

ENGAGEMENT LETTER

To: The Trustees, Yau Family Superannuation Fund

Scope

You have requested that we audit the financial report of Yau Family Superannuation Fund, which comprises the balance sheet as at 30 June 2023, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;

- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

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A W Boys
Registered Company Auditor 67793

Dated

Acknowledged on behalf of Yau Family Superannuation Fund by

Meng
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MENG HOW YAU

Serene Lee
.....
SERENE LEE

Dated 15/01/2024

Audit Representation Letter from Trustees

Yau Family Superannuation Fund

Year ended 30 June 2023

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Yau Family Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act.

Trustee Responsibilities

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully,

Meng

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MENG HOW YAU

Serene Lee

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SERENE LEE

**MINUTES OF ANNUAL GENERAL MEETING OF THE TRUSTEES OF
YAU FAMILY SUPERANNUATION FUND ON 15 JANUARY 2024**

HELD AT: 4 Bledsoe Way, Success WA 6164

PRESENT: Meng How Yau
Serene Lee

MINUTES OF PREVIOUS MEETING: The minutes of the previous meeting were read and confirmed.

PURCHASE OF ASSETS: It was resolved that having regard to the composition of the fund's existing investments, the fund's investment strategy and its present liquidity, the purchase of the assets identified in the schedule hereto be confirmed.

ALLOCATION OF NET INCOME: It was resolved that the net income of the fund be proportionally allocated to members based on the members' opening balances and movements in their accounts during the year.

REPORTS AND STATEMENTS: The Financial Statements for the year ended 30 June 2023 were tabled. It was resolved that:

- (a) The Balance Sheet, Income Statement and Notes thereto, Auditor's report and Members Statements be adopted by the trustees and the trustees be authorised to sign the Trustee Declaration,
- (b) The Income Tax and Regulatory Return be signed by the trustees and
- (c) The Trustees Declaration be adopted and signed by the trustees.

INVESTMENT STRATEGY: The investment strategy was reviewed with due regard to risk, return, liquidity and diversification of investments.

CLOSURE: There being no further business to discuss the meeting was closed.

SIGNED as a true record.

Meng

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Meng How Yau

Yau Family Superannuation Fund

Trustees' Declaration

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

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2023 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2023.

Signed in accordance with a resolution of the trustees by:

Serene Lee

Serene Lee , (Trustee)

Meng

Meng How Yau , (Trustee)

Date 15/01/2024

Investment Strategy

Yau Family Superannuation Fund

Members and Trustees

MENG HOW YAU

SERENE LEE

Objectives

The trustees of Yau Family Superannuation Fund (‘the Trustee’) have formulated the following investment objectives and strategy in accordance with section 52(2)(f) of the Superannuation Industry (Supervision) Act, 1993 (‘SIS Act’).

The Trustee aims to:

- provide superannuation benefits to members and their dependants to meet their retirement needs.
- ensure that an appropriate mix of investments are held by the Fund to support these needs.

As a general investment objective the Trustee aims to achieve reasonable medium to long term growth whilst maintaining a low level of capital volatility and risk. The Trustee does accept that short term volatility will occur within asset classes however the Trustee will seek sufficient diversification within the Fund’s investment portfolio to minimise such risk and volatility.

Investment Strategy

As a means to achieving this objective, the Trustee has determined that the Fund’s investments may include but not be limited to all or one of the following:

- direct equities, stock and derivatives and including the participation in dividend reinvestment programs and rights issues;
- property trusts and associated investments;
- managed investments and associated products;
- direct residential industrial or commercial property investment;

- bank and other financial institution securities including term deposits, debentures, secured and unsecured notes and bonds;
- any other investments which would not jeopardise the complying status of the Fund.

The investment strategy of the fund comprises the following asset allocations:

Asset	Range
Cash	0 - 100%
Fixed Interest	0 - 100%
Australian Equities	0 - 100%
International Equities	0 - 100%
Property (direct or indirect)	0 - 100%
Other investments including derivatives, futures, options, foreign currency	0 - 100%

These ranges are purely indicative and the Trustee may vary the allocations at any time if satisfied that the current market conditions or the Fund's circumstances warrant such a change. If the Trustees wish to invest outside these parameters, the investment strategy of the Fund must be revised in writing and all decisions minuted.

The Trustee may from time to time seek the professional advice of an accountant, solicitor or financial planner in the formulation of the investment strategy.

In formulating this strategy the Trustee has taken into consideration relevant features of the investment types in accordance with both the Fund's objectives and the superannuation laws. The Trustee considered:

- The risk and return of the investments;
- Diversification of investments;
- Liquidity and cash-flow requirements; and
- Ability of the Fund to discharge its liabilities.

Policies

The policies adopted by the Trustee in order to achieve these objectives are:

- regular monitoring of the performance of the Fund's investments which would cover the rate of return in income and capital growth, the risk profile of the overall investment mix and the expected cash flow requirements of the Fund.
- balancing the Fund's investment portfolio due to changes in market conditions.

The Trustee aims to ensure investments of the Fund continue to comply with the overall strategy and so may review the strategy as required however it will be reviewed at least annually and the Trustee reserves the right to change the strategy at any time.

Signed by / on behalf of the Trustee

MENG HOW YAU



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Trustee

SERENE LEE



.....
Trustee

Yau Family Superannuation Fund

Comparative Trial Balance as at 30 June 2023

	2023	2023	2022	2022
	\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income				
0550		8,313.91		11,137.97
0551		216.45		37.69
0575		470.26		25.80
0750.01		1,000.00		1,000.00
0865		22,507.85	7,088.25	
Expenses				
1510	2,460.00			
1685	259.00		259.00	
1755				31.15
1998.01	316.48		543.96	
1998.02	625.82		1,102.14	
Current Assets				
2000	56,483.29		49,552.26	
2001	53.93		254.06	
2002	23.60		4.64	
2104	550.00			
2475	133.00		133.00	
Non Current Assets				
2520	93,176.29		70,179.23	
Current Liabilities				
3126		259.00		518.00
3325	1,551.87		3,260.62	
Equity				
4000.01		40,601.43		38,861.46
4000.02		82,264.38		80,765.09
	155,633.28	155,633.28	132,377.16	132,377.16
		28,847.17		3,239.26

The accompanying notes form part of these financial statements.

TAX RECONCILIATION STATEMENT				Year ended:	30-Jun-23
CLIENT: Yau Family SUPERANNUATION FUND					
				\$	\$
Net profit(loss-) from accounts					28,847.17
Add:	Expense - Life Insurance Claimed			0.00	
	Income tax Exp - Earnings			942.30	
	Income tax Exp - Contrib'n			0.00	
	Imputation credits				
	Change in Net Market Value - accounts loss			0.00	
	Capital loss - Trusts				
	-Other			0.00	
					942.30
					29,789.47
Deduct:	Net loss from accounts				
	Profit on sales of shares - accounts			0.00	
	Members Non Taxable Contribution			1,000.00	
	Change in Net Market Value - accounts profit			22,507.85	
	Exempt current pension income				
					23,507.85
	TAXABLE INCOME:				6,281.62

Yau Family Super Fund 2023

Members' Funds	Serene		Meng How	
	Member 1 pension a/c	Member 2 pension a/c	Member 1 acc a/c	Member 2 acc a/c
Opening balance			40,601.43	82,264.38
Contributions - taxable	0.00	0.00	0.00	0.00
Contributions - non taxable	0.00	0.00	1,000.00	0.00
Rollovers, etc.	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Less:	0.00	0.00	41,601.43	82,264.38
Benefits	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Tax on contributions	0.00		<u>41,601.43</u>	<u>82,264.38</u>
Tax on earnings			0.00	0.00
Total tax	6,282.00		316.48	625.82
Net income			0.00	0.00
Net income before tax per Trial Bal	29,789.47			
Less contributions	<u>1,000.00</u>			
Allocation of income - HT	28,789.47		9,669.20	19,120.27
HL allocation - tfr fr acc a/c to pension a/c				
HL allocation - entry in members details			<u>10,352.72</u>	<u>18,494.45</u>
Increase in benefit			0.00	

Income on contribution = -
Income on earnings = 6,281.62
6,281.62

JOURNAL SHEET

CLIENT NAME: Yau Family Super Fund
 BALANCE DATE: 30/6/2023

PAGE NO: 1
 PREPARED BY: NANCY YU DATE: 24/01/2024

DATE	NO	DETAILS	CODE	DR	CR	
30/06/2023	1	Filing fee	1685	\$ 259.00		
		Trade creditor	3126		\$ 259.00	
		To record FY23 Super Levy.				POSTED
30/06/2023	2	BHP Dividend	0550		\$ 508.17	
		DRP shares (8 units at 22/09/2022)	2520	\$ 302.85		
		DRP shares (4 units at 30/03/2023)	2520	\$ 186.36		
		DRP cash account	2002	\$ 18.96		
		To record DRP.				POSTED
30/06/2023	3	PLS Dividend	0550		\$ 550.00	
		Dividend receivable	2104	\$ 550.00		
		To record dividend deposited after 1 July 2023 (16/10/2023).				POSTED
30/06/2023	4	Franking credit	0550		\$ 2,494.17	
		Taxation	3325	\$ 2,494.17		
		To record franking credit for FY23				POSTED
30/06/2023	5	Shares in listed co	2520	\$ 22,507.85		
		Shares in listed co	0865		\$ 22,507.85	
		To record NMV movement on shares during FY2023				POSTED
30/06/2023	6	Income tax expenses - Earning	1998.01	\$ 316.48		
		Income tax expenses - Earning	1998.02	\$ 625.82		
		Taxation	3325		\$ 942.30	
		To record the income tax expenses on contribution.				POSTED

Yau family SUPERANNUATION FUND
For the Year Ended 30th June 2023

Date Purchased	No. shares	Original Cost	Company	Opening Balance No. Shares	Opening Balance Amount	Purchases No. Shares	Purchases Amount	Date	Sold No. Shares	Proceeds	Profit /(Loss)	Closing Balance: No. Shares	Amount	\$ Per Share	Market Value: Amount	MMV Adjust.
			LISTED SHARES:													
03/12/14	100	2,895.59	BHP - BHP Billiton Ltd													
26/03/19	2	75.04	DRP	127	5,238.75							139	5,727.96	44.99	6,253.61	525.65
25/09/19	3	109.81	DRP													
24/03/20	3	87.63	DRP													
04/09/20	2	73.44	DRP													
23/03/21	3	134.92	DRP													
21/09/21	9	342.98	DRP													
28/03/22	5	256.37	DRP													
22/09/22	8	302.85				8	302.85									
30/03/23	4	186.36				4	186.36									
11/09/12	2,000	6,119.95	FMG - Fortescue Metals Group	2,000	35,060.00							2,000	35,060.00	22.18	44,360.00	9,300.00
11/03/15	2,000	4,899.95	MPL - Medibank Private Ltd	2,000	6,500.00							2,000	6,500.00	3.52	7,040.00	540.00
10/01/18	5,000	5,969.95	PLS - Pilbara Min Ltd FPO	5,000	11,450.00							5,000	11,450.00	4.99	24,450.00	13,000.00
07/01/20	1,500	4,024.95	S32	1,500	5,910.00							1,500	5,910.00	3.76	5,640.00	-270.00
03/04/20	500	1,869.95	STO - Santos Ltd FPO	500	3,710.00							500	3,710.00	7.52	3,760.00	50.00
01/06/22	22	654.72	WDS - Woodside Energy	22	700.48							22	700.48	34.44	757.68	57.20
04/05/12	1,000	5,720.00	X64 - Medusa Mining Ltd (Used to be MML)	1,000	690.00							1,000	690.00	0.585	565.00	-125.00
29/06/15	10,000	2,000.00	XGL - Xampla Group Limited (Used to be NCL)	10,000	920.00							10,000	920.00	0.035	350.00	-570.00
					70,179.23		489.21			0.00	0.00		70,668.44		93,176.29	22,507.85

Journal 5



PORTFOLIO VALUATION

30 JUNE 2023

SHARES - 6089285 - HIN 58957909

MR MENG HOW YAU + MS SERENE LEE <YAU FAMILY SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)	✓ 139	\$44.9900	\$6,253.61	6.73%
FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)	2,000 ^	\$22.1800	\$44,360.00	47.76%
MPL - MEDIBANK PRIVATE LTD FPO (ORDINARY FULLY PAID)	2,000 ^	\$3.5200	\$7,040.00	7.58%
PLS - PILBARA MIN LTD FPO (ORDINARY FULLY PAID)	5,000 ^	\$4.8900	\$24,450.00	26.32%
S32 - SOUTH32 LIMITED FPO (ORDINARY FULLY PAID)	1,500 ^	\$3.7600	\$5,640.00	6.07%
STO - SANTOS LTD FPO (ORDINARY FULLY PAID)	500 ^	\$7.5200	\$3,760.00	4.05%
WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)	22 ^	\$34.4400	\$757.68	0.82%
X64 - TEN SIXTY FOUR LTD FPO (ORDINARY FULLY PAID)	1,000 ^	\$0.5650	\$565.00	0.61%
		Sub Total	\$92,826.29	99.94%
			^	
Cash Account			Portfolio Value	% of Portfolio
WBC DIY SUPER WORKING - 265620			\$53.93	0.06%
		TOTAL	\$92,880.22	100.00%

NOTE:
The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable).
The Interest amount in the Interest and Estimated Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The interest shown is net of any non-resident or TFN withholding tax (if applicable).
Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

DISCLAIMER
This statement relates to Westpac Share Trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 (Westpac Securities) by Australian Investment Exchange Limited (AUSIEX) ABN 71 076 515 930, AFSL 241400, a Market Participant of ASX Limited and Cboe Australia Pty Ltd, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.
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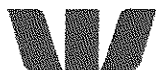
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E ABN 27152260814

XGL Transaction History

XGL Transaction history from: 01-June-2015 to: 30-June-2023

Date	Description	Amount	Closing Balance
29-June-2015	Float (IPO)	10,000	10,000

30-6-23
\$0.035



INTEREST & ESTIMATED DIVIDEND SUMMARY

1 JULY 2022 - 30 JUNE 2023

SHARES - 6089285 - HIN 58957909

MR MENG HOW YAU + MS SERENE LEE <YAU FAMILY SUPER FUND A/C>

Estimated Dividend Summary

BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Mar-2023	30-Mar-2023	Interim	\$1.3636	135	\$0.00	\$184.09	\$184.09	\$78.90
01-Sep-2022	22-Sep-2022	Final	\$2.5518	127	\$0.00	\$324.08	\$324.08	\$138.89
Sub Total					\$0.00	\$508.17	\$508.17	\$217.79

FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
27-Feb-2023	29-Mar-2023	Interim	\$0.7500	2,000	\$0.00	\$1,500.00	\$1,500.00	\$642.86
05-Sep-2022	29-Sep-2022	Final	\$1.2100	2,000	\$0.00	\$2,420.00	\$2,420.00	\$1,037.14
Sub Total					\$0.00	\$3,920.00	\$3,920.00	\$1,680.00

MPL - MEDIBANK PRIVATE LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Mar-2023	22-Mar-2023	Interim	\$0.0630	2,000	\$0.00	\$126.00	\$126.00	\$54.00
07-Sep-2022	29-Sep-2022	Final	\$0.0730	2,000	\$0.00	\$146.00	\$146.00	\$62.57
Sub Total					\$0.00	\$272.00	\$272.00	\$116.57

PLS - PILBARA MIN LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Mar-2023	24-Mar-2023	Interim	\$0.1100	5,000	\$0.00	\$550.00	\$550.00	\$235.71
Sub Total					\$0.00	\$550.00	\$550.00	\$235.71

S32 - SOUTH32 LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Mar-2023	06-Apr-2023	Interim	\$0.0733	1,500	\$0.00	\$110.02	\$110.02	\$47.15
15-Sep-2022	13-Oct-2022	Final	\$0.2513	1,500	\$0.00	\$376.97	\$376.97	\$161.56
Sub Total					\$0.00	\$486.99	\$486.99	\$208.71

STO - SANTOS LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
27-Feb-2023	29-Mar-2023	Final	\$0.2236	500	\$111.82	\$0.00	\$111.82	\$0.00

STO - SANTOS LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
22-Aug-2022	22-Sep-2022	Interim	\$0.1093	500	\$54.63 ✓	\$0.00	\$54.63	\$0.00
Sub Total					\$166.45	\$0.00	\$166.45	\$0.00

WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Mar-2023	05-Apr-2023	Final	\$2.1544	22	\$0.00	\$47.40 ✓	\$47.40	\$20.31
08-Sep-2022	06-Oct-2022	Interim	\$1.5995	22	\$0.00	\$35.19 ✓	\$35.19	\$15.08
Sub Total					\$0.00	\$82.59	\$82.59	\$35.39

X64 - TEN SIXTY FOUR LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
05-Oct-2022	20-Oct-2022	Final	\$0.0500	1,000	\$50.00	\$0.00	\$50.00	\$0.00
Sub Total					\$50.00 ✓	\$0.00	\$50.00	\$0.00
TOTAL					\$216.45	\$5,819.75	\$6,036.20	\$2,494.17

Journal (4)

Estimated Interest Received

There are no transactions on this account for the given period.

TOTAL **\$0.00**

Interest Income Summary

Account	Interest
WBC DIY SUPER WORKING - 265620	\$1.43
TOTAL	\$1.43

NOTE:
 The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Interest and Estimated Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

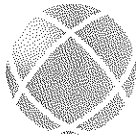
(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by AUSIEX based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:
 (a) Units = Total registered units of security held on the Record Date of the dividend
 (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
 (c) Est. Franked Amount = Units X Dividend per security X Franked %
 (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
 (e) Est. Total Dividend = Units x Dividend per security

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.



Pilbara Minerals

Powering a sustainable energy future

Pilbara Minerals Limited
ABN 95 112 425 788

014679 051 PLS



MR MENG HOW YAU &
MS SERENE LEE
<YAU FAMILY SUPER FUND A/C>
4 BLEDSOE WAY
SUCCESS WA 6164

Update your information:

Online:
www.computershare.com.au/easyupdate/PLS

By Mail:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 850 505
(international) +61 3 9415 4000

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	PLS
TFN/ABN Status	Not Quoted
Record Date	3 March 2023
Payment Date	24 March 2023

2023 Interim Dividend

Dear Securityholder,

This payment represents an interim dividend of 11 cents per share for the half year ended 31 December 2022. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 3 March 2023. This payment is 100% franked at the corporate tax rate of 30%.

Help us be sustainable:

Pilbara Minerals Limited encourages electronic management of your share investment. Register at www.computershare.com.au/easyupdate/pls to receive your statements electronically or update your TFN, bank account and other details online.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	11 cents	5,000	\$550.00	\$0.00	\$550.00
Net Payment					\$550.00
Franking Credit					\$235.71

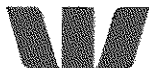
Jurnal (3)

Note: You should retain this statement to assist you in preparing your tax return.

Important Notice

We note that as at the Record Date we had not received your direct credit banking instructions and as a result, in accordance with the Company's direct credit dividend payment policy, we have been unable to effect payment of your dividend entitlement. Your dividend entitlement will be deposited into your nominated account after receipt of your valid direct credit banking instructions. Please visit www.computershare.com.au/easyupdate/PLS to update your bank account details.

If you have submitted your direct credit banking instructions since the Record Date, we will be banking your payment entitlement shortly. Upon crediting the dividend payment to your nominated account, a further advice will be sent to your registered address to confirm the deposit of that amount.



Statement Period
30 June 2023 - 29 December 2023

Westpac DIY Super Savings Account

Account Name
MR MENG HOW YAU & MS SERENE
SZE LING LEE THE TRUSTEE FO YAU
FAMILY SUPER FUND

Customer ID
6582 2785 YAU, MENG HOW
2062 6845 LEE, SERENE SZE LING

BSB Account Number
036-031 265 612

Opening Balance	+ \$56,483.29
Total Credits	+ \$3,808.49
Total Debits	- \$0.00
Closing Balance	+ \$60,291.78

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %
Effective Date	Over \$499999			
20 Sep 2022	1.00 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/23	STATEMENT OPENING BALANCE			56,483.29
31/07/23	Interest Paid		47.97	56,531.26
31/08/23	Interest Paid		48.01	56,579.27
28/09/23	Deposit Dividend Woodside Int23/00849241		27.35	56,606.62
28/09/23	Deposit Dividend Fmg Dividend 001303176220		2,000.00	58,606.62
29/09/23	Interest Paid		45.00	58,651.62
05/10/23	Deposit Dividend Medibank Div Oct23/00955165		166.00	58,817.62
12/10/23	Deposit Dividend South32 Dividend Af014/00978951		74.74	58,892.36
16/10/23	Deposit Dividend Pls Replacement Mar23/99988485		550.00	59,442.36

Payment Detail

BHP GROUP LIMITED

Mr Meng How You + Ms Serene Lee <YAU FAMILY SUPER FUND> X*****7909

Summary

Class	ORDINARY FULLY PAID SHARES
Payment date	30/03/2023
Record date	10/03/2023
Payment type	Dividend
Payment rate	\$1.36363636
Securities on record date	135
Payment method	Reinvestment
Gross amount	\$184.09
Total taxes	\$0.00
Net amount	\$184.09
Reinvestment price	\$46.5903
Total money invested	\$186.36
Number of units received	4
Residual Balance B/F	\$25.87
Residual Balance C/F	\$23.60
Taxes and Fees	
Franked Amount	\$184.09
Unfranked Amount	\$0.00
Franking Credit	\$78.90
Withholding Tax	\$0.00

Journal (2)

Gross	Franking credit
\$ 324.08	\$ 138.89
\$ 184.09	\$ 78.90
<hr/>	<hr/>
\$ 508.17	\$ 217.79

Payment Detail



BHP GROUP LIMITED

Mr Meng How Yau + Ms Serene Lee <YAU FAMILY SUPER FUND> X*****7909

Summary

Class	ORDINARY FULLY PAID SHARES
Payment date	22/09/2022
Record date	2/09/2022
Payment type	Dividend
Payment rate	\$2.55183878
Securities on record date	127
Payment method	Reinvestment
Gross amount	\$324.08
Total taxes	\$0.00
Net amount	\$324.08
Reinvestment price	\$37.8561
Total money invested	\$302.85
Number of units received	8
Residual Balance B/F	\$4.64
Residual Balance C/F	\$25.87
Taxes and Fees	
Franked Amount	\$324.08
Unfranked Amount	\$0.00
Franking Credit	\$138.89
Withholding Tax	\$0.00



Income tax 551

Date generated	24 January 2024
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from 01 July 2022 to 24 January 2024 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 Jun 2023	22 Jun 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$1,438.17		\$0.00
19 Jun 2023	19 Jun 2023	Interest on overpayment for Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$6.26	\$1,438.17 CR
16 Jun 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$1,431.91	\$1,431.91 CR
4 Aug 2022	9 Aug 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,312.50		\$0.00
4 Aug 2022	4 Aug 2022	Interest on overpayment for Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$1.79	\$1,312.50 CR
4 Aug 2022	8 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$1,310.71	\$1,310.71 CR

SY Accounting Services

SY Accounting Services Pty Ltd
ATF SHW Yap Family Trust
Incorporating Schifferli & Associates

A.C.N. 158 069 651
A.B.N. 38 550 306 808
Unit 2 266 Stirling Street, Perth WA 6000
Phone (08) 9328 7937
E-mail: stanley@syas.com.au

Mr & Mrs Meng How Yau
Yau Family Superannuation Fund
4 Bledsoe Way
SUCCESS WA 6164

Tax Invoice

2023-000037

Ref: YAUF0001

28 July, 2022

Description	Amount
Preparation and lodgement of 2021 super income tax return Preparation of financial statements for the year ended 30th June 2021 Preparation of documents for Auditor, liaised with Anthony Boys from Super Audits regarding 2021 financial year audit and payment for audit fee*	1,210.00

Terms: 14 Days. Prompt settlement will be appreciated.

Amount Due: \$ 1,210.00

The Amount Due Includes GST of \$110.00

* indicates taxable supply

Please detach the portion below and forward with your payment

Remittance Advice

Yau Family Superannuation Fund

By Direct Debit BSB 016370 Account no 378074191

Please make cheque payable to SY Accounting Services

Invoice: 2023-000037

Ref: YAUF0001

28 July, 2022

Amount Due: \$ 1,210.00

Cheque

Mastercard

Visa

Card Number

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CVC:

Cardholder

Signature

Expiry Date

Liability limited by a scheme approved under Professional Standards Legislation

SY Accounting Services

SY Accounting Services Pty Ltd
 ATF SHW Yap Family Trust
 Incorporating Schifferli & Associates

A.C.N. 158 069 651
 A.B.N. 38 550 306 808
 Unit 2 266 Stirling Street, Perth WA 6000
 Phone (08) 9328 7937
 E-mail: stanley@syas.com.au

Mr & Mrs Meng How Yau
 Yau Family Superannuation Fund
 4 Bledsoe Way
 SUCCESS WA 6164

Tax Invoice

2023-000518

Ref: YAUF0001
 6 June, 2023

Description	Amount
Preparation and lodgement of 2022 super income tax return Preparation of financial statements for the year ended 30th June 2022 Preparation of documents for Auditor, liaised with Anthony Boys from Super Audits regarding 2022 financial year audit and payment for audit fee*	1,250.00

Terms: 14 Days. Prompt settlement will be appreciated.

Amount Due: \$ 1,250.00

The Amount Due Includes GST of \$113.64

* indicates taxable supply

Please detach the portion below and forward with your payment

Remittance Advice

Yau Family Superannuation Fund
 By Direct Debit BSB 016370 Account no 378074191
 Please make cheque payable to SY Accounting Services

Invoice: 2023-000518
 Ref: YAUF0001
 6 June, 2023

Amount Due: \$ 1,250.00

Cheque
 Mastercard
 Visa

Card Number CVC:

Cardholder Signature Expiry Date



Statement Period
30 June 2022 - 30 December 2022

Westpac DIY Super Savings Account

Account Name
MR MENG HOW YAU & MS SERENE
SZE LING LEE THE TRUSTEE FO YAU
FAMILY SUPER FUND

Customer ID
6582 2785 YAU, MENG HOW
2062 6845 LEE, SERENE SZE LING

BSB Account Number
036-031 265 612

POSTED

2002

Opening Balance	+ \$49,552.26
Total Credits	+ \$4,532.07
Total Debits	- \$1,057.62
Closing Balance	+ \$53,026.71

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
17 May 2022	0.10 %
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %
20 Sep 2022	1.00 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/22	STATEMENT OPENING BALANCE			49,552.26 ✓
29/07/22	Interest Paid		0575 5.36	49,557.62
03/08/22	Withdrawal Mobile 1706601 Tfr Westpac Diy Tr To Working	1,057.62		48,500.00
09/08/22	Deposit Ato Ato001100016380594 * FY21 TIR		1,312.50	49,812.50
31/08/22	Interest Paid		0575 20.06	49,832.56

* FY21 TIR
CR 3325 \$ 1569.71
CR 0575 \$ 1.79
DR 3126 \$ 259.



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/09/22	Deposit Dividend Medibank Div Sep22/00961980	0550	146.00	49,978.56
29/09/22	Deposit Dividend Fmg Dividend 001283914409	0550	2,420.00	52,398.56
30/09/22	Interest Paid	0575	34.20	52,432.76
06/10/22	Deposit Dividend Woodside Int22/00847220	0550	35.19	52,467.95
13/10/22	Deposit Dividend South32 Dividend Rau22/00983320	0550	376.96	52,844.91
20/10/22	Deposit Dividend X64 Dividend Oct22/00801532	0551	50.00	52,894.91
31/10/22	Interest Paid	0575	44.75	52,939.66
30/11/22	Interest Paid	0575	43.51	52,983.17
30/12/22	Interest Paid	0575	43.54	53,026.71
30/12/22	CLOSING BALANCE			53,026.71

CONVENIENCE AT YOUR FINGERTIPS

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ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

For account: 6031/265612

Total interest credited \$25.80

These details are provided for your records and taxation purposes

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

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

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



Statement Period
30 December 2022 - 30 June 2023

Westpac DIY Super Savings Account

Account Name
MR MENG HOW YAU & MS SERENE
SZE LING LEE THE TRUSTEE FO YAU
FAMILY SUPER FUND

Customer ID
6582 2785 YAU, MENG HOW
2062 6845 LEE, SERENE SZE LING

BSB Account Number
036-031 265 612

Opening Balance	+ \$53,026.71
Total Credits	+ \$4,490.95
Total Debits	- \$1,034.37
Closing Balance	+ \$56,483.29

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %
Effective Date	Over \$499999			
20 Sep 2022	1.00 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/12/22	STATEMENT OPENING BALANCE			53,026.71
31/01/23	Interest Paid	0575 46.48		53,073.19
28/02/23	Interest Paid	0575 40.71		53,113.90
22/03/23	Deposit Dividend Medibank Div Mar23/00959537	0556 126.00		53,239.90
29/03/23	Deposit Dividend Fmg Dividend 001291990341	0550 1,500.00		54,739.90
31/03/23	Interest Paid	0575 45.22		54,785.12
05/04/23	Deposit Dividend Woodside Fin22/00864682	0550 47.40		54,832.52
06/04/23	Deposit Dividend South32 Dividend Ai013/00980581	0550 110.02		54,942.54
28/04/23	Interest Paid	0575 42.12		54,984.66
31/05/23	Interest Paid	0575 49.71		55,034.37



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14/06/23	Withdrawal Online 1722724 Tfr Westpac Diy Tr To Working	1,034.37	2001	54,000.00
22/06/23	Deposit Ato Ato002000018245184 *F422 T/R		1,438.17	55,438.17
29/06/23	Deposit Meng Yau Smsf SI Contributn CR 3325 \$1690.91 0750.01		1,000.00	56,438.17
30/06/23	Interest Paid CR 0575 \$6.26 0575		45.12	56,483.29
30/06/23	CLOSING BALANCE DR 3146 \$259			56,483.29

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

MORE INFORMATION

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

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

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

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

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

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

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession



Statement Period
30 June 2022 - 30 December 2022

Westpac DIY Super Working Account

Account Name
MR MENG HOW YAU & MS SERENE
SZE LING LEE THE TRUSTEE FOR YAU
FAMILY SUPER FUND

Customer ID
6582 2785 YAU, MENG HOW
2062 6845 LEE, SERENE SZE LING

BSB Account Number
036-031 265 620

POSTED

2001

Opening Balance	+ \$254.06
Total Credits	+ \$1,112.75
Total Debits	- \$1,210.00
Closing Balance	+ \$156.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

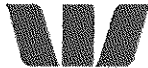
Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %
20 Sep 2022	1.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/22	STATEMENT OPENING BALANCE			254.06 ✓
29/07/22	Interest Paid	0.575	0.01	254.07
03/08/22	Deposit Online 2706602 Tfr Westpac Diy Tr Fm Savings		1,057.62 ✓	1,311.69



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
03/08/22	Withdrawal-Osko Payment 1746726 Sy Accounting Services Inv 2023-000037 Yauf0001	1,210.00	1510	101.69
	<i>FY21 accounting fee</i>			
31/08/22	Interest Paid		0575	101.73
21/09/22	Deposit Dividend Santos Dividend Aui22/00888249		0551	156.36
30/09/22	Interest Paid		0575	156.44
31/10/22	Interest Paid		0575	156.57
30/11/22	Interest Paid		0575	156.69
30/12/22	Interest Paid		0575	156.81
30/12/22	CLOSING BALANCE			156.81

CONVENIENCE AT YOUR FINGERTIPS

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

MORE INFORMATION

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

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

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

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

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



Statement Period
30 December 2022 - 30 June 2023

Westpac DIY Super Working Account

Account Name
MR MENG HOW YAU & MS SERENE
SZE LING LEE THE TRUSTEE FOR YAU
FAMILY SUPER FUND

Customer ID
6582 2785 YAU, MENG HOW
2062 6845 LEE, SERENE SZE LING

BSB Account Number
036-031 265 620

Opening Balance	+ \$156.81
Total Credits	+ \$1,147.12
Total Debits	- \$1,250.00
Closing Balance	+ \$53.93

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %
Effective Date	Over \$499999			
20 Sep 2022	1.00 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/12/22	STATEMENT OPENING BALANCE			156.81
31/01/23	Interest Paid		0575 0.13	156.94
28/02/23	Interest Paid		0575 0.11	157.05
29/03/23	Deposit Dividend Santos Dividend Aus22/00888361		0551 111.82	268.87
31/03/23	Interest Paid		0575 0.13	269.00
28/04/23	Interest Paid		0575 0.20	269.20
31/05/23	Interest Paid		0575 0.24	269.44
14/06/23	Deposit Online 2722725 Tfr Westpac Diy Tr Fm Savings		1,034.37 ✓	1,303.81
14/06/23	Withdrawal-Osko Payment 1740509 Sy <i>E422 accounting fee</i> Accounting Services super tax return Yauf0001	1,250.00	1510	53.81
30/06/23	Interest Paid		0575 0.12	53.93



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/23	CLOSING BALANCE			53.93

CONVENIENCE AT YOUR FINGERTIPS

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

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

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

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

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

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be