

THE KARMAR SUPER FUND
Bank Reconciliation at 30 June 2021
Bank Account: 604 - Cash at Bank
Printed: Wednesday 1 September, 2021 @ 10:21:13

Date	Ref	Code	Account	Type	Amount
					\$
Balance as per Bank Statement at 30/06/2021					88,599.85
Balance as per Ledger at 30/06/2021					88,599.85



Your Statement

Statement 21 (Page 1 of 3)

Account Number 06 6140 10350916

Statement Period 27 Feb 2020 - 26 Aug 2020

Closing Balance \$76,139.12 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



050

THE TRUSTEES
 KARMAR SUPER FUND
 38 CASTLE RD
 WOODLANDS WA 6018

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: MARK JOSEPH LOCKYER AND KAREN BARBARA LO
 CKYER ITF THE KARMAR SUPER FUND

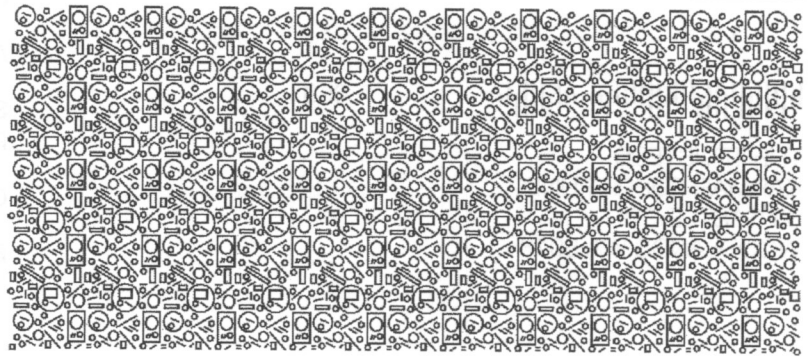
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
27 Feb	2020 OPENING BALANCE			\$71,810.79 CR
28 Feb	Direct Credit 087438 GUD HOLDINGS LTD FEB20/00807439		968.75	\$72,779.54 CR
01 Mar	Credit Interest		38.46	\$72,818.00 CR
01 Mar	Transfer from xx5542 NetBank mark to karen		3,000.00	\$75,818.00 CR
01 Mar	Transfer from xx5542 NetBank Karen to Karen		1,000.00	\$76,818.00 CR
09 Mar	Direct Credit 395276 SuperChoice P/L PC06C006-5763928		2,058.33	\$78,876.33 CR
27 Mar	Direct Credit 423240 RHCL Dividend S00061571388		293.75	\$79,170.08 CR
01 Apr	Credit Interest		30.84	\$79,200.92 CR
07 Apr	Direct Credit 395276 SuperChoice P/L PC06C006-5781397		2,058.33	\$81,259.25 CR
16 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	5,005.28		\$76,253.97 CR
20 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360	446.00		\$75,807.97 CR
01 May	Credit Interest		9.64	\$75,817.61 CR

Account Number

06 6140 10350916



Date	Transaction	Debit	Credit	Balance
05 May	Direct Credit 481471 SuperChoice P/L PC040520-145255136		1,368.38	\$77,185.99 CR
07 May	Direct Credit 395276 SuperChoice P/L PC06C006-5809269		2,017.41	\$79,203.40 CR
18 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	3,022.95		\$76,180.45 CR
19 May	BOARDROOM P/L #6 NetBank BPAY 117879 67362731	30,000.00		\$46,180.45 CR
20 May	NAB SPP NetBank BPAY 275149 150589900847358715	30,000.00		\$16,180.45 CR
27 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		3,260.05	\$19,440.50 CR
27 May	Direct Credit 255730 Ramsay Health Ca S00061571388		21,600.00	\$41,040.50 CR
01 Jun	Credit Interest		7.27	\$41,047.77 CR
04 Jun	Direct Credit 531547 NAB SPP REFUND NSPPA/00861059		23,208.00	\$64,255.77 CR
09 Jun	PAN ANREO 2020 NetBank BPAY 321059 150849900754235345	384.02		\$63,871.75 CR
09 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		6,560.00	\$70,431.75 CR
09 Jun	Direct Credit 395276 SuperChoice P/L PC06C006-5827668		1,905.74	\$72,337.49 CR
15 Jun	Direct Credit 458106 ONEMARKET LTD AUD20/00823610		59.40	\$72,396.89 CR
23 Jun	Direct Debit 000142 AIA AUSTRALIA . 66922264 25/06/20	1,563.76		\$70,833.13 CR
25 Jun	Direct Credit 481471 SuperChoice P/L PC240620-171188775		1,552.20	\$72,385.33 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$451.71			
01 Jul	Credit Interest		8.36	\$72,393.69 CR
01 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360	446.00		\$71,947.69 CR
08 Jul	Direct Credit 395276 SuperChoice P/L PC06C006-5850293		1,905.74	\$73,853.43 CR
01 Aug	Credit Interest		9.35	\$73,862.78 CR
10 Aug	Direct Credit 395276 SuperChoice P/L PC06C006-5878253		2,095.54	\$75,958.32 CR

Date	Transaction	Debit	Credit	Balance			
17 Aug	Direct Credit 481471 SuperChoice P/L PC120820-130097591		180.80	\$76,139.12 CR			
26 Aug	2020 CLOSING BALANCE			\$76,139.12 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$71,810.79 CR			\$70,868.01		\$75,196.34		\$76,139.12 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.15%

Note. Interest rates are effective as at the date shown but are subject to change.



Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



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 KARMAR SUPER FUND
 38 CASTLE RD
 WOODLANDS WA 6018

Account Number 06 6140 10350916

Statement Period 27 Aug 2020 - 26 Feb 2021

Closing Balance \$57,859.54 CR

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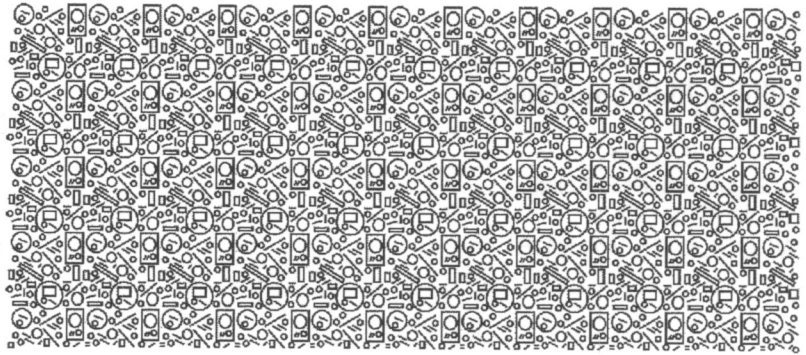
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27 Aug 2020	OPENING BALANCE			\$76,139.12 CR
27 Aug	Direct Debit 062934 COMMSEC SECURITI COMMSEC	50,101.05		\$26,038.07 CR
28 Aug	Direct Credit 087438 GUD HOLDINGS LTD AUG20/00806684		465.00	\$26,503.07 CR
01 Sep	Credit Interest		8.59	\$26,511.66 CR
07 Sep	Direct Credit 395276 SuperChoice P/L PC06C006-5893877		2,095.54	\$28,607.20 CR
01 Oct	Credit Interest		3.48	\$28,610.68 CR
09 Oct	Direct Credit 395276 SuperChoice P/L PC06C006-5912990		2,095.54	\$30,706.22 CR
13 Oct	Direct Credit 175029 THE KARMAR SUPER Superannuation BW		50,000.00	\$80,706.22 CR
26 Oct	Direct Credit 481471 SuperChoice P/L PC211020-137815373		1,438.20	\$82,144.42 CR
28 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360 quarterly PAYG	424.00		\$81,720.42 CR
01 Nov	Direct Credit 012721 ATO ATO009000013796930		162.42	\$81,882.84 CR
01 Nov	Credit Interest		7.78	\$81,890.62 CR

*#: 1405.3740.1.1 ZZ258R3 0303MU.F3.S111.D057.L.V06.00.31



Date	Transaction	Debit	Credit	Balance
09 Nov	Direct Credit 395276 SuperChoice P/L PC06C006-5936208		2,095.54	\$83,986.16 CR
26 Nov	Direct Credit 012721 ATO ATO006000013997689		500.00	\$84,486.16 CR
26 Nov	Transfer to CBA A/c NetBank Inv 2021000363	1,895.00		\$82,591.16 CR
01 Dec	Credit Interest		6.13	\$82,597.29 CR
09 Dec	Direct Credit 481471 SuperChoice P/L PC261120-163306877		2,095.54	\$84,692.83 CR
10 Dec	Direct Credit 012721 ATO ATO005000013955741		476.35	\$85,169.18 CR
14 Dec	GUD SPP 2020 NetBank BPAY 334987 153859900000577361 GUD SPP Value Date: 15/12/2020	30,000.00		\$55,169.18 CR
01 Jan	Credit Interest		2.89	\$55,172.07 CR
08 Jan	Direct Credit 481471 SuperChoice P/L PC161220-186990398		2,664.90	\$57,836.97 CR
25 Jan	Direct Credit 481471 SuperChoice P/L PC200121-195047408		1,674.58	\$59,511.55 CR
01 Feb	Credit Interest		2.45	\$59,514.00 CR
08 Feb	Direct Credit 481471 SuperChoice P/L PC270121-120993979		2,095.54	\$61,609.54 CR
10 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 551001877522611911 551001877522611911	3,750.00		\$57,859.54 CR
26 Feb	2021 CLOSING BALANCE			\$57,859.54 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$76,139.12 CR		\$86,170.05		\$67,890.47		\$57,859.54 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.

KARNAR SUPER ACCT BANK

23/06/2021	-1865.8	Direct Debit 000142 AIA AUSTRALIA . 66922264 25/06/21	88599.85
21/06/2021	4515.3	Direct Credit 481471 SuperChoice P/L PC160621-120544212	90465.65
8/06/2021	2095.54	Direct Credit 481471 SuperChoice P/L PC260521-174453676	85950.35
1/06/2021	1000	Transfer from xx5542 NetBank Karen to Karen	83854.81
1/06/2021	3000	Transfer from xx5542 NetBank Mark to Karen	82854.81
1/06/2021	3.33	Credit Interest	79854.81
10/05/2021	2095.54	Direct Credit 481471 SuperChoice P/L PC270421-103896810	79851.48
10/05/2021	2520	Direct Credit 481471 SuperChoice P/L PC050521-192107196	77755.94
1/05/2021	-340	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360	75235.94
1/05/2021	2.92	Credit Interest	75575.94
26/04/2021	3238.2	Direct Credit 481471 SuperChoice P/L PC210421-180007200	75573.02
8/04/2021	7918.39	Direct Credit 481471 SuperChoice P/L PC290321-191700836	72334.82
1/04/2021	2.65	Credit Interest	64416.43
31/03/2021	300.7	Direct Credit 423240 RHC Dividend S00061571388	64413.78
12/03/2021	2760	Direct Credit 481471 SuperChoice P/L PC090321-190377252	64113.08
8/03/2021	2095.54	Direct Credit 481471 SuperChoice P/L PC240221-183906085	61353.08
5/03/2021	-255	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360 quarterly payg	59257.54
5/03/2021	1650.75	Direct Credit 087438 GUD HOLDINGS LTD MAR21/00806577	59512.54
1/03/2021	2.25	Credit Interest	57861.79

