CALLANDER , PETER ANDREW 17 MOORINYA CIRCUIT , PIMPAMA QLD 4209

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

CALLANDER , TIFFANY ELIZABETH 17 MOORINYA CIRCUIT , PIMPAMA QLD 4209

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

## Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form Description	Status
05-09-2019	0ETF65721	201 APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged





**Company:** CALLANDER PROPERTY PTY LTD ACN 636 002 670

### Company details

Date company registered 05-09-2019  
 Company next review date 05-09-2022  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company No  
 Non profit company No

### Registered office

UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

### Principal place of business

17 MOORINYA CIRCUIT , PIMPAMA QLD 4209

### Officeholders

CALLANDER, PETER ANDREW  
 Born 08-02-1983 at DURBAN SOUTH AFRICA  
 17 MOORINYA CIRCUIT , PIMPAMA QLD 4209  
 Office(s) held: Director, appointed 05-09-2019

CALLANDER, TIFFANY ELIZABETH  
 Born 15-06-1992 at SOUTHPORT QLD  
 17 MOORINYA CIRCUIT , PIMPAMA QLD 4209  
 Office(s) held: Director, appointed 05-09-2019  
 Secretary, appointed 05-09-2019

### Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	2	2.00	0.00

### Members

CALLANDER , PETER ANDREW		17 MOORINYA CIRCUIT , PIMPAMA QLD 4209		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	
CALLANDER , TIFFANY ELIZABETH		17 MOORINYA CIRCUIT , PIMPAMA QLD 4209		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	

### Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form Description	Status
05-09-2019	0ETF72924	201 APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged



7-1



**Simmons  
Livingstone  
& Associates**

Callander SMSF Pty Ltd as trustee of Callander SMSF  
17 Moorinya Circuit  
PIMPAMA QLD 4209

**Simmons Livingstone & Associates**  
PO Box 806  
Oxenford QLD 4210  
Telephone: 07 5561 8800  
Facsimile: 07 5561 8700  
Email: admin@simmonslivingstone.com.au

# TAX INVOICE

Tax Invoice Number :	73458001061
Date:	30 January 2021

Description	Amount
• Ongoing Professional Fees	\$530.28
• GST	\$53.03
<b>Total Amount Due: (includes GST)</b> Terms : 7 days	<b>\$583.31</b>

✂

Please detach and return with your payment or Credit Card authority to :	<b>Infocus Securities Australia Pty Ltd</b> PO Box 806 Oxenford QLD 4210
Account: PE ID: Invoice: Due Date: Adviser: Amount Due:	Callander SMSF Pty Ltd as trustee of Callander SMSF 636263 73458001061 06 February 2021 Samuel Young <b>\$583.31</b>

If paid by Credit Card, a 1.5% surcharge will apply and the invoice value will become \$592.06 (inc GST).

Charge \$592.06 to my  MasterCard  VISA

Card No :

Cardholder Name : \_\_\_\_\_

Expiry Date : \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature of Cardholder : \_\_\_\_\_

**Other Payment Methods:** Direct Credit:

**Account Name:** Infocus Securities Australia Pty Ltd

**Westpac BSB:** 034-676

**Account Number:** 279166

**Reference:** Please include ID: 6362631061.

(Please email accounts@infocus.com.au on the day you send your payment via direct credit to enable Infocus to correctly receipt the payment).

**Cheque:** Please make cheque payable to Infocus Securities Australia Pty Ltd

**Office Use Only**  
Authority Number:  
Date Received:

Infocus Securities Australia Pty Ltd  
ABN 47 097 797 049 AFSL and Australian Credit Licence No. 236523  
trading as Infocus Wealth Management

8-1

5th October 2021

Callander Smsf Pty Ltd Atf Callander Smsf  
17 Moorinya Circuit  
PIMPAMA QLD 4209

Dear Trustee

**2021 Annual Statement Insurance through Superannuation  
Policy number: 1814752**

We're pleased to provide an update about your policy for the year ended 30 June 2021.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

**Important**

Please note that this statement outlines details of your insurance through superannuation only.

**Are your contact details up to date?**

The email address we have on file for you is pcall12@eq.edu.au. If your email or any other contact details have changed, please let us know and we'll update them for you.

**More information**

If you have any questions or would like more information, please contact your financial adviser Samuel Young by phone on 07 5561 8800 or by email to sam@simmonsivingstone.com.au. You can also get in touch with us directly by phone on 1300 209 088, or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

**TAL Life Limited**

ABN 70 050 109 450 | AFSL 237848  
GPO Box 5380, Sydney NSW 2001  
Level 16, 363 George Street  
Sydney NSW 2000

**Customer Service**  
P 1300 209 088  
F 1300 351 133  
E customerservice@tal.com.au

W tal.com.au

**Superannuation****Annual Statement****1 July 2020 to 30 June 2021**

Life Insured	: Peter Andrew Callander	Commencement date	: 18/10/2019
Policy number	: 1814752		
Adviser	: Samuel Young		
Adviser number	: 81352		
Policy Owner	: Callander Smsf Pty Ltd Atf Callander Smsf		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

**Insurance Benefits as at 30 June 2021**

Peter Andrew Callander's Benefits	\$
Death Sum Insured	420000.00
Total and Permanent Disablement Sum Insured	850500.00
Disability Sum Insured	6907.18

**Summary**

	\$
Withdrawal Value as at 01/07/2020	0.00
Total Premiums and Rollovers	1786.29
Total Insurance Premiums	( 1786.29 )
Withdrawal Value as at 30/06/2021	0.00
Total Policy Fees (included in total insurance premiums paid)	80.85

**TAL Life Limited**ABN 70 050 109 450 | AFSL 237848  
GPO Box 5380, Sydney NSW 2001  
Level 16, 363 George Street  
Sydney NSW 2000**Customer Service**  
P 1300 209 088  
F 1300 351 133  
E customerservice@tal.com.au

W tal.com.au

**Superannuation**

**Annual Statement**

Life Insured : Peter Andrew Callander

Policy number : 1814752

**Transaction listing**

<b>Date</b>	<b>Transaction</b>	<b>Amount</b> \$
19/10/2020	Premium	1786.29
19/10/2020	Insurance Premium	( 1786.29 )



## **Important information**

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2021 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

### **Your insurance benefits**

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

### **Assets of the fund**

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

### **Additional explanation of policy fees and costs**

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

### **Withdrawal value**

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

### **Complaints**

If you have an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Internal Dispute Resolution  
GPO BOX 5380  
Sydney NSW 2001  
IDRcomplaints@tal.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call within Australia)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

### **Your privacy**

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at [www.tal.com.au/privacy-policy](http://www.tal.com.au/privacy-policy) (all policies) and [www.mercer.com.au/privacy.html](http://www.mercer.com.au/privacy.html) (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

### **Contacting TAL**

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au). You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

8.6

5th October 2021

Callander Smsf Pty Ltd Atf Callander Smsf  
17 Moorinya Circuit  
PIMPAMA QLD 4209

Dear Trustee

**2021 Annual Statement Insurance through Superannuation  
Policy number: 1814754**

We're pleased to provide an update about your policy for the year ended 30 June 2021.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

**Important**

Please note that this statement outlines details of your insurance through superannuation only.

**Are your contact details up to date?**

We don't have a current email address for you. If you'd like to register an email address with us so that we can communicate with you by email, please contact us. And if any of your contact details have changed, please let us know and we'll update them for you.

**More information**

If you have any questions or would like more information, please contact your financial adviser Samuel Young by phone on 07 5561 8800 or by email to [sam@simmonslivingstone.com.au](mailto:sam@simmonslivingstone.com.au). You can also get in touch with us directly by phone on 1300 209 088, or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

**TAL Life Limited**

ABN 70 050 109 450 | AFSL 237848  
GPO Box 5380, Sydney NSW 2001  
Level 16, 363 George Street  
Sydney NSW 2000

**Customer Service**

P 1300 209 088  
F 1300 351 133  
E [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

W [tal.com.au](http://tal.com.au)

**Superannuation**

**Annual Statement**

**1 July 2020 to 30 June 2021**

Life Insured	: Tiffany Elizabeth Callander	Commencement date	: 18/10/2019
Policy number	: 1814754		
Adviser	: Samuel Young		
Adviser number	: 81352		
Policy Owner	: Callander Smsf Pty Ltd Atf Callander Smsf		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

**Insurance Benefits as at 30 June 2021**

Tiffany Elizabeth Callander's Benefits	\$
Death Sum Insured	420000.00
Total and Permanent Disablement Sum Insured	735000.00
Disability Sum Insured	4229.18

**Summary**

	\$
Withdrawal Value as at 01/07/2020	0.00
Total Premiums and Rollovers	1585.76
Total Insurance Premiums	( 1585.76 )
Withdrawal Value as at 30/06/2021	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

**TAL Life Limited**

ABN 70 050 109 450 | AFSL 237848  
 GPO Box 5380, Sydney NSW 2001  
 Level 16, 363 George Street  
 Sydney NSW 2000

**Customer Service**  
 P 1300 209 088  
 F 1300 351 133  
 E customerservice@tal.com.au

W tal.com.au

**Superannuation**

**Annual Statement**

Life Insured : Tiffany Elizabeth Callander

Policy number : 1814754

**Transaction listing**

Date	Transaction	Amount \$
19/10/2020	Premium	1585.76
19/10/2020	Insurance Premium	( 1585.76 )

## Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2021 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

### Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

### Assets of the fund

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

### Additional explanation of policy fees and costs

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

### Withdrawal value

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

### Complaints

If you have an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Internal Dispute Resolution  
GPO BOX 5380  
Sydney NSW 2001  
IDRcomplaints@tal.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call within Australia)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

### **Your privacy**

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The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at [www.tal.com.au/privacy-policy](http://www.tal.com.au/privacy-policy) (all policies) and [www.mercer.com.au/privacy.html](http://www.mercer.com.au/privacy.html) (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

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If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

Callander SMSF  
General Ledger

As at 30 June 2021

9-1



Transaction Date	Description	Units	Debit	Credit	Balance \$	
<b>Property Expenses - Agents Management Fees (41930)</b>						
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>						
30/06/2021	T/up agent statement		1,925.55		1,925.55 DR	
			<b>1,925.55</b>		<b>1,925.55 DR</b>	
<b>Property Expenses - Agents Commissions (41940)</b>						
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>						
30/06/2021	T/up agent statement		495.00		495.00 DR	
			<b>495.00</b>		<b>495.00 DR</b>	
<b>Property Expenses - Cleaning (41950)</b>						
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>						
30/06/2021	T/up agent statement		675.00		675.00 DR	
			<b>675.00</b>		<b>675.00 DR</b>	
<b>Property Expenses - Council Rates (41960)</b>						
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>						
05/08/2020	BPAY TO MBRC PAYMENTS BP		453.25	9-22	453.25 DR	
07/12/2020	BPAY TO MBRC PAYMENTS BP		453.25	9-23	906.50 DR	
16/04/2021	BPAY TO MBRC RATES BP		453.25	9-4	1,359.75 DR	
31/05/2021	BPAY TO MBRC RATES BP		454.96	9-3	1,814.71 DR	
			<b>1,814.71</b>		<b>1,814.71 DR</b>	
<b>Property Expenses - Garden and Lawn (41970)</b>						
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>						
30/06/2021	T/up agent statement		461.80		461.80 DR	
			<b>461.80</b>		<b>461.80 DR</b>	
<b>Property Expenses - Insurance Premium (41980)</b>						
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>						
09/02/2021	BPAY TO ALLIANZ NATIONAL BP		1,014.06	9-7	1,014.06 DR	
			<b>1,014.06</b>		<b>1,014.06 DR</b>	
<b>Property Expenses - Interest on Loans (42010)</b>						
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>						
31/07/2020	Interest (31 days 5.44% p.a.)		1,464.40	} 11	1,464.40 DR	
31/08/2020	Interest (31 days 5.44% p.a.)		1,460.95		2,925.35 DR	
30/09/2020	Interest (30 days 5.44% p.a.)		1,397.63		4,322.98 DR	
31/10/2020	Interest		1,361.57		5,684.55 DR	
20/11/2020	Interest		1,314.06		6,998.61 DR	
31/12/2020	Interest		1,353.84		8,352.45 DR	
31/01/2021	Interest		1,353.25		9,705.70 DR	
28/02/2021	Interest		1,220.37		10,926.07 DR	
31/03/2021	Interest		1,346.86		12,272.93 DR	
30/04/2021	Interest		1,299.10		13,572.03 DR	
31/05/2021	Interest		1,337.97		14,910.00 DR	
30/06/2021	Interest		1,291.43		16,201.43 DR	
			<b>16,201.43</b>		<b>16,201.43 DR</b>	
<b>Property Expenses - Repairs Maintenance (42060)</b>						
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>						



Callander SMSF  
**General Ledger**

As at 30 June 2021



9.2

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2021	T/up agent statement		709.50		709.50 DR
			<b>709.50</b>		<b>709.50 DR</b>
<b>Property Expenses - Stationery, Phone and Postage (42090)</b>					
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>					
30/06/2021	T/up agent statement		66.00		66.00 DR
			<b>66.00</b>		<b>66.00 DR</b>
<b>Property Expenses - Water Rates (42150)</b>					
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>					
06/07/2020	BPAY TO UNITYWATER BP		186.62		186.62 DR
22/09/2020	BPAY TO UNITYWATER BP		310.81		497.43 DR
30/12/2020	BPAY TO UNITYWATER BP		427.68		925.11 DR
30/03/2021	BPAY TO UNITYWATER BP		464.50		1,389.61 DR
31/05/2021	BPAY TO UNITYWATER BP		437.19		1,826.80 DR
			<b>1,826.80</b>		<b>1,826.80 DR</b>
<b>Property Expenses - Borrowing costs (42200)</b>					
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>					
30/06/2021	T/up borrowing costs 2021 year		249.00		249.00 DR
			<b>249.00</b>		<b>249.00 DR</b>

**Total Debits: 25,438.85**

**Total Credits: 0.00**

9-12  
 9-14  
 9-16  
 9-18  
 9-20

# Rate notice

## Customer Service Centres

Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

## Postal Address

PO Box 159  
Caboolture Qld 4510

## Customer Service

Ph: 1300 522 192

ABN: 92 967 232 136

[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)

[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



14734-041

Callander Property Pty Ltd  
17 Moorinya Circuit  
PIMPAMA QLD 4209

## Property Details

29 Mcconnell Esplanade STRATHPINE QLD 4500  
Lot 146 SP 303117  
Rateable Valuation \$212,500

## Property number

684911

## Total Payable

\$454.96

## Period of rating

1 April - 30 June 2021

## Date of issue

30 April 2021

## Due date for payment

1 June 2021

## Balance from Last Period - Payable Now

Balance as at 21 April 2021 \$1.71

## Council Rates & Charges

General Rate - Category R2 (minimum) 316.50

Regional Infrastructure and Environment Charge 21.00

Garbage Charge - Domestic 59.25

## State Government Charges

Emergency Management Levy - Group 2A 56.50

**TOTAL PAYABLE \$454.96**

## End of Quarter Processing Deadlines

Please note that due to a system upgrade at Council, payments made after 21 April 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

*Council has received a payment of \$14,046,358 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2020/21 financial year.*

**BPAY:** Use your Phone or Internet banking

**PHONE:** Call 07 3480 6349

**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)

**AUSTRALIA POST:** Pay over the counter at any post office

**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510

**IN PERSON:** Pay at any Customer Service Centre

**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** Interest at the rate of 8.53% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.

**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.

**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

Please note that your payment reference for BPAY & Australia Post has changed. Please use the information listed below for all future payments.



\*2471 500684911006849111



Billers Code: 339457  
Ref: 50 0684 9110 0684 9111

Location: 29 Mcconnell Esplanade STRATHPINE QLD 4500  
Customer Ref: 50 0684 9110 0684 9111

## Property number

684911

## Total Payable

\$454.96

## Period of rating

1 April - 30 June 2021

## Date of issue

30 April 2021

## Due date for payment

1 June 2021



# Rate notice


**Moreton Bay**  
Regional Council

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

**Customer Service**  
Ph: (07) 3480 6464

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)

 041  

Callander Property Pty Ltd  
17 Moorinya Circuit  
PIMPAMA QLD 4209

**Property Details**  
29 McConnell Esplanade, STRATHPINE QLD 4500  
Lot 146 SP 303117  
Rateable Valuation \$212,500

<b>Property number</b>	684911
<b>Total Payable</b>	\$453.25
<b>Period of rating</b>	1 January - 31 March 2021
<b>Date of issue</b>	06 January 2021
<b>Due date for payment</b>	05 February 2021

<b>Council Rates &amp; Charges</b>	
General Rate - Category R2 (minimum)	316.50
Regional Infrastructure and Environment Charge	21.00
Garbage Charge - Domestic	59.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 2A	56.50
<b>TOTAL PAYABLE</b>	<b>\$453.25</b>

**End of Quarter Processing Deadlines**  
Please note that due to a system upgrade at Council, payments made after 17 December 2020 may not have been processed before the printing of this notice and may appear as an overdue balance.

**Council has received a payment of \$14,046,358 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2020/21 financial year.**

**Important Message**  
Due to a recent change in Council's billing system, the payment references and biller codes for your property have changed. Please use the information below for all future payments.

<p><b>BPAY:</b> Use your Phone or Internet banking <b>PHONE:</b> Call 07 3480 6349 <b>ONLINE:</b> Go to <a href="http://www.moretonbay.qld.gov.au/pay">www.moretonbay.qld.gov.au/pay</a> <b>AUSTRALIA POST:</b> Pay over the counter at any post office <b>MAIL:</b> Send your payment to PO Box 159, Caboolture, Qld 4510 <b>IN PERSON:</b> Pay at any Customer Service Centre <b>DIRECT DEBIT:</b> Go to <a href="http://www.moretonbay.qld.gov.au/rates/directdebit">www.moretonbay.qld.gov.au/rates/directdebit</a></p>	<p><b>INTEREST:</b> In response to the current COVID-19 pandemic Council has resolved to suspend interest charges on overdue rates until 31 March 2021. <b>PENSIONERS:</b> Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form. <b>PAYMENT PLAN:</b> Please do not hesitate to contact us if you are having difficulty paying your rates on time. <b>RATING CATEGORY STATEMENT:</b> To access your current rating category statement visit: <a href="http://www.moretonbay.qld.gov.au/ratescalculation">www.moretonbay.qld.gov.au/ratescalculation</a></p>
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Please note that your payment reference for BPAY & Australia Post has changed. Please use the information listed below for all future payments.



\*2471 500684911006849111



Billers Code: 339457  
Ref: 500684911006849111

Location: 29 McConnell Esplanade, STRATHPINE QLD 4500  
Customer Ref: 500684911006849111

<b>Property number</b>	684911
<b>Total Payable</b>	\$453.25
<b>Period of rating</b>	1 January - 31 March 2021
<b>Date of issue</b>	06 January 2021
<b>Due date for payment</b>	05 February 2021

-341300111

30 December 2020

Company Secretary  
Callander Smsf Pty Ltd  
17 Moorinya Cct  
PIMPAMA QLD 4209



## Your insurance

Policy number  
**63-S019842-LLP**

Insured Address  
**29 Mcconnell Esp  
Strathpine QLD 4500**

Amount due (See over for 'How to pay')  
**\$1,014.06**

Due by 4pm on  
**30 January 2021**

## It's time to renew your insurance policy

To the Company Secretary,

Thank you for choosing us for your Landlord insurance. Your policy expires at 4pm on 30 January 2021 and we're looking forward to giving you another year of quality cover and our best service.

### Renew now

To get all the benefits of another year of cover, please pay the annual payment of \$1,014.06 by 30 January 2021. See 'How to pay' for details.

### Please check the details

We want to be sure that you know exactly what you're covered for. So please read the PDS(s) and any applicable Supplementary PDS(s) together with your Policy Schedule, as these set out the renewal terms and conditions. If you need another copy of these policy documents, please call us.

Please also check whether the cover and sums insured remain appropriate. You can use our sum insured calculator at [www.einsure.com.au/calculators](http://www.einsure.com.au/calculators).

### Any questions?

Please call us on **1300 484 586**. We also offer a range of other insurance products - ask us for details. We'll be happy to help you.

Kind regards,



Richard Feledy  
**Managing Director**  
**Allianz Australia Limited**

## Did you know..?

- There are no extra costs if you pay monthly\*
- We provide a quick and easy claims process
- You are covered by an award winning insurer

**Renew your  
cover today**



9-6

With Allianz, you can make a claim online at [allianzclaims.com.au](http://allianzclaims.com.au) or call 1300 555 030

Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available by calling 1300 484 586.

\*There are no extra costs if you pay monthly - If you choose to pay your premium by instalments you do not pay us any more than if you pay your premium in one lump sum annually. The premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding. Note: Your financial institution may apply transaction fees to instalment payments.



Large General Insurance Company of the Year 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and General Insurance Company of the Year 2014, 2012 (Australia Banking & Finance Insurance Awards).

# How to pay

## Phone

Reference  
**116 300 010 883 77**

Pay by phone with **Visa, MasterCard** or **AMEX**. Call 1300 368 808.

## Cheque

**All cheques must be payable to Allianz Australia Insurance Limited.** A cheque with the amount due and this payment slip, should be forwarded to:  
**GPO Box 9870 Melbourne VIC 3001**

## BPAY®

**iB PAY** Biller Code **90399**  
Reference **116 300 010 883 77**

**Telephone & Internet Banking- BPAY** - Call your bank, credit union or building society to make this payment from your cheque, savings or credit card account.

## Australia Post

**All cheques must be payable to Allianz Australia Insurance Limited.** Use the **Post Billpay** service at any **Australia Post** outlet paying with either cash, cheque or EFTPOS.



\*71 133 63S019842LLP 03



Amount due  
**\$1,014.06**

Due on  
**30 January 2021**

Policy number  
**63-S019842-LLP**

# Your insurance policy schedule

## Policy number

63-S019842-LLP

## Cover

<b>Insured</b>	Callander Smsf Pty Ltd
<b>Policy contact details</b>	
Mobile phone	0425 199 205
Email	pete_callander@hotmail.com
<i>Please visit <a href="http://allianz.com.au/paperless">allianz.com.au/paperless</a> to update your contact details</i>	
Refer to your policy schedule for the period of insurance.	
<b>Registered for GST?</b>	No
<b>Insurer</b>	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

## Premium

<b>Base premium</b>	\$845.75
<b>Government charges</b>	
Emergency/Fire Services Levy	\$0.00
GST	\$84.58
Stamp duty***	\$83.73
<b>Annual premium</b>	<b>\$1,014.06</b>
Last year's premium*	\$881.79

\*\*\*Not a taxable supply

\*This includes any amendments made during the last policy period.

9.8



# Your insurance premium breakdown

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty***	Total
Address: 29 Mcconnell Esp, Strathpine QLD 4500					
Buildings	\$845.75	\$0.00	\$84.58	\$83.73	<b>\$1,014.06</b>

\*\*\*Not a taxable supply

## Overall Total

<b>Total annual premium</b>	<b>\$845.75</b>	<b>\$0.00</b>	<b>\$84.58</b>	<b>\$83.73</b>	<b>\$1,014.06</b>
Last year's premium*					\$881.79

\*This includes any amendments made during the last policy period.

This document will be a **Tax Invoice** for GST when you make a payment.

**Insured Name:** Callander Smsf Pty Ltd  
**Policy Number:** 63-S019842-LLP

## INFORMATION ABOUT PREMIUM COMPARISON

The following comparative information is included to help you understand how your premium compares to last year.

1. Address: 29 McConnell Esp, Strathpine QLD 4500

	Last year's Aggregated Premium*	Current Renewal Premium
Base Premium	\$ 735.44	\$ 845.75
ESL/FSL**	\$ 0.00	\$ 0.00
GST	\$ 73.54	\$ 84.58
Stamp Duty	\$ 72.81	\$ 83.73
<b>Total Premium</b>	<b>\$ 881.79</b>	<b>\$ 1,014.06</b>
<b>Overall Total</b>	<b>\$ 881.79</b>	<b>\$ 1,014.06</b>

### \* Important qualification

Last year's Aggregate Premium is the total premium paid to us for your insurance in the last year. If you have changed your cover in any way mid term during the last year's policy period and/or at renewal (for example, increasing your cover amount or adding additional cover), the above premium comparison may not be on a like-for-like basis. You can ask for more information.

\*\* ESL - Emergency Services Levy / FSL - Fire Services Levy





# Your landlord insurance policy schedule

## Insured Address

29 McConnell Esp  
Strathpine QLD 4500

## Type of policy

Landlord Insurance

## Policy number

63-S019842-LLP

## Policy

<b>Period of insurance</b>	
Effective date	30 Jan 2021
Expiry date	4pm on 30 Jan 2022
<b>Interested party</b>	La Trobe Financial Services Group
<b>No claim bonus</b>	30% ^
^Your base premium excluding taxes and government charges is discounted by this percentage but only to the extent any minimum premium is not reached. See the <b>Product Disclosure Statement</b> for more details.	

## Cover

	Sum insured	Excess
<b>Buildings</b>	\$321,000	\$700 **
<b>Contents</b>	nil	nil
<b>Legal liability</b>	\$20,000,000	nil

\*\* Comprises minimum basic excess \$600 and voluntary excess \$100.

## Property

<b>Built</b>	2019
<b>External walls</b>	Brick Veneer
<b>Roof material</b>	Metal/Iron/Colourbond
<b>Building type</b>	House on Slab/Foundations
<b>Strata title plan</b>	No
<b>Licensed property manager</b>	Yes
<b>Weekly rent</b>	\$485
<b>Site greater than 20,000sqms</b>	No
<b>Security devices</b>	There are no security devices listed on this policy

## What you're covered for

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
Fire or smoke (including bushfires <sup>^^</sup> and grassfires <sup>^^</sup> )	✓
Storm, cyclone <sup>^^</sup> , rainwater or run-off	✓
Water or other liquid damage	✓
Theft or burglary	✓
Explosion	✓
Accidental breakage of glass or ceramic items	✓
Impact damage	✓
Vandalism or malicious damage	✓
Lightning	✓
Earthquake or tsunami	✓
Riot or civil commotion	✓

### Optional cover

Rent Default and Theft by Tenant	Not covered
Flood <sup>^^</sup>	Not covered

<sup>^^</sup> A 72 hour exclusion period may apply for loss or damage caused by these events - see PDS for details.

### You're not covered for flood

You have chosen not to apply for the optional cover for flood. This means that you are not covered for loss or damage to your buildings caused by or arising from flood. If you meet our eligibility criteria, you may be able to add this option. An additional premium is payable which may vary from time to time based on periodic reviews of our flood risk data. If you would like to enquire about adding optional cover for flood, please call us on 1300 484 586.

9-12



Callander Property Pty Ltd  
17 Moorinya Cct  
PIMPAMA QLD 4209

# WATER AND SEWERAGE YOUR BILL

**1300 086 489**  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
ABN 89 791 717 472

Account number	99952271
Payment reference	0999 5227 17
Property	29 McConnell Esp, STRATHPINE, QLD

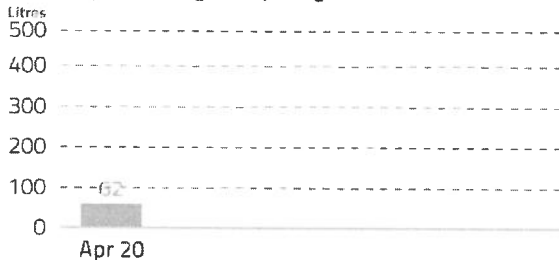
Bill number	7120164472
Billing period	17 Jan 2020 96 days to 21 Apr 2020
Issue date	27 Apr 2020
Approximate date of next meter reading	16 Jul 2020

## Your account activity

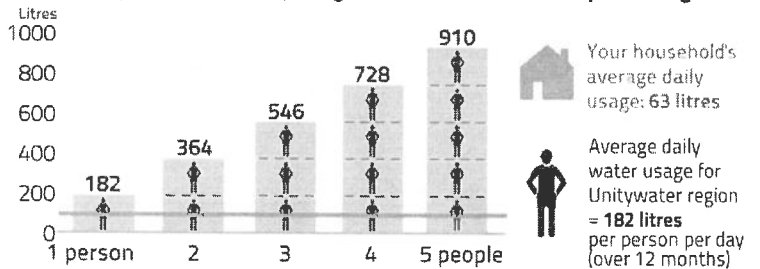
Your last bill <b>\$0.00</b>	−	Payments/ adjustments <b>\$96.55</b>	=	Balance <b>-\$96.55</b> In credit	+	New charges <b>\$283.17</b>	=	<b>Total due</b> <b>\$186.62</b>
								<b>Due date</b> <b>29 Jun 2020</b>

No interest charges will apply to overdue amounts on bills issued during the 6-month period starting 2 April 2020

### Compare your average daily usage over time



### Compare your current daily usage with others in the Unitywater region



## Extra time to pay and no interest

We're helping our customers by providing an extra 30 days to pay their bill and we won't charge interest on overdue amounts on bills issued for 6 months.\* You don't have to do anything – it's automatically applied to this bill.

\*Starts 2 April 2020. For more information, visit [unitywater.com/customer-relief](http://unitywater.com/customer-relief)



## Easy ways to pay For other payment options - see over

**BPAY\***  
**Bill Code: 130393**  
**Ref: 0999 5227 17**  
 Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
 Find out more at [bpay.com.au](http://bpay.com.au)  
\*Registered to BPAY Pty Ltd ABN 69 079 137 518

**Direct Debit**  
 Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

**SmoothPay**  
 Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.  
 Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

9.13

Your account details

1300 086 489 Account enquiries 8am-5pm Mon-Fri

Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UT1814993	16 Jan 20	15	21 Apr 20	21	6	96	62.5
Total water usage					6	96	62.5
Total sewerage usage (waste and greywater) = 90% of water usage					5.40	96	56.2

Activity since last bill

Last bill		\$0.00
Payments / adjustments		
6 Mar 2020	Property Settlement Transfer	-\$96.55
6 Mar 2020	Property Settlement Payment	\$0.00
Account balance		<b>-\$96.55</b> ①

Water and Sewerage Charges

Lot 146 Plan SP303117 Installation ID 223164319347

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	17 Jan 20 to 21 Apr 20	0.0625	96	\$3.017	\$18.10

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	17 Jan 20 to 21 Apr 20	0.0625	96	\$0.667	\$4.00
Sewerage up to 740 L/day	17 Jan 20 to 21 Apr 20	0.0562	96	\$0.667	\$3.60
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	17 Jan 20 to 21 Apr 20	1	96	\$0.879	\$84.38
Sewerage Access	17 Jan 20 to 21 Apr 20	1	96	\$1.803	\$173.09
Water subtotal					\$106.48
Sewerage subtotal					\$176.69

New water and sewerage charges	<b>\$283.17</b> ②
Total Due = ① + ②	<b>\$186.62</b>

Important information

Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

Interest on overdue amounts

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Water efficiency

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Interpreter service 13 14 50

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 동역자가 필요하시면 13 14 50 으로 연락하십시오.  
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Privacy policy

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International calls  
 + 61 7 5431 8333

[unitywater.com](http://unitywater.com)  
 PO Box 953  
 Caboolture QLD 4510  
 1300 086 489

More payment options



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 Ref: 0999 5227 17



In person, by phone or online  
**Billpay Code: 4028**  
**Ref: 0999 5227 17**  
 Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0999522717 00018662



Cheques by mail  
 Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558

Account number	99952271
Payment reference	0999 5227 17
Total due	<b>\$186.62</b>
Due date	<b>29 Jun 2020</b>



Callander Property Pty Ltd  
17 Moorinya Cct  
PIMPAMA QLD 4209

9.14

# WATER AND SEWERAGE YOUR BILL

**1300 086 489**  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
ABN 89 791 717 472

Account number	99952271
Payment reference	0999 5227 17
Property	29 McConnell Esp, STRATHPINE, QLD

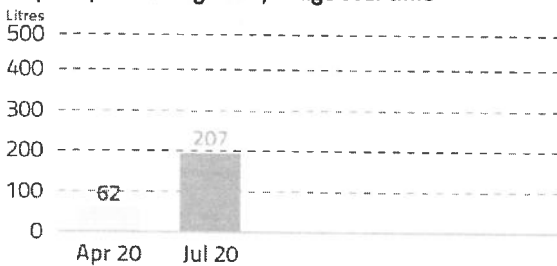
Bill number	7120506127
Billing period	22 Apr 2020 87 days to 17 Jul 2020
Issue date	23 Jul 2020
Approximate date of next meter reading	19 Oct 2020

## Your account activity

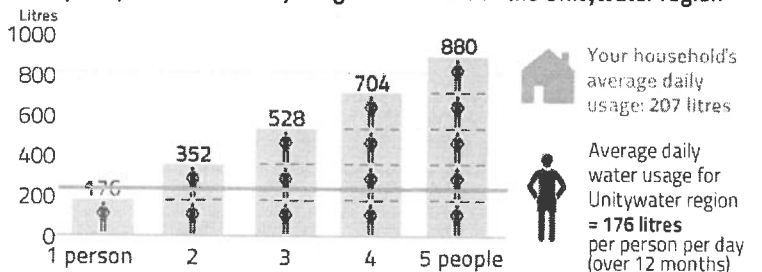
Your last bill	<b>-</b>	Payments/adjustments	<b>=</b>	Balance	<b>+</b>	New charges	<b>=</b>	<b>Total due</b>	<b>\$310.81</b>
\$186.62		\$186.62		\$0.00		\$310.81		<b>Due date</b>	<b>21 Sep 2020</b>

No interest charges will apply to overdue amounts on bills issued during the 6-month period starting 2 April 2020

### Compare your average daily usage over time



### Compare your current daily usage with others in the Unitywater region



Thanks for getting contact-free bills by email or SMS  
You're automatically in this draw to win!

[Find out more](#)

\*Terms and conditions apply - visit [unitywater.com/WIN](http://unitywater.com/WIN)

**WIN**  
\$100 off your water and sewerage bill – for you or someone close to you.\*

## Easy ways to pay For other payment options - see over

**BPAY\***  
Biller Code: 130393  
Ref: 0999 5227 17  
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
Find out more at [bpay.com.au](http://bpay.com.au)  
® Registered to BPAY Pty Ltd ABN 69 079 137 518

**Direct Debit**  
Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

**SmoothPay**  
Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.  
Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

9.15

## Your account details



1300 086 489

Account enquiries

8am-5pm Mon-Fri

### Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UT1814993	21 Apr 20	21	17 Jul 20	39	18	87	206.9
Total water usage					18	87	206.9
Total sewerage usage (waste and greywater) = 90% of water usage					16.20	87	186.2

### Activity since last bill

Last bill	\$186.62
Payments / adjustments	
6 Jul 2020 CBA BPAY BPAY 04/07/2020	-\$186.62
Account balance	\$0.00 <sup>1</sup>

### Water and Sewerage Charges

Lot 146 Plan SP303117 Installation ID 223164319347

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	22 Apr 20 to 30 Jun 20	0.2069	70	\$3.017	\$43.69
State Govt Bulk Water	01 Jul 20 to 17 Jul 20	0.2069	17	\$3.122	\$10.98

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

#### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	22 Apr 20 to 30 Jun 20	0.2069	70	\$0.667	\$9.66
Water up to 822 L/day	01 Jul 20 to 17 Jul 20	0.2069	17	\$0.667	\$2.35
Sewerage up to 740 L/day	22 Apr 20 to 30 Jun 20	0.1862	70	\$0.667	\$8.69
Sewerage up to 740 L/day	01 Jul 20 to 17 Jul 20	0.1862	17	\$0.667	\$2.11

Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	22 Apr 20 to 30 Jun 20	1	70	\$0.879	\$61.53
Water Access 20mm	01 Jul 20 to 17 Jul 20	1	17	\$0.879	\$14.94
Sewerage Access	22 Apr 20 to 30 Jun 20	1	70	\$1.803	\$126.21
Sewerage Access	01 Jul 20 to 17 Jul 20	1	17	\$1.803	\$30.65

Water subtotal \$143.15  
Sewerage subtotal \$167.66

New water and sewerage charges **\$310.81** <sup>2</sup>

Total Due = <sup>1</sup> + <sup>2</sup> **\$310.81**

### Important information

#### Payment assistance

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#### Changing contact details

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#### Credit card payments

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#### Interest on overdue amounts

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#### Water efficiency

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#### Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري  
Khi bạn cần thông ngôn, xin gọi số 13 14 50  
동역사가 필요하시면 13 14 50 으로 연락하십시오.  
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#### Privacy policy

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#### International calls

+ 61 7 5431 8333

[unitywater.com](http://unitywater.com)  
PO Box 953  
Caboolture QLD 4510  
1300 086 489

## More payment options



Credit card by phone or online  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
Ref: 0999 5227 17



Cheques by mail  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



In person, by phone or online  
**Billpay Code: 4028**  
Ref: 0999 5227 17  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0999522717 00031081

Account number	99952271
Payment reference	0999 5227 17
Total due	\$310.81
Due date	21 Sep 2020



Callander Property Pty Ltd  
17 Moorinya Cct  
PIMPAMA QLD 4209

9.16  
**WATER AND SEWERAGE  
YOUR BILL**

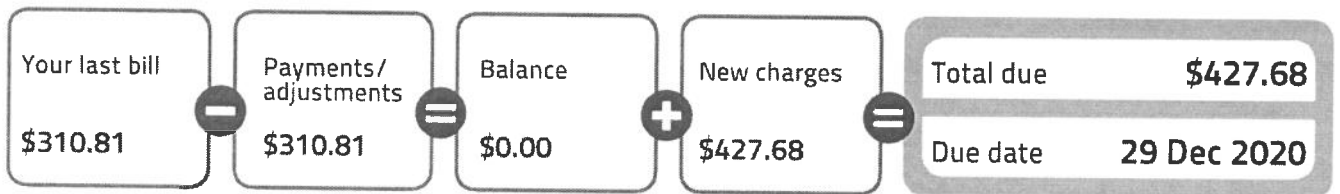
1300 086 489  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

unitywater.com  
ABN 89 791 717 472

Account number	99952271
Payment reference	0999 5227 17
Property	29 McConnell Esp, STRATHPINE, QLD

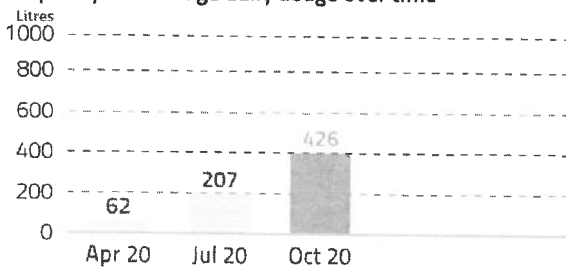
Bill number	7120839581
Billing period	18 Jul 2020 94 days to 19 Oct 2020
Issue date	26 Oct 2020
Approximate date of next meter reading	19 Jan 2021

Your account activity

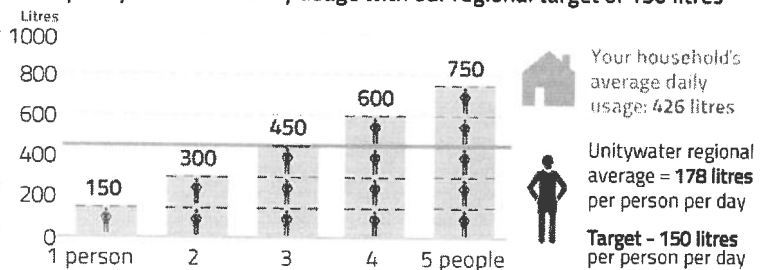


No interest charges will apply to overdue amounts on bills issued during 12-month period ending 31 March 2021

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



**Noel knows a half flush  
saves twice the water**

As we head into the warmer months, we can all make small changes to save water and stay H2OK!

For more water saving tips, visit [unitywater.com/legends](http://unitywater.com/legends)



**Easy ways to pay** For other payment options - see over

**BPAY**  
Biller Code: 130393  
Ref: 0999 5227 17  
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
Find out more at [bpay.com.au](http://bpay.com.au)  
Registered to BPAY Pty Ltd ABN 69 079 137 518

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## Your account details



1300 086 489

Account enquiries

8am-5pm Mon-Fri

9.17

### Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UT1814993	17 Jul 20	39	19 Oct 20	79	40	94	425.5
Total water usage					40	94	425.5
Total sewerage usage (waste and greywater) = 90% of water usage					36.00	94	383.0

### Activity since last bill

Last bill	\$310.81
Payments / adjustments	
22 Sep 2020 CBA BPAY BPAY 22/09/2020	-\$310.81
<b>Account balance</b>	<b>\$0.00</b> ①

### Water and Sewerage Charges

Lot 146 Plan SP303117 Installation ID 223164319347

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	18 Jul 20 to 19 Oct 20	0.4255	94	\$3.122	\$124.88

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

#### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	18 Jul 20 to 19 Oct 20	0.4255	94	\$0.667	\$26.68
Sewerage up to 740 L/day	18 Jul 20 to 19 Oct 20	0.3830	94	\$0.667	\$24.01

Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	18 Jul 20 to 19 Oct 20	1	94	\$0.879	\$82.63
Sewerage Access	18 Jul 20 to 19 Oct 20	1	94	\$1.803	\$169.48

Water subtotal \$234.19  
Sewerage subtotal \$193.49

**New water and sewerage charges \$427.68** ②

**Total Due = ① + ② \$427.68**

### Important information

#### Payment assistance

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PO Box 953

Caboolture QLD 4510

1300 086 489



## More payment options



#### Credit card by phone or online

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#### Cheques by mail

Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



#### In person, by phone or online

**Billpay Code: 4028**

**Ref: 0999 5227 17**

Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0999522717 00042768

Account number 99952271

Payment reference 0999 5227 17

Total due \$427.68

Due date 29 Dec 2020





Callander Property Pty Ltd  
17 Moorinya Cct  
PIMPAMA QLD 4209

9-18  
**WATER AND SEWERAGE  
YOUR BILL**

1300 086 489  
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Account enquiries 8am-5pm Mon-Fri  
unitywater.com  
ABN 89 791 717 472

Account number	99952271
Payment reference	0999 5227 17
Property	29 McConnell Esp, STRATHPINE, QLD

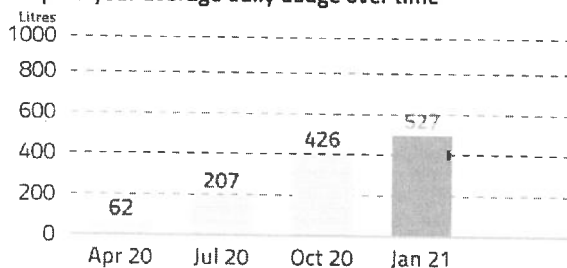
Bill number	7121178185
Billing period	20 Oct 2020 93 days to 20 Jan 2021
Issue date	26 Jan 2021
Approximate date of next meter reading	20 Apr 2021

Your account activity

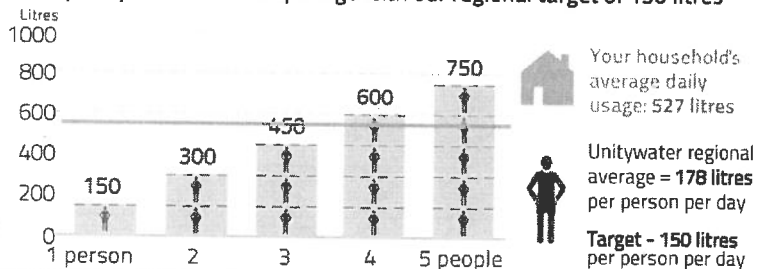
Your last bill <b>\$427.68</b>	-	Payments/adjustments <b>\$427.68</b>	=	Balance <b>\$0.00</b>	+	New charges <b>\$464.50</b>	=	Total due <b>\$464.50</b>
								Due date <b>29 Mar 2021</b>

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**Noel knows a half flush saves twice the water**

As we head into the warmer months, we can all make small changes to save water and stay H2OK!

For more water saving tips, visit [unitywater.com/legends](http://unitywater.com/legends)



**Easy ways to pay** For other payment options - see over

**BPAY**  
Bill Code: 130393  
Ref: 0999 5227 17  
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
Find out more at [bpay.com.au](http://bpay.com.au)  
Registered to BPAY Pty Ltd ABN 69 079 137 518

**DIRECT DEBIT**  
Direct Debit  
Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

**SmoothPay**  
Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.  
Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

9.19

**Water meter details** 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UT1814993	19 Oct 20	79	20 Jan 21	128	49	93	526.9
Total water usage					49	93	526.9
Total sewerage usage (waste and greywater) = 90% of water usage					44.10	93	474.2

**Activity since last bill**

Last bill	\$427.68
Payments / adjustments	
30 Dec 2020 CBA BPAY BPAY 30/12/2020	-\$427.68
<b>Account balance</b>	<b>\$0.00</b>

**Water and Sewerage Charges**

Lot 146 Plan SP303117 Installation ID 223164319347

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	20 Oct 20 to 20 Jan 21	0.5269	93	\$3.122	\$152.98

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

**Unitywater (local government distributor-retailer price)**

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	20 Oct 20 to 20 Jan 21	0.5269	93	\$0.667	\$32.68
Sewerage up to 740 L/day	20 Oct 20 to 20 Jan 21	0.4742	93	\$0.667	\$29.41
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	20 Oct 20 to 20 Jan 21	1	93	\$0.879	\$81.75
Sewerage Access	20 Oct 20 to 20 Jan 21	1	93	\$1.803	\$167.68
Water subtotal					\$267.41
Sewerage subtotal					\$197.09

<b>New water and sewerage charges</b>	<b>\$464.50</b>
<b>Total Due = ① + ②</b>	<b>\$464.50</b>

**Important information**

**Payment assistance**

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

**Changing contact details**

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

**Pensioners**

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

**Credit card payments**

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

**Interest on overdue amounts**

No interest will apply to overdue amounts on bills issued during the 12-month period ending 31 March 2021. Find out more at: [unitywater.com/customer-care](http://unitywater.com/customer-care)

**Water efficiency**

For water efficiency tips, visit [unitywater.com/water-tips](http://unitywater.com/water-tips)

**Interpreter service 13 14 50**

当您需要口译员时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50.  
동역사가 필요하시면 13 14 50 으로 연락하십시오.  
Cuando necesitas un intérprete llame al 13 14 50.

**Privacy policy**

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

**International calls**

+ 61 7 5431 8333

[unitywater.com](http://unitywater.com)  
PO Box 953  
Caboolture QLD 4510  
1300 086 489



**More payment options**



**Credit card by phone or online**  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
Ref: 0999 5227 17



**Cheques by mail**  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



**In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 0999 5227 17**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0999522717 00046450

Account number	99952271
Payment reference	0999 5227 17
<b>Total due</b>	<b>\$464.50</b>
<b>Due date</b>	<b>29 Mar 2021</b>



Callander Property Pty Ltd  
17 Moorinya Cct  
PIMPAMA QLD 4209

9.20

# WATER AND SEWERAGE YOUR BILL

**1300 086 489**  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
ABN 89 791 717 472

Account number	99952271
Payment reference	0999 5227 17
Property	29 McConnell Esp, STRATHPINE, QLD

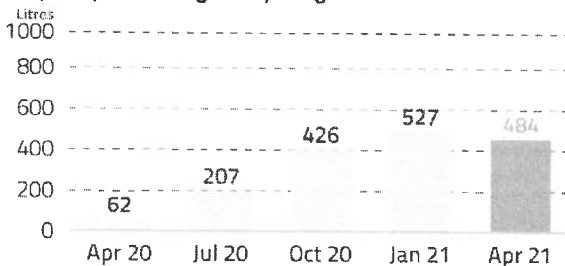
Bill number	7121516286
Billing period	21 Jan 2021 91 days to 21 Apr 2021
Issue date	28 Apr 2021
Approximate date of next meter reading	16 Jul 2021

## Your account activity

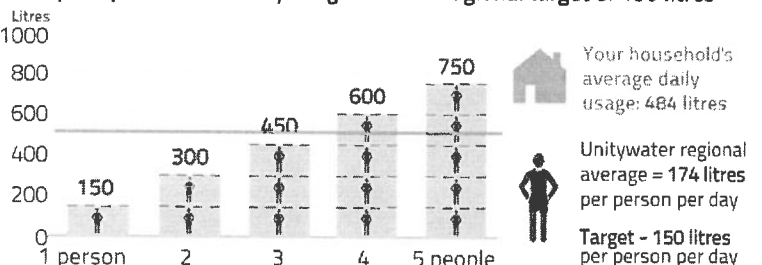
Your last bill <b>\$464.50</b>	<b>-</b>	Payments/ adjustments <b>\$464.50</b>	<b>=</b>	Balance <b>\$0.00</b>	<b>+</b>	New charges <b>\$437.19</b>	<b>=</b>	<b>Total due</b> <b>\$437.19</b>
								<b>Due date</b> <b>31 May 2021</b>

Interest charges of 8% per annum, compounding daily, will apply to overdue amounts on bills from 1 July 2021.

### Compare your average daily usage over time



### Compare your current daily usage with our regional target of 150 litres



## Important changes to COVID-19 customer care

In April, we changed back to our normal 30 days to pay all bills, including this one. To continue helping you, we've extended no interest charges on overdue amounts until 30 June 2021. Find out more at [unitywater.com/customer-care](http://unitywater.com/customer-care)

## Easy ways to pay For other payment options - see over



**BPAY\***  
Billers Code: 130393  
Ref: 0999 5227 17  
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
Find out more at [bpay.com.au](http://bpay.com.au)  
\*Registered to BPAY Pty Ltd ABN 69 079 137 518



**Direct Debit**  
Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

### SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

9-21

## Your account details



1300 086 489  
Account enquiries

8am-5pm Mon-Fri

### Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UT1814993	20 Jan 21	128	21 Apr 21	172	44	91	483.5
Total water usage					44	91	483.5
Total sewerage usage (waste and greywater) = 90% of water usage					39.60	91	435.2

### Activity since last bill

Last bill	\$464.50
Payments / adjustments	
30 Mar 2021 CBA BPAY BPAY 29/03/2021	-\$464.50
<b>Account balance</b>	<b>\$0.00</b> ①

### Water and Sewerage Charges

Lot 146 Plan SP303117 Installation ID 223164319347

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	21 Jan 21 to 21 Apr 21	0.4835	91	\$3.122	\$137.37

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

#### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	21 Jan 21 to 21 Apr 21	0.4835	91	\$0.667	\$29.35
Sewerage up to 740 L/day	21 Jan 21 to 21 Apr 21	0.4352	91	\$0.667	\$26.41
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	21 Jan 21 to 21 Apr 21	1	91	\$0.879	\$79.99
Sewerage Access	21 Jan 21 to 21 Apr 21	1	91	\$1.803	\$164.07
Water subtotal					\$246.71
Sewerage subtotal					\$190.48

**New water and sewerage charges \$437.19** ②

**Total Due = ① + ② \$437.19**

### Important information

#### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

#### Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

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If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

#### Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

#### Interest on overdue amount

Interest charges of 8% per annum, compounding daily, will apply to overdue amounts on bills from 1 July 2021. Find out more at: [unitywater.com/customer-care](http://unitywater.com/customer-care)

#### Water efficiency

For water efficiency tips, visit [unitywater.com/water-tips](http://unitywater.com/water-tips)

#### Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50.  
통역사가 필요하시면 13 14 50 으로 연락하십시오.  
Cuando necesite un intérprete llame al 13 14 50

#### Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

#### International calls + 61 7 5431 8333

[unitywater.com](http://unitywater.com)  
PO Box 953  
Caboolture QLD 4510  
1300 086 489

## More payment options



Credit card by phone or online  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
Ref: 0999 5227 17



Cheques by mail  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



In person, by phone or online  
**Billpay Code: 4028**  
Ref: 0999 5227 17  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0999522717 00043719

Account number	99952271
Payment reference	0999 5227 17
<b>Total due</b>	<b>\$437.19</b>
<b>Due date</b>	<b>31 May 2021</b>

9-22

# Rate notice

**Customer Service Centres**

Caboolture - 2 Hasking Street, Caboolture  
 Redcliffe - Irene Street, Redcliffe  
 Strathpine - 220 Gympie Road, Strathpine

**Postal Address**

PO Box 159  
 Caboolture Qld 4510

**Customer Service**

Ph: (07) 3480 6464

**ABN: 92 967 232 136**

www.moretonbay.qld.gov.au  
 mbrc@moretonbay.qld.gov.au



041

Callander Property Pty Ltd  
 17 Moorinya Circuit  
 PIMPAMA QLD 4209

**Property Details**

29 McConnell Esplanade, STRATHPINE QLD 4500  
 Lot 146 SP 303117  
 Rateable Valuation \$212,500

**Council Rates & Charges**

General Rate - Category R2 (minimum)	316.50
Regional Infrastructure and Environment Charge	21.00
Garbage Charge - Domestic	59.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 2A	56.50
<b>TOTAL PAYABLE</b>	<b>\$453.25</b>

**Assessment number**

840599.5

**Total Payable**

\$453.25

**Period of rating**

1 July - 30 September 2020

**Date of issue**

01 July 2020

**Due date for payment**

03 August 2020

**End of Quarter Processing Deadlines**

Please note that due to processing requirements, payments made after 25<sup>th</sup> June 2020 may not have been processed before the printing of this notice and may appear as an overdue balance.

**Receive your rate notice by email**

Register to receive your rate notice to your nominated email account with electronic reminders and links to online payment options.

Visit [www.moretonbay.qld.gov.au/embrc](http://www.moretonbay.qld.gov.au/embrc)

*Council will receive payment from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2020/21 financial year.*

**BPAY:** Use your Phone or Internet banking

**PHONE:** Call 1300 400 620

**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)

**AUSTRALIA POST:** Pay over the counter at any post office

**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510

**IN PERSON:** Pay at any Customer Service Centre

**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** In response to the current COVID-19 pandemic Council has resolved to suspend interest charges on overdue rates until 30 September 2020.

**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.

**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

Document re-created on 27/04/2022

-81600111

**PAYMENT REMITTANCE SLIP**


\*2464 008405995



Billers Code: 7062  
 Ref: 008405995

Location: 29 McConnell Esplanade, STRATHPINE QLD 4500  
 Customer Ref: 008405995

**Assessment number**

840599.5

**Total Payable**

\$453.25

**Period of rating**

1 July - 30 September 2020

**Date of issue**

01 July 2020

**Due date for payment**

03 August 2020

9-23

# Rate notice

**Moreton Bay**  
Regional Council

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

**Customer Service**  
Ph: (07) 3480 6464

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



041

Callander Property Pty Ltd  
17 Moorinya Circuit  
PIMPAMA QLD 4209

**Property Details**

29 McConnell Esplanade, STRATHPINE QLD 4500  
Lot 146 SP 303117  
Rateable Valuation \$212,500

<b>Assessment number</b>	840599.5
<b>Total Payable</b>	\$453.25
<b>Period of rating</b>	1 October - 31 December 2020
<b>Date of issue</b>	01 October 2020
<b>Due date for payment</b>	02 November 2020

**Council Rates & Charges**

General Rate - Category R2 (minimum)	316.50
Regional Infrastructure and Environment Charge	21.00
Garbage Charge - Domestic	59.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 2A	56.50
<b>TOTAL PAYABLE</b>	<b>\$453.25</b>

**End of Quarter Processing Deadlines**

Please note that due to processing requirements, payments made after 24 September 2020 may not have been processed before the printing of this notice and may appear as an overdue balance.

Document re-created on 27/04/2022

**Receive your rate notice by email**

Register to receive your rate notice to your nominated email account with electronic reminders and links to online payment options.

Visit [www.moretonbay.qld.gov.au/embrc](http://www.moretonbay.qld.gov.au/embrc)

-869130011

**Council has received a payment of \$14,046,358 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2020/21 financial year.**

**BPAY:** Use your Phone or Internet banking  
**PHONE:** Call 1300 400 620  
**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)  
**AUSTRALIA POST:** Pay over the counter at any post office  
**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510  
**IN PERSON:** Pay at any Customer Service Centre  
**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** In response to the current COVID-19 pandemic Council has resolved to suspend interest charges on overdue rates until 31 March 2021.  
**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.  
**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.  
**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

**PAYMENT REMITTANCE SLIP**



\*2464 008405995

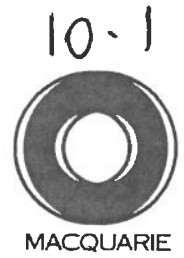


Billers Code: 7062  
Ref: 008405995

<b>Assessment number</b>	840599.5
<b>Total Payable</b>	\$453.25
<b>Period of rating</b>	1 October - 31 December 2020
<b>Date of issue</b>	01 October 2020
<b>Due date for payment</b>	02 November 2020

Location: 29 McConnell Esplanade, STRATHPINE QLD 4500  
Customer Ref: 008405995





# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



CALLANDER SMSF PTY LTD  
17 MOORINYA CIRCUIT  
PIMPAMA QLD 4209

1 Shelley Street  
Sydney, NSW 2000

account balance **\$30,083.68**  
as at 31 Dec 20

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
30.06.20	OPENING BALANCE			49,420.71
06.07.20	Deposit SuperChoice P/L PC030720-042261740		508.89	49,929.60
06.07.20	BPAY BPAY TO UNITYWATER	186.62		49,742.98
08.07.20	Direct debit Infocus Infocus	83.33		49,659.65
10.07.20	Deposit SuperChoice P/L PC090720-077255543		1,331.37	50,991.02
20.07.20	Deposit SuperChoice P/L PC170720-054201266		678.51	51,669.53
20.07.20	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		49,441.53
24.07.20	Deposit SuperChoice P/L PC230720-054204731		380.39	49,821.92
31.07.20	Interest MACQUARIE CMA INTEREST PAID*		2.14	49,824.06
03.08.20	Deposit SuperChoice P/L PC310720-093663629		678.51	50,502.57
05.08.20	BPAY BPAY TO MBRC PAYMENTS	453.25		50,049.32
10.08.20	Direct debit Infocus Infocus	83.33		49,965.99

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 967419292

deposits using BPay  
From another bank



Biller code: 667022  
Ref: 967 419 292

continued on next





Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
14.08.20	Deposit SuperChoice P/L PC130820-000725436		678.51	50,644.50
20.08.20	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		48,416.50
31.08.20	Interest MACQUARIE CMA INTEREST PAID*		2.15	48,418.65
31.08.20	Deposit SuperChoice P/L PC280820-018894048		678.51	49,097.16
01.09.20	Deposit David Deane Real RENT PAYMENT		2,416.15	51,513.31
08.09.20	Direct debit Infocus Infocus	83.33		51,429.98
14.09.20	Deposit SuperChoice P/L PC110920-079217544		678.51	52,108.49
21.09.20	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	220.00		51,888.49
21.09.20	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	220.00		51,668.49
21.09.20	BPAY BPAY TO ASIC	273.00		51,395.49
21.09.20	BPAY BPAY TO ASIC	55.00		51,340.49
21.09.20	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		49,112.49
22.09.20	BPAY BPAY TO UNITYWATER	310.81		48,801.68
22.09.20	Direct debit LaTrobeFinancial Repay 40 135 663 3	10,000.00		38,801.68
28.09.20	Deposit SuperChoice P/L PC250920-088134062		678.51	39,480.19
30.09.20	Interest MACQUARIE CMA INTEREST PAID*		1.94	39,482.13
30.09.20	Deposit David Deane Real RENT PAYMENT		1,655.90	41,138.03
01.10.20	Direct debit LaTrobeFinancial Repay 40 135 663 3	10,000.00		31,138.03
08.10.20	Direct debit Infocus Infocus	83.33		31,054.70
12.10.20	Deposit SuperChoice P/L PC091020-093563878		678.51	31,733.21
19.10.20	Direct debit TAL Life Limited 1814752-A9588605	3,372.05		28,361.16
20.10.20	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		26,133.16
26.10.20	Deposit SuperChoice P/L PC231020-004223538		678.51	26,811.67
02.11.20	Deposit David Deane Real RENT PAYMENT		1,655.90	28,467.57
09.11.20	Deposit SuperChoice P/L PC061120-012226661		678.51	29,146.08
10.11.20	Direct debit Infocus Infocus	83.33		29,062.75
20.11.20	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		26,834.75

continued on next



10.3



Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
23.11.20	Deposit SuperChoice P/L PC201120-022869406		678.51	27,513.26
30.11.20	Deposit David Deane Real RENT PAYMENT		1,655.90	29,169.16
07.12.20	Deposit SuperChoice P/L PC041220-060459931		678.51	29,847.67
07.12.20	BPAY BPAY TO MBRC PAYMENTS	453.25		29,394.42
08.12.20	Direct debit Infocus Infocus	83.33		29,311.09
21.12.20	Deposit SuperChoice P/L PC181220-060473993		678.51	29,989.60
21.12.20	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		27,761.60
29.12.20	Deposit SuperChoice P/L PC241220-074790215		678.51	28,440.11
30.12.20	BPAY BPAY TO UNITYWATER	427.68		28,012.43
31.12.20	Deposit David Deane Real RENT PAYMENT		2,071.25	30,083.68
	CLOSING BALANCE AS AT 31 DEC 20	39,839.64	20,502.61	30,083.68

\* Stepped interest rates for the period 1 July to 30 September: balances \$0.00 to \$4,999.99 earned 0.05%  
balances \$5,000.00 and above earned 0.05% pa (92 days); 1 October to 31 December: balances \$0.00 to  
\$4,999.99 earned 0.00% balances \$5,000.00 and above earned 0.00% pa (92 days)

10.4



## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

### Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*

10.5



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



CALLANDER SMSF PTY LTD  
17 MOORINYA CIRCUIT  
PIMPAMA QLD 4209

1 Shelley Street  
Sydney, NSW 2000

account balance **\$35,276.77**  
as at 30 Jun 21

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
31.12.20	OPENING BALANCE			30,083.68
08.01.21	Deposit SuperChoice P/L PC070121-074802223		163.02	30,246.70
08.01.21	Direct debit Infocus Infocus	83.33		30,163.37
18.01.21	Deposit SuperChoice P/L PC150121-068794924		678.51	30,841.88
20.01.21	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		28,613.88
22.01.21	Deposit SuperChoice P/L PC210121-068798685		271.71	28,885.59
01.02.21	Deposit SuperChoice P/L PC290121-012587310		678.51	29,564.10
01.02.21	Deposit David Deane Real RENT PAYMENT		1,655.90	31,220.00
05.02.21	Deposit SuperChoice P/L PC040221-012591646		271.71	31,491.71
09.02.21	BPAY BPAY TO ALLIANZ NATIONAL	1,014.06		30,477.65
11.02.21	BPAY BPAY TO AUSTRALIAN TAXATION OFFICE	1,274.90		29,202.75
11.02.21	Funds transfer INV025210	2,750.00		26,452.75

### how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 967419292

deposits using BPay  
From another bank



Biller code: 667022  
Ref: 967 419 292

continued on next

## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
15.02.21	Deposit SuperChoice P/L PC120221-012600558		678.51	27,131.26
19.02.21	Deposit SuperChoice P/L PC180221-012604492		304.86	27,436.12
22.02.21	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		25,208.12
01.03.21	Deposit SuperChoice P/L PC260221-012614071		678.51	25,886.63
01.03.21	Deposit David Deane Real RENT PAYMENT		3,974.70	29,861.33
05.03.21	Deposit SuperChoice P/L PC040321-012618023		283.92	30,145.25
08.03.21	Deposit DEPOSIT		1,050.75	31,196.00
15.03.21	Deposit SuperChoice P/L PC120321-012627475		678.51	31,874.51
19.03.21	Deposit SuperChoice P/L PC180321-012630855		283.92	32,158.43
22.03.21	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		29,930.43
29.03.21	Deposit SuperChoice P/L PC260321-012640412		678.51	30,608.94
30.03.21	BPAY BPAY TO UNITYWATER	464.50		30,144.44
31.03.21	Deposit David Deane Real RENT PAYMENT		2,071.25	32,215.69
06.04.21	Deposit SuperChoice P/L PC010421-012644929		283.92	32,499.61
08.04.21	BPAY BPAY TO AUSTRALIAN TAXATION OFFICE	189.00		32,310.61
12.04.21	Deposit SuperChoice P/L PC090421-012653894		678.51	32,989.12
16.04.21	Deposit SuperChoice P/L PC150421-012657851		283.92	33,273.04
16.04.21	BPAY BPAY TO MBRC RATES	453.25		32,819.79
20.04.21	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		30,591.79
26.04.21	Deposit SuperChoice P/L PC230421-090276194		678.51	31,270.30
30.04.21	Deposit SuperChoice P/L PC290421-090279605		369.80	31,640.10
30.04.21	Deposit David Deane Real RENT PAYMENT		1,552.90	33,193.00
10.05.21	Deposit SuperChoice P/L PC070521-088303395		678.51	33,871.51
14.05.21	Deposit SuperChoice P/L PC130521-042597045		283.92	34,155.43
20.05.21	Direct debit LaTrobeFinancial Repay 40 135 663 3	2,228.00		31,927.43
24.05.21	Deposit SuperChoice P/L PC210521-042606385		678.51	32,605.94
28.05.21	Deposit SuperChoice P/L PC270521-042610614		322.60	32,928.54

continued on next

10.1



## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

transaction	description	debits	credits	balance
31.05.21	Deposit		David Deane Real RENT PAYMENT 1,822.62	34,751.16
31.05.21	BPAY	BPAY TO UNITYWATER 437.19		34,313.97
31.05.21	BPAY	BPAY TO MBRC RATES 454.96		33,859.01
01.06.21	Funds transfer	TRANSACT FUNDS TFR TO BETTER CHOICE HOME 251.35		33,607.66
07.06.21	Deposit		SuperChoice P/L PC040621-042620941 678.51	34,286.17
11.06.21	Deposit		SuperChoice P/L PC100621-051688690 283.92	34,570.09
21.06.21	Deposit		SuperChoice P/L PC180621-051699025 678.51	35,248.60
21.06.21	Direct debit	LaTrobeFinancial Repay 40 135 663 3 2,228.00		33,020.60
25.06.21	Deposit		SuperChoice P/L PC240621-051703661 283.92	33,304.52
30.06.21	Deposit		David Deane Real RENT PAYMENT 1,972.25	35,276.77
		CLOSING BALANCE AS AT 30 JUN 21 20,740.54	25,933.63	35,276.77

\* Stepped interest rates for the period 1 January to 30 June: balances \$0.00 to \$4,999.99 earned 0.00%  
balances \$5,000.00 and above earned 0.00% pa (181 days)

### annual interest summary 2020/2021

INTEREST PAID	6.23
TOTAL INCOME PAID	6.23

10-8



## Macquarie Cash Management Account

enquiries 1800 806 310

account name CALLANDER SMSF PTY LTD ATF  
CALLANDER SMSF  
account no. 967419292

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- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
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- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

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La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**  
Page No 1 of 3  
Statement Period 01.07.20 to 30.09.20

Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
*Login, My Home Loan, New Registration*

### Loan Account Detail Summary

Security Address: 29 McConnell Esplanade STRATHPINE QLD 4500

Current Interest Rate at 05 Oct 2020 (calculated (Daily Rests) - Variable)	5.44% p.a.
Loan Approved Amount	\$ 321,700.00
Closing Loan Balance at 30 Sep 2020	\$ 306,365.61
Loan Settlement Month	February 2020
Original Loan Maturity	February 2040
Contract Term Remaining	19 years 5 months
Forecast Term (based on current repayment profile)	8 years 10 months
National Credit Code Regulated	No
Privacy Password Protected	No

Interest Charges for Statement Period	\$ 4,322.98
Repayments Received during Statement Period	\$ 16,684.00
Minimum Monthly Repayment Amount	\$ 2,228.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 10,000.00

#### Loan Guarantor Details

t Callander Property Pty Ltd ATF Callander Bare Trus Unit 30, 340 Hope Island Road HOPE ISLAND QLD 4212  
Mrs TE Callander - same address as Borrower - separate statement not issued  
Mr PA Callander - same address as Borrower - separate statement not issued

**POSTED**

#### La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

#### You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

#### You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.50% p.a.\*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. \*Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**

Page No 2 of 3

Statement Period 01.07.20 to 30.09.20

Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
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DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01.07.20	Opening Loan Balance			318,681.63
20.07.20	La Trobe Financial Quick Pay Repayment		2,228.00	316,453.63
31.07.20	Account Service Fee	15.00		316,468.63
31.07.20	Interest (31 days 5.44% p.a.)	1,464.40		317,933.03
20.08.20	La Trobe Financial Quick Pay Repayment		2,228.00	315,705.03
31.08.20	Account Service Fee	15.00		315,720.03
31.08.20	Interest (31 days 5.44% p.a.)	1,460.95		317,180.98
21.09.20	La Trobe Financial Quick Pay Repayment		2,228.00	314,952.98
22.09.20	La Trobe Financial Quick Pay Repayment		10,000.00	304,952.98
30.09.20	Account Service Fee	15.00		304,967.98
30.09.20	Interest (30 days 5.44% p.a.)	1,397.63		306,365.61
30.09.20	Closing Loan Balance			306,365.61

From 1 November 2020, the Electronic File Fee will increase from \$130.00 to \$180.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.

**POSTED**





La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**

Page No 3 of 3  
Statement Period 01.07.20 to 30.09.20

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Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
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**Security Documents in Custody & Insurance Summary**

Registered Mortgages  
719919654

Security Property  
29 McConnell Esplanade STRATHPINE QLD 4500

Title Reference  
51180485

**Insurance Records**

Property Insurance	Minimum Cover	Policy No.	Sum Insured \$	Expiry Date
29 McConnell Esplanade STRATHPINE (Alliance Insura)	Required \$ 300, 000	63S019842LLP	300, 000	30/01/2021

# If your policy has expired we may, in our sole discretion, take out insurance with an insurer to protect La Trobe Financial's interests as mortgagee and charge the insurance premium to your account.

Contents Insurance Nil  
Private Health Cover Nil

**POSTED**



La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**  
Page No 1 of 3  
Statement Period 01.10.20 to 31.12.20

Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
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**Loan Account Detail Summary**

Security Address:	29 McConnell Esplanade STRATHPINE QLD 4500
Current Interest Rate at 06 Jan 2021 (calculated (Daily Rests) - Variable)	5.44% p.a.
Loan Approved Amount	\$ 321,700.00
Closing Loan Balance at 31 Dec 2020	\$ 293,756.08
Loan Settlement Month	February 2020
Original Loan Maturity	February 2040
Contract Term Remaining	19 years 2 months
Forecast Term (based on current repayment profile)	6 years 11 months
National Credit Code Regulated	No
Privacy Password Protected	No
Interest Charges - 01.07.20 to 31.12.20	\$ 8,352.45
Repayments Received during Statement Period	\$ 16,684.00
Minimum Monthly Repayment Amount	\$ 2,228.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 20,000.00

**Loan Guarantor Details**

t Callander Property Pty Ltd ATF Callander Bare Trus Unit 30, 340 Hope Island Road HOPE ISLAND QLD 4212  
Mrs TE Callander - same address as Borrower - separate statement not issued  
Mr PA Callander - same address as Borrower - separate statement not issued

**La Trobe Financial LoanManager App now available**

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

**You can also save money with La Trobe Financial**

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**You can invest with us too**

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La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. \*Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**

Page No 2 of 3

Statement Period 01.10.20 to 31.12.20

Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
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DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 10. 20	Opening Loan Balance			306, 365. 61
01. 10. 20	La Trobe Financial Quick Pay Repayment		10, 000. 00	296, 365. 61
20. 10. 20	La Trobe Financial Quick Pay Repayment		2, 228. 00	294, 137. 61
31. 10. 20	Account Service Fee	15. 00		294, 152. 61
31. 10. 20	Interest (31 days 5.44% p.a.)	1, 361. 57		295, 514. 18
20. 11. 20	La Trobe Financial Quick Pay Repayment		2, 228. 00	293, 286. 18
30. 11. 20	Account Service Fee	15. 00		293, 301. 18
30. 11. 20	Interest (30 days 5.44% p.a.)	1, 314. 06		294, 615. 24
21. 12. 20	La Trobe Financial Quick Pay Repayment		2, 228. 00	292, 387. 24
31. 12. 20	Account Service Fee	15. 00		292, 402. 24
31. 12. 20	Interest (31 days 5.44% p.a.)	1, 353. 84		293, 756. 08
31. 12. 20	Closing Loan Balance			293, 756. 08

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**  
Page No 3 of 3  
Statement Period 01.10.20 to 31.12.20

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\_\_\_\_\_  
\_\_\_\_\_  
Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
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## Security Documents in Custody & Insurance Summary

Registered Mortgages  
719919654

Security Property  
29 McConnell Esplanade STRATHPINE QLD 4500

Title Reference  
51180485

### Insurance Records

Property Insurance	Minimum Cover Required \$	Policy No.	Sum Insured \$	Expiry Date
29 McConnell Esplanade STRATHPINE (Alliance Insura)	300, 000	63S019842LLP	300, 000	30/01/2021

\* If your policy has expired we may, in our sole discretion, take out insurance with an insurer to protect La Trobe Financial's interests as mortgagee and charge the insurance premium to your account.

Contents Insurance Nil  
Private Health Cover Nil



La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**  
Page No 1 of 3  
Statement Period 01.01.21 to 31.03.21

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
Login, My Home Loan, New Registration

Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

**Loan Account Detail Summary**

Security Address:	29 McConnell Esplanade STRATHPINE QLD 4500
Current Interest Rate at 06 Apr 2021 (calculated (Daily Rests) - Variable)	5.44% p.a.
Loan Approved Amount	\$ 321,700.00
Closing Loan Balance at 31 Mar 2021	\$ 291,362.56
Loan Settlement Month	February 2020
Original Loan Maturity	February 2040
Contract Term Remaining	18 years 11 months
Forecast Term (based on current repayment profile)	7 years 11 months
National Credit Code Regulated	No
Privacy Password Protected	No
Interest Charges - 01.07.20 to 31.03.21	\$ 12,272.93
Repayments Received during Statement Period	\$ 6,684.00
Minimum Monthly Repayment Amount	\$ 2,228.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 20,000.00

**Loan Guarantor Details**

t Callander Property Pty Ltd ATF Callander Bare Trus Unit 30, 340 Hope Island Road HOPE ISLAND QLD 4212  
Mrs TE Callander - same address as Borrower - separate statement not issued  
Mr PA Callander - same address as Borrower - separate statement not issued

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La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**  
Page No 2 of 3  
Statement Period 01.01.21 to 31.03.21

Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
*Login, My Home Loan, New Registration*

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 01. 21	Opening Loan Balance			293, 756. 08
20. 01. 21	La Trobe Financial Quick Pay Repayment		2, 228. 00	291, 528. 08
31. 01. 21	Account Service Fee	15. 00		291, 543. 08
31. 01. 21	Interest (31 days 5.44% p.a.)	1, 353. 25		292, 896. 33
17. 02. 21	Insurance Confirmation Fee	50. 00		292, 946. 33
17. 02. 21	Insurance Confirmation Fee		25. 00	292, 921. 33
21. 02. 21	Packet Review Fee	300. 00		293, 221. 33
22. 02. 21	La Trobe Financial Quick Pay Repayment		2, 228. 00	290, 993. 33
28. 02. 21	Account Service Fee	15. 00		291, 008. 33
28. 02. 21	Interest (28 days 5.44% p.a.)	1, 220. 37		292, 228. 70
22. 03. 21	La Trobe Financial Quick Pay Repayment		2, 228. 00	290, 000. 70
31. 03. 21	Account Service Fee	15. 00		290, 015. 70
31. 03. 21	Interest (31 days 5.44% p.a.)	1, 346. 86		291, 362. 56
31. 03. 21	Closing Loan Balance			291, 362. 56

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.







La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**  
Page No 1 of 3  
Statement Period 01.04.21 to 30.06.21

Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
Login, My Home Loan, New Registration

**Interest Certificate for Year Ended 30 June 2021**

Interest Charges - 01.07.20 to 30.06.21 \$ 16,201.43

**Loan Detail Summary**

Security Address: 29 McConnell Esplanade STRATHPINE QLD 4500

Current Interest Rate at 07 Jul 2021 (calculated (Daily Rests) - Variable) 5.44% p.a.  
Loan Approved Amount \$ 321,700.00  
Closing Loan Balance at 30 Jun 2021 \$ 288,652.06  
Loan Settlement Month February 2020  
Original Loan Maturity February 2040  
Contract Term Remaining 18 years 8 months  
Forecast Term (based on current repayment profile) 8 years 8 months  
National Credit Code Regulated No  
Privacy Password Protected No

Repayments Received during Statement Period \$ 6,684.00  
Minimum Monthly Repayment Amount \$ 2,228.00  
Monthly Repayment Due Date 20th each month  
Loan Account Ahead by \$ 20,000.00

**Loan Guarantor Details**

t Callander Property Pty Ltd ATF Callander Bare Trus Unit 30, 340 Hope Island Road HOPE ISLAND QLD 4212  
Mrs TE Callander - same address as Borrower - separate statement not issued  
Mr PA Callander - same address as Borrower - separate statement not issued

**La Trobe Financial LoanManager App now available**

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

**You can also save money with La Trobe Financial**

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

**You can invest with us too**

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.\*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 089 178 521. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. \*Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.





La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**  
Page No. 2 of 3  
Statement Period 01.04.21 to 30.06.21

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BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
*Login, My Home Loan, New Registration*

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 04. 21	Opening Loan Balance			291, 362. 56
20. 04. 21	La Trobe Financial Quick Pay Repayment		2, 228. 00	289, 134. 56
30. 04. 21	Account Service Fee	15. 00		289, 149. 56
30. 04. 21	Interest (30 days 5.44% p.a.)	1, 299. 10		290, 448. 66
20. 05. 21	La Trobe Financial Quick Pay Repayment		2, 228. 00	288, 220. 66
31. 05. 21	Account Service Fee	15. 00		288, 235. 66
31. 05. 21	Interest (31 days 5.44% p.a.)	1, 337. 97		289, 573. 63
21. 06. 21	La Trobe Financial Quick Pay Repayment		2, 228. 00	287, 345. 63
30. 06. 21	Account Service Fee	15. 00		287, 360. 63
30. 06. 21	Interest (30 days 5.44% p.a.)	1, 291. 43		288, 652. 06
30. 06. 21	Closing Loan Balance			288, 652. 06

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527  
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213  
**Account Number 40 135 663 3**  
Page No 3 of 3  
Statement Period 01.04.21 to 30.06.21

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Callander SMSF Pty Ltd ATF Callander SMS  
17 Moorinya Circuit  
PIMPAMA QLD 4209

BPAY® Biller Code 18309 Reference No. 40 135 663 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
*Login, My Home Loan, New Registration*

## Security Documents in Custody & Insurance Summary

Registered Mortgages  
719919654

Security Property  
29 McConnell Esplanade STRATHPINE QLD 4500

Title Reference  
51180485

### Insurance Records

Property Insurance	Minimum Cover Required \$	Policy No.	Sum Insured \$	Expiry Date
29 McConnell Esplanade STRATHPINE (Alliance Insura)	321, 000	63S019842LLP	321, 000	30/12/2022

# If your policy has expired we may, in our sole discretion, take out insurance with an insurer to protect La Trobe Financial's interests as mortgagee and charge the insurance premium to your account.

Contents Insurance Nil  
Private Health Cover Nil



# Sales Appraisal

1<sup>st</sup> April 2022

29 McConnell Esplanade, Strathpine 4500

Thank you for the opportunity to provide a Current Sales Appraisal on the above mentioned property.

We have researched comparable properties both currently for sale and recently sold in the local area and believe current market value to be \$645,000 - \$665,000

Median \$655,000

Considering the condition, location & facilities available at this property, we have no reason to believe that there would be an extended delay in achieving a result for the property.

If you have any queries, please do not hesitate to contact me.

Yours faithfully,

**DAVID DEANE REAL ESTATE**

**Mark Rumsey**

**Principal - Sales**

Disclaimer: It must be understood that this estimate is an approximate only and is not a sworn valuation nor can it be relied upon as such.

David Deane Real Estate – ABN 36 151 700 702

**29 MCCONNELL ESPLANADE STRATHPINE QLD 4500**

Prepared on 1st April 2022

**Mark Rumsey**

David Deane Real Estate

2 Dixon Street (Cnr Gympie Rd)  
STRATHPINE QLD 4500


m: 0404498340

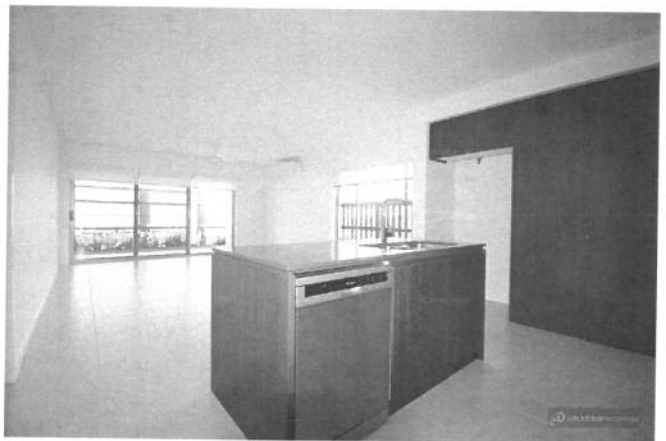
[mark@daviddeane.com.au](mailto:mark@daviddeane.com.au)

12-3

## Your Property

29 MCCONNELL ESPLANADE STRATHPINE QLD 4500

4  2  2  357m<sup>2</sup>  147m<sup>2</sup> 

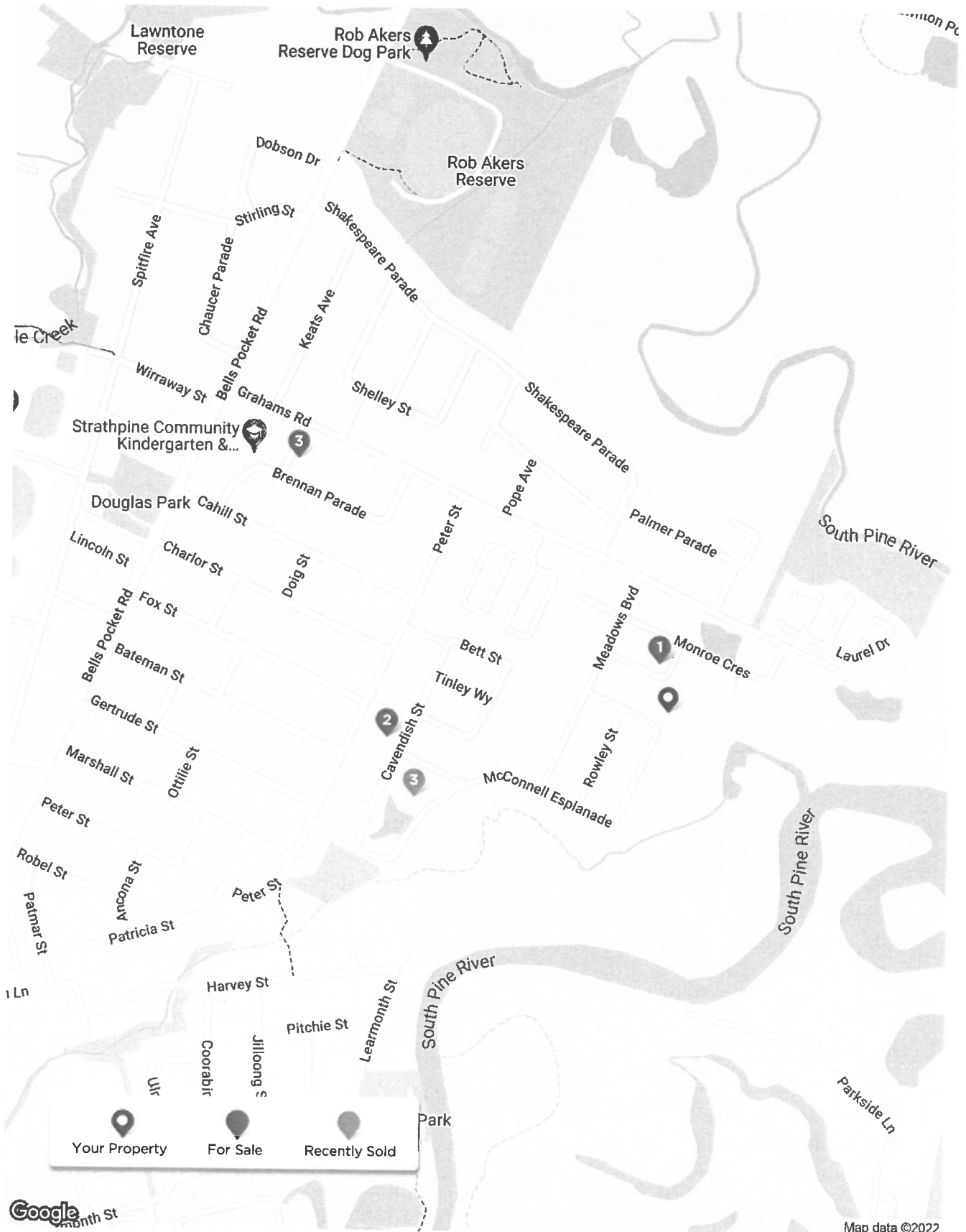


## Your Property History

- 29 Jun, 2020 - Listed for rent at \$450 / week
- 25 Feb, 2020 - Listed for rent at \$450 / week
- 14 Nov, 2019 - Sold for \$509,500

Introducing Mark Rumsey

# Comparables Map: Sales & Listings



# Comparables Map: Sales



Pin	Address	Bedrooms	Bathrooms	Car Spaces	Price
1	17 GILVEAR CRESCENT STRATHPINE QLD 4500	3	2	2	\$665,000
2	33 CAVENDISH STREET STRATHPINE QLD 4500	3	2	2	\$610,000
3	90 MCCONNELL ESPLANADE STRATHPINE QLD 4500	4	2	2	\$585,000








Map data ©2022

\* This data point was edited by the author of this CMA and has not been verified by CoreLogic

## Comparable Sales

### 1 17 GILVEAR CRESCENT STRATHPINE QLD 4500








 3  2  2  348m<sup>2</sup>  127m<sup>2</sup>  
 Year Built 2019 DOM 9  
 Sold Date 18-Jan-22 Distance 0.08km  
 First Listing For Sale  
 Last Listing UNDER CONTRACT

**Sold Price \$665,000**

### 2 33 CAVENDISH STREET STRATHPINE QLD 4500








 3  2  2  312m<sup>2</sup>  140m<sup>2</sup>  
 Year Built 2020 DOM 15  
 Sold Date 29-Nov-21 Distance 0.5km  
 First Listing Inviting All Offers  
 Last Listing Under Contract

**Sold Price \$610,000**

### 3 90 MCCONNELL ESPLANADE STRATHPINE QLD 4500



 4  2  2  429m<sup>2</sup>  153m<sup>2</sup>  
 Year Built 2020 DOM 1  
 Sold Date 28-Jul-21 Distance -  
 First Listing Under Contract  
 Last Listing Under Contract

**Sold Price \$585,000**

DOM = Days on market RS = Recent sale

UN = Undisclosed Sale

\* This data point was edited by the author of this CMA and has not been verified by CoreLogic



# Comparables Map: Listings



				DOM	
1 17 GILVEAR CRESCENT STRATHPINE QLD 4500	3	2	2	9	UNDER CONTRACT
2 33 CAVENDISH STREET STRATHPINE QLD 4500	3	2	2	15	Under Contract
3 2A MELLING STREET STRATHPINE QLD 4500	3	2	2	28	Offers Over \$619,000








\* This data point was edited by the author of this CMA and has not been verified by CoreLogic

## Comparable Listings






### 1 17 GILVEAR CRESCENT STRATHPINE QLD 4500



 3  2  2  348m<sup>2</sup>  127m<sup>2</sup>  
 Year Built 2019 DOM 9 days  
 Listing Date 10-Jan-22 Distance 0.08km  
 Listing Price UNDER CONTRACT






### 2 33 CAVENDISH STREET STRATHPINE QLD 4500



 3  2  2  312m<sup>2</sup>  140m<sup>2</sup>  
 Year Built 2020 DOM 15 days  
 Listing Date 15-Nov-21 Distance 0.5km  
 Listing Price Under Contract

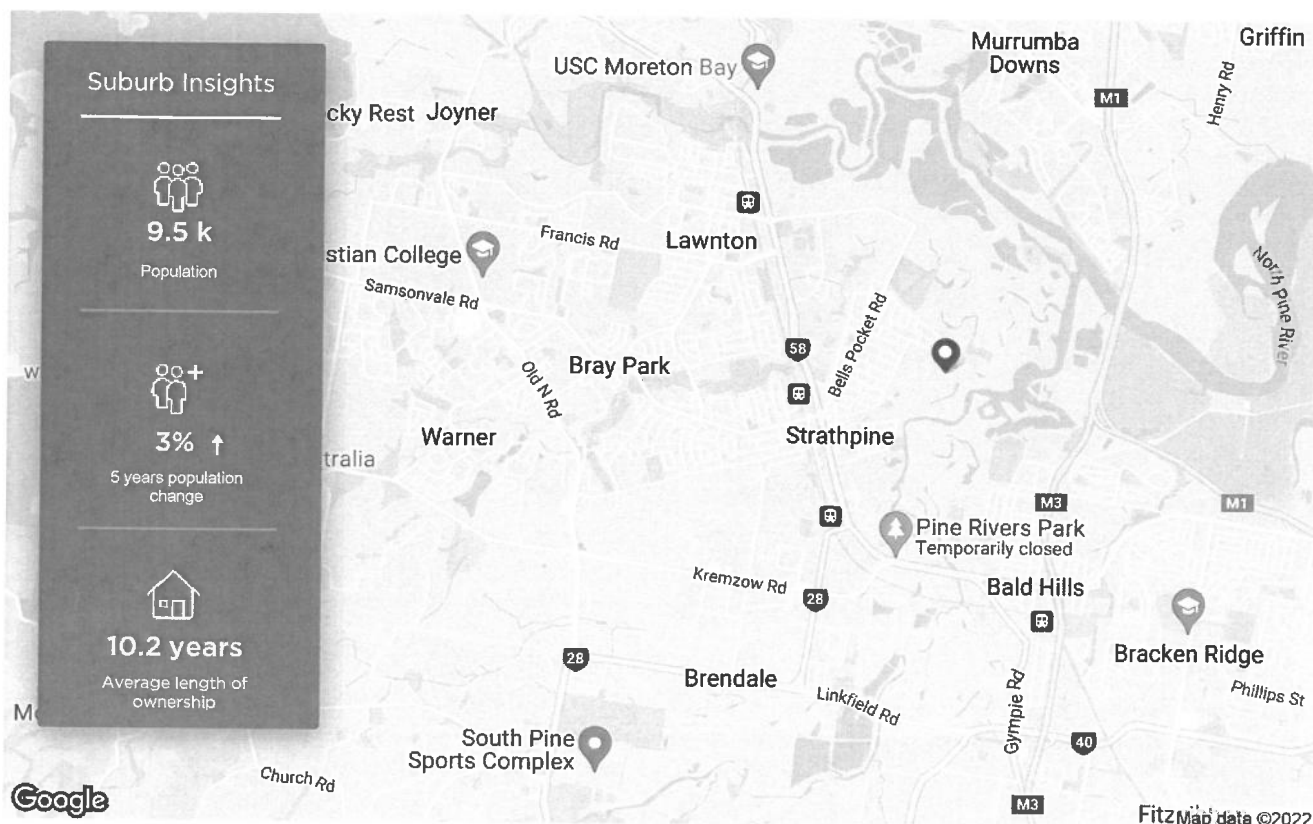
### 3 2A MELLING STREET STRATHPINE QLD 4500



 3  2  2  350m<sup>2</sup>  119m<sup>2</sup>  
 Year Built 2019 DOM 28 days  
 Listing Date 04-Mar-22 Distance 0.79km  
 Listing Price Offers Over \$619,000

# Strathpine

## Demographic






The size of Strathpine is approximately 7.2 square kilometres. It has 28 parks covering nearly 15.5% of total area. The population of Strathpine in 2011 was 9,276 people. By 2016 the population was 9,512 showing a population growth of 2.5% in the area during that time. The predominant age group in Strathpine is 30-39 years. Households in Strathpine are primarily couples with children and are likely to be repaying \$1400 - \$1799 per month on mortgage repayments. In general, people in Strathpine work in a clerical occupation. In 2011, 73.1% of the homes in Strathpine were owner-occupied compared with 71.5% in 2016. Currently the median sales price of houses in the area is \$540,000.

HOUSEHOLD STRUCTURE		HOUSEHOLD OCCUPANCY		HOUSEHOLD INCOME		AGE	
TYPE	%	TYPE	%	TYPE	%	TYPE	%
Childless Couples	36.2	Owns Outright	30.5	0-15.6K	3.0	0-9	13.4
Couples with Children	41.9	Purchaser	41.0	15.6-33.8K	12.8	10-19	12.0
Single Parents	19.9	Renting	25.6	33.8-52K	15.9	20-29	13.2
Other	2.0	Other	0.4	52-78K	18.9	30-39	14.8
		Not Stated	2.4	78-130K	26.4	40-49	13.2
				130-182K	10.2	50-59	12.3
				182K+	4.4	60-69	11.8
						70-79	6.9
						80-89	2.2
						90-99	0.5

# Local Schools



SCHOOL ADDRESS	DISTANCE	SCHOOL TYPE	GENDER	SECTOR	YEARS
 <b>Strathpine State School</b> 535 Gympie Road Strathpine QLD 4500	1.21km	Primary	Mixed	Government	0-6
 <b>Pine Rivers State High School</b> 535 Gympie Road Strathpine QLD 4500	1.27km	Secondary	Mixed	Government	7-12
 <b>St Paul's School</b> 34 Strathpine Road Bald Hills QLD 4036	1.94km	Combined	Mixed	Non-Government	0-12
 <b>YOS Lawnton</b> 27-29 Lawnton Pocket Road Lawnton QLD 4501	2.18km	Special	Mixed	Non-Government	10-12
 <b>Pine Rivers Special School</b> 2-18 Lawnton Pocket Road Lawnton QLD 4501	2.36km	Special	Mixed	Government	0-12



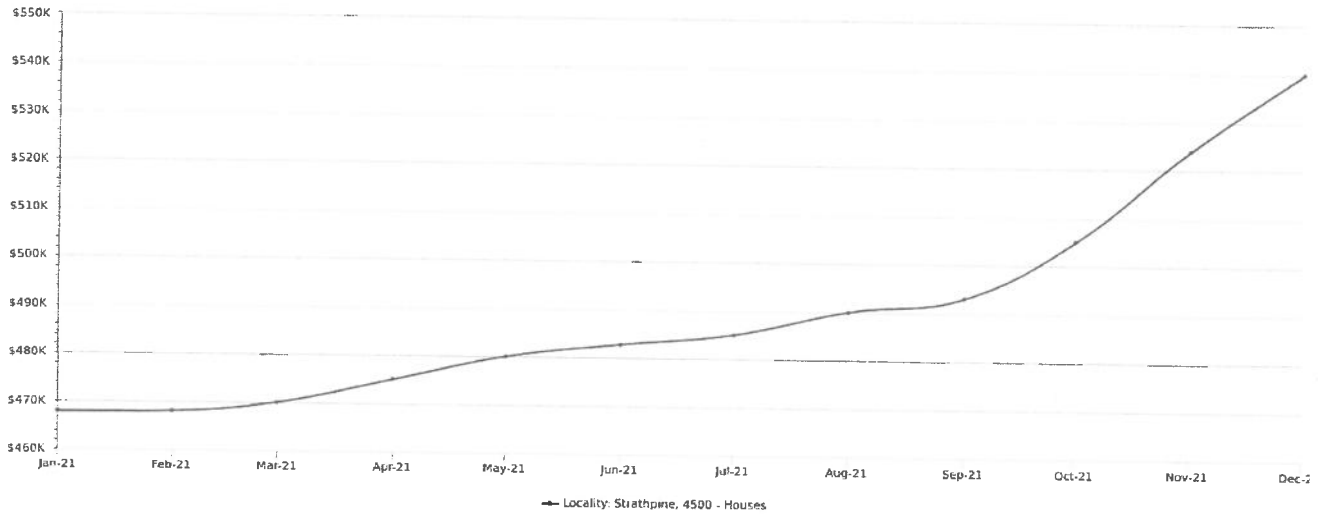
Property is within school catchment area



Property is outside school catchment area

# Recent Market Trends

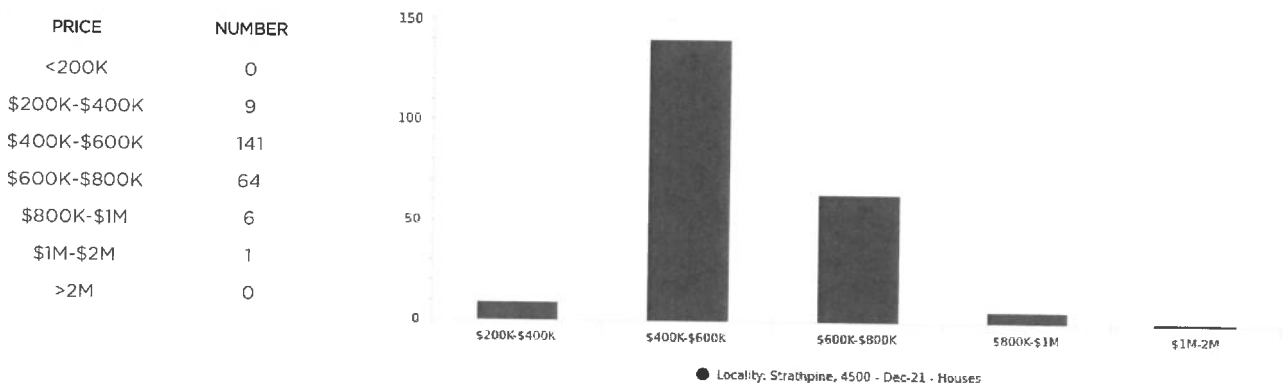
Median Sale Price - 12 months (House)



Statistics are calculated over a rolling 12 month period

PERIOD	PROPERTIES SOLD	MEDIAN PRICE	GROWTH	DAYS ON MARKET	LISTINGS	ASKING RENT
Dec 2021	19	\$540,000	3.1% ▲	7	36	\$425
Nov 2021	22	\$524,000	3.8% ▲	7	37	\$420
Oct 2021	28	\$505,000	2.4% ▲	8	24	\$420
Sep 2021	13	\$493,000	0.6% ▲	8	25	\$420
Aug 2021	15	\$490,000	1.0% ▲	9	26	\$410
Jul 2021	11	\$485,000	0.5% ▲	9	28	\$400
Jun 2021	15	\$482,750	0.6% ▲	10	28	\$400
May 2021	15	\$480,000	1.1% ▲	13	32	\$390
Apr 2021	18	\$475,000	1.1% ▲	16	39	\$390
Mar 2021	32	\$470,000	0.4% ▲	17	47	\$385
Feb 2021	20	\$468,000	0.1% ▲	18	42	\$380
Jan 2021	13	\$467,750	0.6% ▲	22	29	\$380

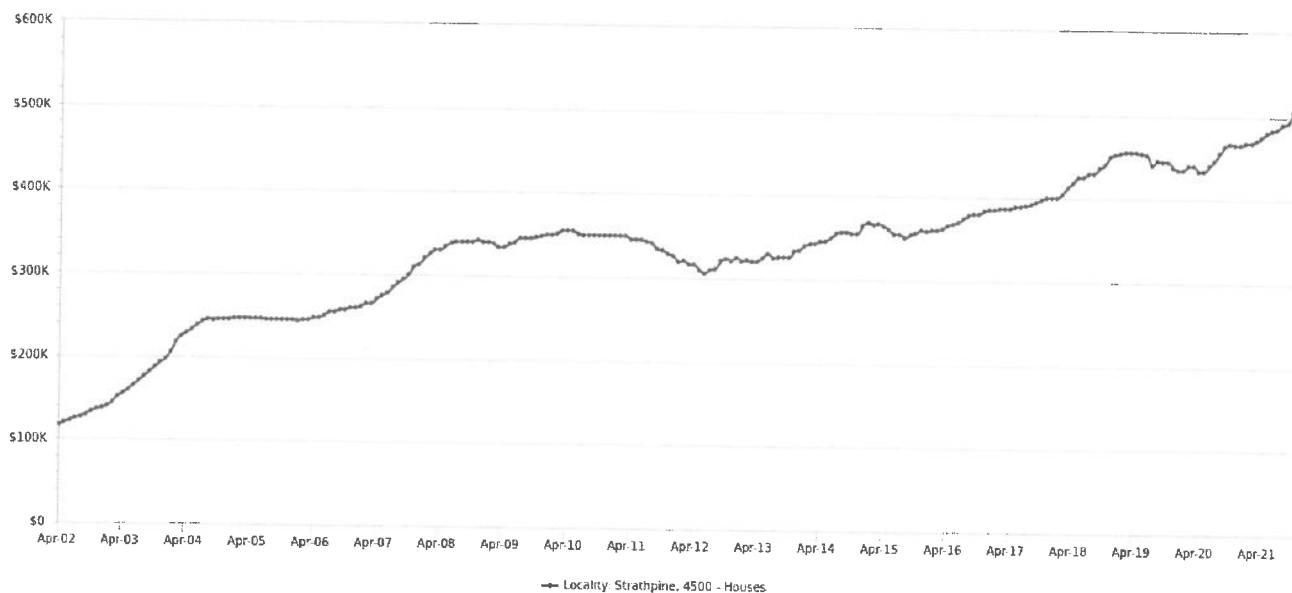
Sales by Price - 12 months (House)



Statistics are calculated over a rolling 12 month period

# Long Term Market Trends

Median Sale Price - 20 years (House)



\$ = Price with inflation adjusted over a rolling 12 month period

PERIOD	PROPERTIES SOLD	MEDIAN PRICE	GROWTH	DAYS ON MARKET	LISTINGS	ASKING RENT
2022	-	-	-	-	180	\$430
2021	221	\$540,000	16.1% ▲	7	167	\$380
2020	247	\$465,000	6.9% ▲	26	225	\$387
2019	230	\$435,000	-3.9% ▼	34	237	\$380
2018	230	\$452,500	13.0% ▲	14	194	\$377
2017	153	\$400,500	4.0% ▲	16	183	\$370
2016	143	\$385,000	7.4% ▲	22	197	\$360
2015	164	\$358,500	-1.8% ▼	26	171	\$360
2014	135	\$365,000	9.0% ▲	36	160	\$350
2013	123	\$335,000	3.1% ▲	29	160	\$350
2012	111	\$325,000	-0.5% ▼	41	155	\$340
2011	81	\$326,500	-6.7% ▼	58	172	\$340
2010	118	\$350,000	0.0%	54	201	\$330
2009	176	\$350,000	2.9% ▲	22	202	\$310
2008	132	\$340,000	8.6% ▲	38	148	\$285
2007	207	\$313,000	20.4% ▲	18	56	\$250
2006	201	\$260,000	6.3% ▲	35	48	\$240
2005	190	\$244,500	-0.4% ▼	71	82	-
2004	182	\$245,500	24.9% ▲	38	29	-
2003	271	\$196,500	42.4% ▲	23	5	-

## Disclaimer

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12-14

Better choice \$251.35 paid 01/06/21

**From:** Valuations | Better Choice  
**Sent:** Friday, 28 May 2021 5:16 PM  
**To:** wayne@simmonsivingstone.com.au  
**Cc:** Kathryn Whitney <Kathryn.W@betterchoice.com.au>  
**Subject:** 120158 Callander

Good Afternoon,

Before we proceed with ordering the valuation, we require the payment to be made via this link:

[Valuation Payment Portal](#)

Please note the following details when you are in the process of commencing payment:

<b>Reference:</b>	120158
<b>Payment Description:</b>	Valuation
<b>Security Address:</b>	29 McConnell Esplanade STRATHPINE QLD 4500
<b>Amount:</b>	\$228.50*

*\*The fee quote is indicative and subject to change.*

*\*Additional \$110 rural residential fee will be applicable for properties over 2.2 hectares or located in a rural location.*

**Once the payment is made, please forward the emailed payment receipt that you received to [valuations@betterchoice.com.au](mailto:valuations@betterchoice.com.au).**

If you have not received an email receipt, please check your junk/spam inbox.

If you have any questions or queries related to this, please give us a call.

Regards,

**From:** Valuations | Better Choice [<mailto:valuations@betterchoice.com.au>]  
**Sent:** Monday, 31 May 2021 11:24 AM  
**To:** Wayne Milner <Wayne@Simmonsivingstone.com.au>  
**Cc:** Kathryn Whitney <Kathryn.W@betterchoice.com.au>  
**Subject:** RE: 120158 Callander

Hi Wayne,

Apologies. I just realise that I had a wrong quote provided below is excluding gst

Please note the **correct valuation fee is \$251.35 inc gst.**

Let us know if you have any query regarding above

Thanks

**Anu Gaire Sharma | Better Choice | Credit Officer**  
(07) 5630 3221 | 1300 334 336 (Option 3) | [Anu.G@betterchoice.com.au](mailto:Anu.G@betterchoice.com.au)





Australian Government

Australian Taxation Office

Agent SIMMONS LIVINGSTONE AND ASSOCIATES PTY

Client THE TRUSTEE FOR CALLANDER SMSF

ABN 38 262 498 585

TFN 559 336 327

13-1

## Activity statement 004

### Tax type summary

Income tax year	2021
Period	01 July 2020 - 30 June 2021
Type	Pay as you go Instalments
Balance	\$378.00 DR

### Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
06/06/2021	28/04/2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$189.00		\$189.00 DR
28/07/2021	28/07/2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$189.00	<i>dp</i>	\$378.00 DR

POSTED



Australian Government

Australian Taxation Office

**Agent** SIMMONS LIVINGSTONE AND ASSOCIATES PTY

**Client** THE TRUSTEE FOR CALLANDER SMSF

**ABN** 38 262 498 585

**TFN** 559 336 327

13-2

## Income tax 002

---

<b>Date generated</b>	06/01/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

2 results found - from 06 January 2020 to 06 January 2022 sorted by processed date ordered newest to oldest

---

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12 Feb 2021	11 Feb 2021	Payment received		\$1,274.90	\$0.00
8 Feb 2021	2 Mar 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$1,274.90		\$1,274.90 DR

---

**CALLANDER SMSF**  
**Trial Balance at 30/06/2020**  
Printed: Monday 17 May, 2021 @ 08:15:29

Last Year	Account	Account Name	Units	Debits \$	Credits \$
	<b>242</b>	<b>Employer Contributions - Concessional</b>			
	242/001	Callander, Peter Andrew			9,163.95
	242/002	Callander, Tiffany Elizabeth			3,509.46
	<b>250</b>	<b>Interest Received</b>			
	250/001	Cash at Bank - Macquarie 182512 967419292			454.62
	<b>261</b>	<b>Member/Personal Contributions - Non Concessional (Undeducted)</b>			
	261/002	Callander, Tiffany Elizabeth			1,376.24
	<b>280</b>	<b>Rent Received</b>			
	280/001	29 McConnell Esplanade, Strathpine Qld 4500			4,500.00
	<b>285</b>	<b>Transfers In - Preserved/Taxable</b>			
	285/001	Callander, Peter Andrew			190,648.48
	285/002	Callander, Tiffany Elizabeth			30,350.69
	<b>286</b>	<b>Transfers In - Preserved/Tax Free</b>			
	286/001	Callander, Peter Andrew			42,784.77
	286/002	Callander, Tiffany Elizabeth			4,015.20
	301	Accountancy Fees		440.00	
	302	Administration Costs		2,000.00	
	306	Amortisation of formation costs		500.00	
	<b>375</b>	<b>Investment Expenses</b>			
	375/001	Infocus Portfolio		5,666.64	
	<b>390</b>	<b>Life Insurance Premiums - Preserved</b>			
	390/001	Callander, Peter Andrew		1,542.86	
	390/002	Callander, Tiffany Elizabeth		1,409.32	
	<b>425</b>	<b>Rental Property Expenses</b>			
	425/003	Bank charges		60.00	
	425/007	Borrowing costs		83.00	
	425/008	Cleaning & gardening		170.00	
	425/009	Council rates		641.69	
	425/011	Insurance		881.79	
	425/013	Interest		6,318.35	
	425/015	Property Agent fees		346.50	
	425/018	Stationery, postage etc		22.00	
	485	Income Tax Expense		756.90	
	490	Profit/Loss Allocation Account		265,964.36	
	<b>501</b>	<b>Callander, Peter Andrew (Accumulation)</b>			
	501/011	Employer Contributions - Concessional			9,163.95
	501/021	Transfers In - Preserved/Taxable			190,648.48
	501/022	Transfers In - Preserved/Tax Free			42,784.77
	501/031	Share of Profit/(Loss) - Preserved/Taxable		10,725.27	
	501/051	Contributions Tax - Preserved		1,374.61	
	501/053	Income Tax - Preserved/Taxable			849.24
	501/130	Life Insurance Premiums - Preserved/Taxable		1,542.86	
	<b>502</b>	<b>Callander, Tiffany Elizabeth (Accumulation)</b>			
	502/011	Employer Contributions -			3,509.46

**CALLANDER SMSF**  
**Trial Balance at 30/06/2020**  
Printed: Monday 17 May, 2021 @ 08:15:29

Last Year	Account	Account Name	Units	Debits \$	Credits \$
		Concessional			
	502/016	Member/Personal Contributions - Preserved			1,376.24
	502/021	Transfers In - Preserved/Taxable			30,350.69
	502/022	Transfers In - Preserved/Tax Free			4,015.20
	502/031	Share of Profit/(Loss) - Preserved/Taxable		1,450.08	
	502/051	Contributions Tax - Preserved		526.46	
	502/053	Income Tax - Preserved/Taxable			294.93
	502/130	Life Insurance Premiums - Preserved/Taxable		1,409.32	
	604	Cash at Bank - Macquarie 182512 967419292		49,420.71	
	640	Formation Expenses		2,000.00	
	645	Borrowing Costs		1,162.00	
	772	<b>Real Estate Properties (Australian)</b>			
	772/001	29 McConnell Esplanade, Strathpine Qld 4500	1.0000	532,820.18	
	810	Loan - La Trobe			318,681.63
	850	<b>Income Tax Payable</b>			
	850/001	Income Tax Payable			756.90
				889,234.90	889,234.90

**Current Year Profit/(Loss): \$266,721.26**