



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213  
 La Trobe Australian Credit Fund ARSN 088 178 321

## Investor Account 239745

Statement Print Date 23 July 2020  
 Financial Year **1 July 2019 - 30 June 2020**  
 TFN - Held  
 BPAY® Reference No. 2397453

Osborne Superannuation Fund  
 2/345 Pacific Highway  
 NORTH SYDNEY NSW 2060

## Annual Taxation Statement - 30 June 2020

The following summary reflects those investments where you were paid interest income during the financial year.

**Investor:** Kerry J Osborne Pty Ltd ATF Osborne Superannuation Fund

Mortgage Investment	Maturity Date	Mortgage Investment Security Address	Investment as at 30 Jun 2020 (\$)	Property Insurance Policy	Insurance Renewal Date	Total Interest Paid YTD (\$)
<b>Select Peer-to-Peer (P2P) Accounts TOTAL</b>			<b>0.00</b>			<b>0.00</b>
48 hour Account			0.00			0.00
90 Day Notice Account			0.00			0.00
12 Month Term Account			50,000.00			2,493.74
<b>Total Amount Invested as at 30 Jun 2020</b>			<b>50,000.00</b>			
<b>Total Interest Paid 01 Jul 2019 to 30 Jun 2020</b>						<b>\$2,493.74</b>

### Interest Income Summary

Interest Collected From Investment Options ( 1 July 2019 - 30 June 2020)	\$	2,493.74
Less : Non Resident Withholding Tax	\$	0.00
Less : Resident Withholding Tax	\$	0.00
Less : Statement Issuance Fee	\$	0.00
<b>Net Investor Interest Paid Period Ended 30 Jun 2020</b>	<b>\$</b>	<b>2,493.74</b>

# Investor Account Information

## Interest

### **Classic 48 hour Account, 12 Month Term Account, 90 Day Notice Account and High Yield Credit Account**

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

### **Select Investment Account**

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### **Classic 48 hour Account, 12 Month Term Account, 90 Day Notice Account and High Yield Credit Account**

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive your monthly interest fourteen (14) days after the end of the month. Rates of return are determined after accounting for such events.

### **Select Investment Account**

We will write to you in relation to each investment if arrears occur. As a consequence of the loss of cash flow associated with that investment, one half of one month's interest from the borrower by way of the higher rate of interest for late payment may be paid to you, with the balance to be retained by the Investment Manager on the same basis.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to **La Trobe Financial Asset Management Limited**. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.



<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
<b>Biller Code – Classic 48 hour Account:</b>	<b>727339</b>
<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
<b>Biller Code – High Yield Credit Account:</b>	<b>101360</b>

### **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)

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### **Classic 48 hour Account**

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### **90 Day Notice Account**

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### **12 Month Term Account**

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### **Select Investment Account**

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### **High Yield Credit Account**

If you want to withdraw funds at the expiry of the minimum period of four (4) years, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint, we have a dispute resolution process that can assist you. Please contact our Customer Resolution Team by emailing [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au).

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com)

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

\* Rates of return from the Fund are not guaranteed and are determined by future revenue of the Fund and may be lower than expected. Investors risk losing some or all of their investment. The investment is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended.

Your BPAY® reference is noted on the front of this statement.

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