

Statutory Declaration

OATHS ACT 1900, NSW, NINTH SCHEDULE

I, Brett Middleton, of 12 Wilson Street NORTH RYDE NSW 2113 do hereby solemnly declare and affirm that,

1. I am the father and the members guardian for Hayley and Oscar Middleton and my wife Lisette was the mother of our three children and the guardian for Zac Middleton being the current members of the BJO Superannuation Fund. This statutory declaration sets out my knowledge about the BJO Superannuation Super Fund ABN:79 504 680 529, member contribution and withdrawal and what I would be prepared to submit to the NSW Police about my knowledge of Hieu Tran and the H Tran Group.
2. I have been requested by the Ms Kaur tax agent preparing the BJO Superannuation Fund tax returns provided to the Auditor, to briefly and accurately record the events that occurred relating to the unauthorised theft of Hayley, Oscar and Zac's members contribution to the BJO Superannuation Fund.
3. I was the guardian for the two members Hayley and Oscar until they became of age. My wife Lisette and I annually would transfer to the members \$1,000.00 each. In 2016 a lump sum payment of \$10,000 was contributed to Hayley's Member platform.
5. During the period between 2009 and 2018 Mr. Hieu Trung Tran of H Tran Partners was the trusted Tax Agent Number 72431004 for BJO Superannuation Fund and his sister Ms Tram audited the past Returns.
6. The Tran's provided advices as to how best to invest. Ms Tran held AFS Licence 488734 & Auditors SMSF Licence 100164190. These were numbers that appeared on correspondence that provided me some evidence that the Trans were qualified.
7. After finding out that Mr Tran stole or otherwise misappropriated my Children's superannuation contribution. I moved all my tax affairs to Ms. Kaur being my current and future tax agent. I have not been able to recover the childrens member contributions.
8. Mr Tran held all my tax records and for a period we could not access my records. Mr Tran still holds records that would have made our task easier to accurately report however decided not to provide. It was not until some real hard questions were requested from him that Mr Tran informed me that he had done the wrong thing by my children and by his actions made cause for the members contributions to be diverted away out of the members reach. Consequently, Mr Tran's actions caused the fund to be non-conforming resulting in me having to make the declaration regarding the matters pertaining to the members contribution and its withdrawal from the BJO Superannuation fund.
9. Through the hard work and dedication between Ms Kaur's office and myself, we have been able to piece together what appears to have occurred to the best of our ability.
10. I was informed by Mr Tran that he had been pursued by the ATO investigations team. I was not aware that Mr Tran was made bankrupt owing over 10mil to creditors during the time he was my tax accountant. However now becoming aware that he remains bankrupt, with his bankruptcy being extended past 3 years. The records indicate it is now in its 5th year.
11. I became aware of an ATO investigation conducted against Hieu Tran and H Tran Partners and Orchard Accounting. I became aware of this when Ms Kaur tried to add me to her tax agents portal as it referred my Tax file number and me to a senior securities area within the Tax office to then be told that my tax file number was compromised.
12. I conducted a search with ASIC for records held for H Tran & Partners that identifies the company was placed into liquidation. I annex a copy that I now mark as 'A' to this declaration.

13. Orchard Accounting was the accounting company that we were told was a new brand that was the rollover of the H Tran business. During that time, I was not aware what was occurring in Mr Trans world and the liquidation. I conducted an ASIC search of Orchard Accountants and this company was also more recently placed into external administration in 2020. I annex a copy that I now mark as 'B' to this declaration.
14. Having then reviewed an ASIC article on google records indicate to me that Orchard Accountants and Mr and Mrs Tran are part of an overall scheme that has impacted the clients that hold superannuation funds in which Mr Tran gives advices on to the clients of the Accountants practice. As the records that I have read indicate, is that Tram Tran (The sister of Hieu Tran) has been called by ASIC to give evidence. Consequently, her audit licences have been revoked and her matters have been reported to the NSW Police for investigation. I have also researched the IPA and I have found Hieu Trung Tran. It discloses that Mr Trans membership has been forfeited. I annex a copy of the ASIC and the search with IPA searches that I conducted that I now mark as 'C' to this declaration.
15. I also annex to this declaration now marked 'D' article published to the World Wide Web audience such being the results of a search I conducted on Tram Tran linked to a Hennessy Partners. The search reveals that the Auditors licence was not yet terminated, however the ASIC article suggests that she is banned, However the AFS licence ceased 28 July 2017.
16. I have not yet been in contact with the NSW Police as I have only just got my tax affairs in order, however I have discussed my matters with my solicitor David Sinclair. I have informed Mr. Sinclair that our family would be willing to give evidence relating to what has occurred to the members super investment. This would enable the BJO Superannuation Fund to determine the extent as to the destruction that Mr Tran has caused and to accurately record the Taxes so that I can then provide not only a police report but in fact a claim against the Indemnity insurance of H Tran Group.
17. It was Mr Tran provided advices to my family as to how best to invest.
18. When we realised what had occurred, we immediately contacted Hieu Tran. Some months later we were provided a copy of his indemnity insurance. I annex a copy of that insurance Indemnity policy during the relevant period that I now mark as 'E' to this declaration.

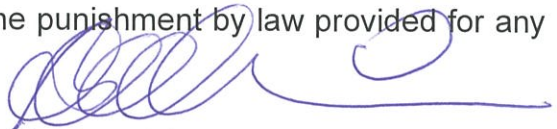
My Introduction to Hieu Trung Tran

19. To the best of my recollection I first met Mr. Tran together with my wife also meeting him in 2006 being introduced by Simon Ellias. Simon Ellias and Hieu Tran became business partners. In 2014 Pty Ltd H Tran Group was established.
20. During this time, I was extremely naive as I trusted Mr Tran with my tax affairs. It was only after Mr Tran being evasive with me about my lost super that I ceased talking with him.
21. The BJO Superannuation fund held with ANZ Bank Business a cash management account 299348.
22. On 1 July 2016 is when Mr Tran advised me as the guardian to transfer into an account that was named Macquarie Financial Services. I had not realised that the account although named Macquarie had no association with Macquarie Bank.
24. I had no reason to doubt Mr Tran as to the contribution to Macquarie. Under instructions from Mr Tran we transferred the withdrawal on 1 July 2016 in the amount of \$15,000. I annex a copy of the ANZ Lodgement receipt that I now mark as 'F' to this declaration.
25. During the last 6 weeks I have requested that the ANZ Bank provide to me any evidence of the destination account. I have not yet received this. However I was provided a process receipt CSWSR-749931.
26. Having been provided the destination account of the \$15,000, I was only then able to establish that the destination of the funds was sent to an account controlled by the Puppet Master Mr Tran in a fraud committed against my family.

27. The fund is yet to recover the funds. I annex a copy of the ANZ correspondence that I made cause to have my wife Lisette follow up for the BJO Fund that I now mark as 'G' to this declaration.
28. In 2019 is when we became aware of Mr Tran unlawful and dubious actions. This was after I had documents that Mr Tran provided me verified and found to be doctored. These included bond Notes.
29. I have been shown the members statements for Hayley Oscar and Zac. From those documents I can determine that Hayley has a negative amount of \$10,734.37, Zac has a negative amount of \$2,276.53 and Oscar has a negative amount of \$2,278.05. I annex a copy of the members statements for Hayley, Zac and Oscar for the BJO Superannuation Fund that I now mark as 'H' to this declaration.
30. The overall monies that the BJO Super fund has been duped is \$15,000. Being that the total funds withdrawn in 2016FY.
31. These funds are unlikely to return.
32. No member has authorised Mr Tran to misappropriate the members contribution.
33. We do not know who now holds the benefit of the withdrawn funds as that will be a matter for ASIC and the police in their tracing exercise.
34. After the provision of legal advice we will be making a claim against the indemnity insurance of H Tran Group and Orchard Accountants and if we are ever able to have this paid, the amount of \$15,000 will be reinvested back into the BJO Superannuation Fund.
35. We are yet to review the returns lodged between the commencement of the fund in 2008 to the period in which we last lodged in 2013.

These are the facts to be stated according to the declarant's knowledge, belief, or information, severally

And I make this solemn declaration, as to the matter (or matters) aforesaid, according to the law in this behalf made – and subject to the punishment by law provided for any wilfully false statement in any such declaration.



Declared at: Double Bay on 10 August 2020

signature of declarant

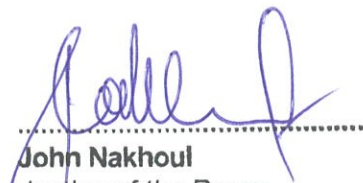
In the presence of an authorised witness, who states:

I, John Peter Nakhoul, a Justice of the Peace, certify the following matters concerning the making of this statutory declaration by the person who made it:

1. I saw the face of the person, and
2. I have confirmed the person's identity using an identification document and the document I relied on was a New South Wales Drivers Licence 3942ZL

Signature of authorised witness

10.08.2020



John Nakhoul
Justice of the Peace
Reg No. 124353



ASIC

Australian Securities & Investments Commission

Australian Company

H TRAN GROUP PTY LTD
ACN 601 879 967

Extracted from ASIC's database at AEST 11:44:02 on 10/08/2020

Company Summary

Name: H TRAN GROUP PTY LTD

ACN: 601 879 967

ABN: 61 601 879 967

Registration Date: 17/09/2014

Next Review Date: 17/09/2020

Status: External Administration

Type: Australian Proprietary Company, Limited By Shares

Locality of Registered Office: WEST RYDE NSW 2114

Regulator: Australian Securities & Investments Commission

Further information relating to this organisation may be purchased from ASIC.



ASIC

Australian Securities & Investments Commission

Australian Company

ORCHARD ACCOUNTANTS PTY LTD
ACN 621 387 853

Extracted from ASIC's database at AEST 11:46:54 on 10/08/2020

Company Summary

Name: ORCHARD ACCOUNTANTS PTY LTD

ACN: 621 387 853

ABN: 41 621 387 853

Registration Date: 30/08/2017

Next Review Date: 30/08/2020

Status: External Administration

Type: Australian Proprietary Company, Limited By Shares

Locality of Registered Office: WEST RYDE NSW 2114

Regulator: Australian Securities & Investments Commission

Further information relating to this organisation may be purchased from ASIC.



ASIC
Australian Securities &
Investments Commission

ASIC media releases are point-in-time statements. Please note the date of issue and use the internal search function on the site to check for other media releases on the same or related matters.

Tuesday 4 February 2020

20-021MR ASIC permanently bans Sydney licensee from providing financial services and cancels licence

ASIC has permanently banned financial advisor Tram Tran from providing financial services and has cancelled her Australian financial services licence (AFS licence).

Ms Tran was banned following an ASIC investigation in relation to alleged misappropriation of client self-managed superannuation funds (SMSF). Ms Tran was a financial advisor and an authorised representative under her AFS licence.

ASIC found that funds were withdrawn from Ms Tran's client's SMSF accounts without their authority and deposited into the trust account of Orchard Accountants Pty Ltd, for which Ms Tran was the sole director and shareholder.

ASIC also found that Ms Tran:

- failed to co-operate and assist the Australian Financial Complaints Authority (AFCA, formerly known as the Financial Ombudsman Service) in responding to complaints made by clients and provide an explanation regarding the misappropriation of monies;
- failed to promptly respond to ASIC's notices to produce; and
- provided false and misleading information to ASIC.

Following the banning order against Ms Tran, ASIC has also cancelled Ms Tran's AFS licence.

ASIC has also been assisting the NSW police in relation to an investigation that they are conducting into Ms Tran.

Background

Ms Tran held AFS licence number 488734 since 28 July 2017. Under the Corporations Act, ASIC has the power to suspend or cancel an AFS licence, if a licensee does not comply with its general obligations under s912A.

ASIC has also disqualified Ms Tran from being an SMSF auditor after ASIC found that she was not a fit and proper person (See [19-189MR](#)).

Ms Tran has the right to seek a review of ASIC's decision at the Administrative Appeals Tribunal.

Editor's note:

On 10 February 2020, ASIC amended the order cancelling Ms Tran's AFS licence to include conditions that she maintain membership with the Australian Financial Complaints Authority (AFCA) until 1 March 2021. If you think you may have been affected by Ms Tram Tran's activities, you can contact AFCA on 1800 931 678



Disciplinary Tribunal

Member Name: Hieu Trung Tran FIPA

Division: New South Wales

Date of Hearing: 28 February 2014

The IPA Board Disciplinary Tribunal of 28 February 2014 determined that the following case presented against the member was proven:

- a) Breached clause 98(2)(a) of the IPA Constitution as the member breached the IPA By-Laws clauses 2.1.2 and 2.1.3. The member failed to carry out or perform adequately and properly the duties or functions of an approved auditor, or is otherwise not a fit and proper person to be an approved auditor. The member was disqualified from being an approved auditor of a regulated superannuation entity under subsection 131(1) of the Superannuation Industry (Supervision) Act 1993 on 10 December 2012;
 - b) Breached clause 98(2)(a) of the IPA Constitution as the member breached the IPA By-Laws in particular clause 7.1.6 which constitutes a breach of clause 98(2)(h) of the IPA Constitution. The member failed to comply with a reasonable request made by an Officer of the Institute as the member failed to respond to letters from the Investigations Officer;
 - c) Breached clause 98(2)(b) of the IPA Constitution as the member failed to observe a proper standard of professional care, skill or competence. The above constitutes a failure to observe a proper standard of professional care;
 - d) Breached clause 98(2)(f) of the IPA Constitution as the member is guilty of conduct which is not in the best interests of the IPA. The above constitutes conduct that is not in the best interests of the IPA;
- and
- e) Breached clause 98(2)(h) of the IPA Constitution as the member failed to comply with a reasonable request made by an Officer of the IPA. The member has not responded to letters from the Investigations Officer.

The Tribunal further resolved that Mr Tran's membership of the IPA is forfeited and costs of \$500.00 are imposed.

Date of Notice: 14 April 2014

Reference: 5214

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[/ Self-Managed Super Fund Auditors \(/Self-Managed%20Super%20Fund%20Auditors/dataset-11/\)](#)

[/ TRAM TRAN](#)

TRAM TRAN

Name

TRAM TRAN

ID

100164190

ABN

-

Registration date

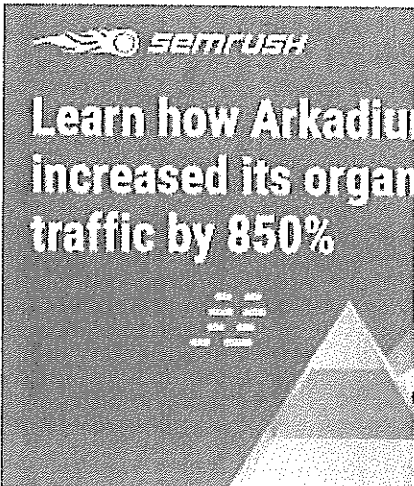
Aug. 5, 2013

Status

Registered

Address

Bass Hill (/Self-Managed%20Super%20Fund%20Auditors/dataset-11/locality/B/Bass%20Hill/), 2197, NSW



Capacities

Firm name

Hennessy Partners

Appointment type

Individual Auditor

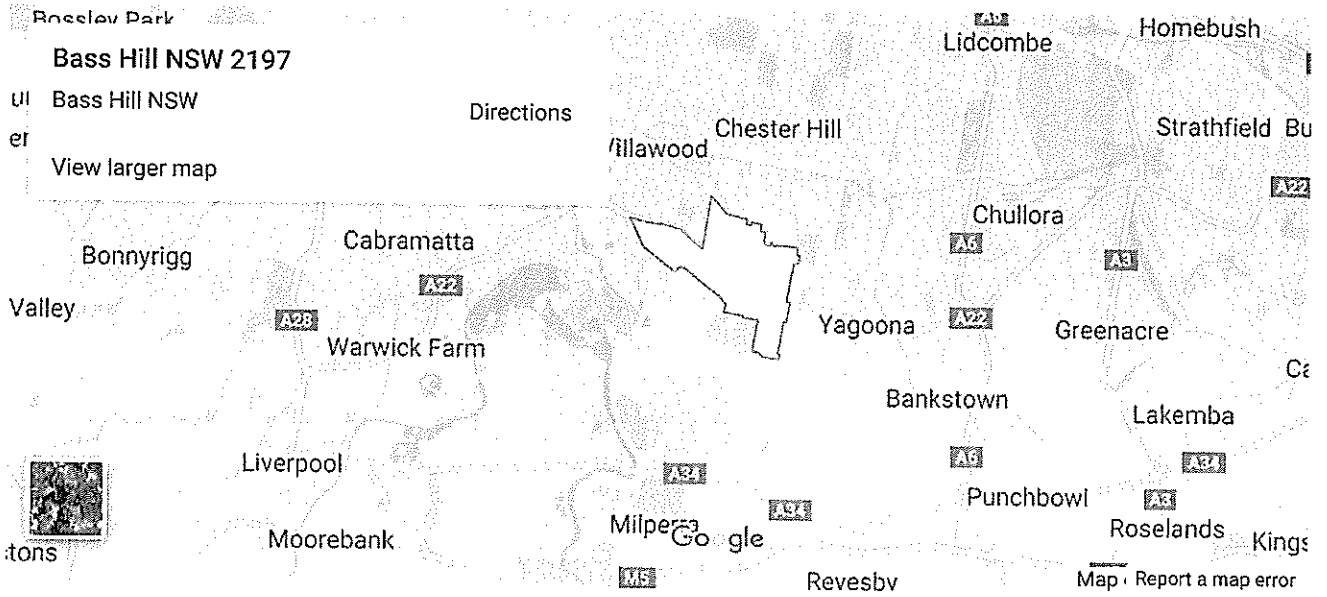
Date commenced

Aug. 5, 2013

Conditions

ID	Date	Condition	Details
1- 24308233197	April 10, 2017	Response to requests for information	The approved SMSF auditor must respond to written requests for information from ASIC or the Australian Taxation Office (each a regulator) relating to their conduct as an approved SMSF auditor, within the time specified by regulator in their request. The response must be in writing. Where it is reasonable to do so the response must include the information requested, otherwise the response must include reasons for being unable to provide the information, along with a reasonable and supportable request for an extension.
1- 7813856822	Aug. 5, 2013	Compliance with auditing standards	The approved SMSF auditor must document, maintain and comply with auditing standards made by the Auditing and Assurance Standards Board under section 336 of the Corporations Act 2001 that are applicable to the duties of an SMSF Auditor.
1- 7813856820	Aug. 5, 2013	Professional indemnity insurance requirements	The approved SMSF auditor must at all times maintain a professional indemnity insurance policy which either: i) complies with the level set under a limitation of liability scheme provided by a professional organisation; or ii) has a minimum insured amount of \$500,000 together with adequate policy terms covering civil liability claims in respect of SMSF audits.
1- 7813856818	Aug. 5, 2013	Continuing professional development requirements	The approved SMSF auditor must complete at least 120 hours of continuing professional development (CPD) training every three years, which must include 30 hours of training on superannuation of which at least 8 hours of training is about auditing of SMSFs. The approved SMSF auditor must keep a written record of their participation in CPD activities, which must be kept for at least three years after the end of the calendar year in which the activity took place.
1- 7813856816	Aug. 5, 2013	Auditor independence requirements	The approved SMSF auditor must comply with auditor independence requirements produced by the Accounting Professional and Ethical Standards Board Limited set out in the APES 110 Code of Ethics for Professional Accountants.
1- 7813856814	Aug. 5, 2013	Compliance with auditing and assurance standards	The approved SMSF auditor must document, maintain and comply with auditing and assurance standards made by the Auditing and Assurance Standards Board under section 227B of the Australian Securities and Investments Commission Act 2001 that are applicable to the duties of an SMSF Auditor.
1- 7813856812	Aug. 5, 2013	Compliance with competency standards	The approved SMSF auditor must comply with any competency standards published by ASIC under section 128Q of the SIS Act.
1- 7813856810	Aug. 5, 2013	Notifications to ASIC	The approved SMSF auditor must notify ASIC of any change in those matters which are required to be notified under section 128H of the SIS Act.

Location



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ASIC

Australian Securities & Investments Commission

Disqualified SMSF Auditor

TRAM TRAN

Extracted from ASIC's database at AEST 14:43:47 on 10/08/2020

Disqualified SMSF Auditor Summary
Name: TRAM TRAN
Address: BASS HILL NSW 2197
Commenced: 15/04/2019
Ceased: PERMANENT
Comments:

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[/ Australian Financial Services Authorised Representatives](#)

[\(/Australian%20Financial%20Services%20Authorised%20Representatives/dataset-7/\)](#)

[/ Tran, Tram LE Anh](#)

Tran, Tram LE Anh

Name	Tran, Tram LE Anh
Status	Ceased
AFS Representative Number	1260580
AFS Licence Number	488734
ABN	75021053055
ACN	–
Other roles	–
Address	West Ryde (/Australian%20Financial%20Services%20Authorised%20Representatives/dataset-7/locality/W/West%20Ryde/), ,

Licenses

Tran, Tram LE Anh Ceased July 28, 2017 – Feb. 4, 2020

Status

Ceased

AFS Licence Number

488734

Start date

July 28, 2017

End date

Feb. 4, 2020

Capabilities

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Tram LE Anh Tran

Name

Tram LE Anh Tran

ID

1260580

ABN

75021053055

First Provided Advice

2017

Qualifications

Details on the qualifications or training courses the adviser has completed that are relevant to providing financial services

.

Memberships

Details of memberships of professional bodies or industry associations relevant to providing financial services

.

Licencee

~~Tram LE Anh Tran (#488734)~~ Ceased July 28, 2017 – Feb. 4, 2020

Status

Ceased

Licence Holder

Tram LE Anh Tran (#488734)

Commenced

July 28, 2017

Ceased

Feb. 4, 2020

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ASIC

Australian Securities & Investments Commission

**Australian Financial Services
Banned or Disqualified Person**

TRAM LE ANH TRAN

Extracted from ASIC's database at AEST 14:44:20 on 10/08/2020

Australian Financial Services Banned or Disqualified Person Summary
Name: TRAM LE ANH TRAN
Address: BASS HILL NSW 2197
Commenced: 30/01/2020
Ceased: PERMANENT
Comments:



ASIC

Australian Securities & Investments Commission

Australian Financial Services
Banned or Disqualified Person

TRAM LE ANH TRAN

Extracted from ASIC's database at AEST 14:44:07 on 10/08/2020

Australian Financial Services Banned or Disqualified Person Summary

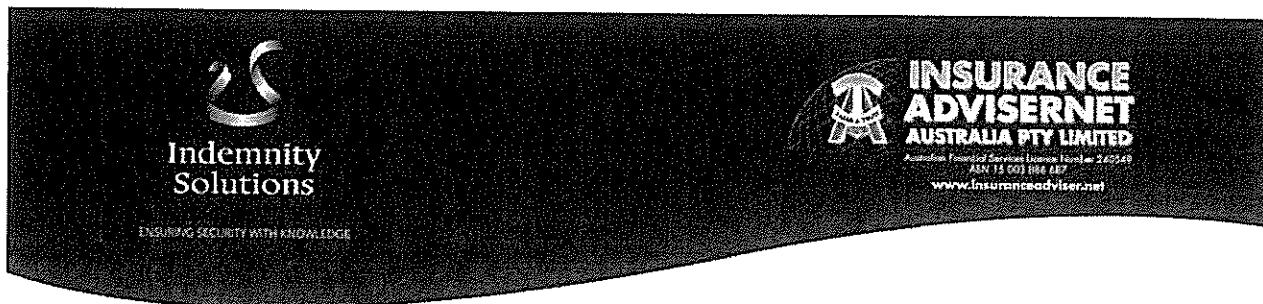
Name: TRAM LE ANH TRAN

Address: BASS HILL NSW 2197

Commenced: 30/01/2020

Ceased: PERMANENT

Comments:



20/01/2016

To Whom it May Concern

CONFIRMATION OF INSURANCE CERTIFICATE

This is to certify that the undermentioned Insurance Policy has been issued and current until 4:00pm on 20/01/2017.

Insured's Name: H Tran Group PTY LTD atf H Tran Trust. Tram Le Anh Tran
Interested Parties: N/A
Insurers: SURA Professional Risks Pty Ltd (Previously known as Mint Plus Pty Ltd)
Underwriters: Lloyds of London
Policy Number: CATLIN0000000472ACCP1
Class of Risk: Professional Indemnity Insurance
Brief Details of Cover: Accountants Professional Indemnity
Period of Cover - 20/01/2016 to 20/01/2017
Limit of Indemnity-\$2,000,000 Any One Claim. Unlimited Reinstatements
Excess-\$3,600 Costs Exclusive
Retroactive Date-19/01/2016
Policy Extensions-As Per Policy Wording

This is to certify that the above policy is current to the expiry date shown above unless cancelled in the meantime, subject to Terms and Conditions of the policy

Disclaimer

The information provided is a summary only and does not amend, extend, alter or set out the full terms of the policy referred to nor do we confirm or warrant the Insurance cover is in force at the date of this advice. You must always refer to the policy for full details and to the extent of any inconsistency the policy prevails. The policy is also subject to the operation of the Insurance Contracts Act 1984 (cth), including in particular, the insurer's rights under section 28 in relation to pre contractual non disclosure or misrepresentation. We will not provide any updates in relation to the policy to any third party unless we specifically agree to do so in writing with that third party.

Yours Faithfully,

Peter Farrant

Authorised Representative No: 408714

PROFESSIONAL INDEMNITY INSURANCE SCHEDULE

Insurer: Certain Underwriters at Lloyd's

Policy Number: CATLIN0000000472ACCP1

Policy Wording: SURA Professional Risks Accountants Professional Indemnity Policy Wording SPRPIACC3.1 06-2015

Insured Name: H Tran Group Pty Ltd ATF H Tran Trust t/as H Tran Partners; Tram Le Anh Tran

Professional Business Practice: Accountant; Tax Advisor

Period of Insurance: From 4.00pm (local standard time) on 20/01/2016
To 4.00pm (local standard time) on 20/01/2017

Premium: \$2,750.00

Premium GST: \$275.00

Stamp Duty: \$151.25

Total: \$3,176.25

Limit of Indemnity: \$2,000,000 each and every claim and in the aggregate for the period of insurance

Reinstatements: Unlimited

Deductible: \$3,600 each and every claim applicable to Insuring Clause A

Retroactive Date: 20/01/2016

Territorial Limitations: Worldwide except USA and Canada

Jurisdictional Limits: Worldwide except USA and Canada

Extensions:

Description	Sub-Limit	Deductible	Included/Not Included
Australian Auditing Standards			Included
Consultants, Sub Contractors and Agents			Included
Continuous Cover			Included
Costs of Official Inquiries	\$100,000	\$5,000	Included
Dishonesty of Employees			Included
Estates and Legal Representatives			Included
Fidelity	\$250,000	\$5,000	Included
Loss of Documents	\$500,000	\$500	Included
Newly Created or Acquired Entity or Subsidiary			Included
Outgoing Principals			Included
Previous Business			Included

S U R A PROFESSIONAL RISKS

Extensions (cont'd)

Severability and Non-Imputation	Included
SIS Act Civil Penalties – Costs & Expenses	Included
Cover	
SIS Act and Tas Act	Included
SMSF Auditor Standards	Included

Endorsements: Nil



For and on Behalf of Certain Underwriters at Lloyd's – via Agreement No. B123015SPR1180

Issued in Sydney on 20 January 2016

YOUR DUTY OF DISCLOSURE

Before You enter into a contract of general insurance with an insurer You have a duty under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that You know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before each time You renew, extend, vary or reinstate the Policy. Each person indemnified by this Policy has the same duty.

Your duty however does not require disclosure of any matter that:

- reduces the risk,
- is common knowledge,
- We already know, or ought to know in the ordinary course of Our business, or
- We indicate We do not want to know.

NON DISCLOSURE

If You do not comply with Your duty of disclosure, We may reduce or refuse to pay a claim and/or cancel Your Policy.

We may invalidate the Policy from its beginning and not be bound by it if the non-disclosure was fraudulent. After the Policy is entered into, on-going disclosure obligations can apply. See the Policy for details.

AGENT OF THE INSURERS

SURA Professional Risks P/L in arranging or effecting this insurance or handling claims will be acting under an authority given to it by certain insurers. Accordingly SURA Professional Risks P/L will be acting as an agent of the insurers and not as your agent.

PRIVACY

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs), which will ensure the privacy and security of your personal information.

Our Privacy Policy explains how we collect, use, disclose and handle your personal information as well as your rights to access and correct your personal information and make a complaint for any breach of the APPs.

A copy of our Privacy Policy is located on our website at www.sura.com.au Please access and read this policy. If you have any queries about how we handle your personal information or would prefer to have a copy mailed to you, please ask us. If you wish to access your file please ask us.

GENERAL INSURANCE CODE OF PRACTICE

In accordance with our binding authorities, where we act on behalf of the insurer, we are bound by the General Insurance Code of Practice. The Code is designed to set minimum standards of practice and service in the insurance industry. Further information about the Code can be obtained from www.codeofpractice.com.au

COMPLAINTS AND DISPUTE RESOLUTION

If you have any complaints about the products or services provided to you, please contact us and tell us about your complaint. We have a complaints and internal dispute resolution process to try and resolve them as quickly as possible. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with you have the right to refer the matter to our external disputes resolution service. We will provide information about this service including contact information when you lodge your complaint with us or at any time upon your request.

LLOYD'S CERTIFICATE OF INSURANCE

effected through SURA Professional Risks Pty Ltd.

SURA Professional Risks Pty Ltd is an Authorised Representative of SURA Pty Ltd ABN 36 115 672 350 AFSL 294313
Level 13, 141 Walker Street, North Sydney NSW 2060

(hereinafter called the Coverholder)

THIS IS TO CERTIFY that in accordance with the authorisation granted under Agreement No. B123015SPR1180 to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Agreement, and in consideration of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, each for his own part and not one for another, their Executors and Administrators, to insure in accordance with the terms and conditions herein or endorsed hereon.

This Certificate is Insurance Council of Australia's General Insurance Code of Practice compliant, apart from any claims adjusted outside Australia. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. Any enquiry or complaint relating to this Insurance should be referred to the Coverholder shown above in the first instance. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should write to:

Lloyd's Underwriters' General Representative in Australia
Suite 2, Level 21
Angel Place, 123 Pitt Street
Sydney, NSW 2000

who will refer your dispute to the Policy Holder & Market Assistance Department at Lloyd's.

Complaints that cannot be resolved by the Policy Holder & market Assistance Department may be referred to the Financial Ombudsman Service (UK). Further details will be provided at the appropriate stage of the complaints process.

The Underwriters hereon agree that:

- i. In the event of a dispute arising under this Insurance, the Underwriters at the request of the Assured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court,
- ii. Any summons notice or process to be served upon the Underwriters may be served upon:

Lloyd's Underwriters' General Representative in Australia
Suite 2, Level 21
Angel Place, 123 Pitt Street
Sydney, NSW 2000

- iii. Who has authority to accept service and to enter an appearance on the Underwriters' behalf, and who is directed at the request of the Assured to give a written undertaking to the Assured that he will enter an appearance on the Underwriters' behalf.
- iv. If a suit is instituted against any one of the Underwriters, all Underwriters hereon will abide by the final decision of such Court or any competent Appellate Court.

The amount of Premium specified herein is the amount due to the Underwriters and any commission allowed by them is to be regarded as remuneration of the Coverholder placing the Insurance.

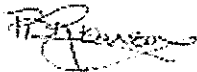
In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

The Claims Manager
XL Catlin Australia
Level 28, Angel Place
123 Pitt Street
Sydney NSW 2000
Telephone: +61 (0) 2 8235 5100
Facsimile: +61 (0) 2 8235 5110
Web: liabilityclaims@catlin.com

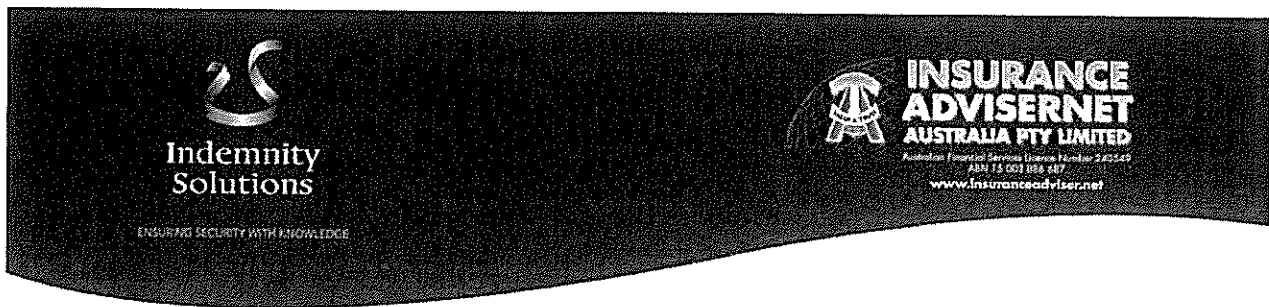
IN WITNESS WHEREOF this Certificate has been signed

At Sydney on 20 January 2016

By:



SURA Professional Risks Pty Ltd is an Authorised Representative of SURA Pty Ltd ABN 36 115 672 350 AFSL 294313
For and on Behalf of Certain Underwriters at Lloyd's – via Agreement No. B123015SPR1180



20/01/2016

To Whom it May Concern

CONFIRMATION OF INSURANCE CERTIFICATE

This is to certify that the undermentioned Insurance Policy has been issued and current until 4:00pm on 19/01/2017.

Insured's Name: High Rollers Equities Pty Ltd ATF Matador Manoeuvres Unit Trust t/as
Hennessy Partners

Interested Parties: N/A

Insurers: SURA Professional Risks Pty Ltd (Previously known as Mint Plus Pty Ltd)

Underwriters: Lloyds of London

Policy Number: CATLIN0000000471ACCPI

Class of Risk: Professional Indemnity Insurance

Brief Details of Cover: Accountants Professional Indemnity
Period of Cover - 19/01/2016 to 19/01/2017
Limit of Indemnity-\$2,000,000 Any One Claim. Unlimited Reinstatements
Excess-\$1,0000 Costs Exclusive
Retroactive Date-Unlimited
Policy Extensions-As Per Policy Wording

This is to certify that the above policy is current to the expiry date shown above unless cancelled in the meantime, subject to Terms and Conditions of the policy

Disclaimer

The information provided is a summary only and does not amend, extend, alter or set out the full terms of the policy referred to nor do we confirm or warrant the Insurance cover is in force at the date of this advice. You must always refer to the policy for full details and to the extent of any inconsistency the policy prevails. The policy is also subject to the operation of the Insurance Contracts Act 1984 (cth), including in particular, the insurer's rights under section 28 in relation to pre contractual non disclosure or misrepresentation. We will not provide any updates in relation to the policy to any third party unless we specifically agree to do so in writing with that third party.

Yours Faithfully,

Peter Farrant

Authorised Representative No: 408714

PROFESSIONAL INDEMNITY INSURANCE SCHEDULE

Insurer: Certain Underwriters at Lloyd's

Policy Number: CATLIN0000000471ACCP1

Policy Wording: SURA Professional Risks Accountants Professional Indemnity Policy Wording SPRPIACC3.1 06-2015

Insured Name: High Rollers Equities Pty Ltd ATF Matador Manoeuvres Unit Trust t/as Hennessy Partners; Tram Le Anh Tran

Professional Business Practice: Accountant

Period of Insurance: From 4.00pm (local standard time) on 19/01/2016
To 4.00pm (local standard time) on 19/01/2017

Premium: \$1,350.00

Premium GST: \$135.00

Stamp Duty: \$74.25

Total: \$1,559.25

Limit of Indemnity: \$2,000,000 each and every claim and in the aggregate for the period of insurance

Reinstatements: Unlimited

Deductible: \$1,000 each and every claim applicable to Insuring Clause A

Retroactive Date: Unlimited

Territorial Limitations: Worldwide except USA and Canada

Jurisdictional Limits: Worldwide except USA and Canada

Extensions:

Description	Sub-Limit	Deductible	Included/Not Included
Australian Auditing Standards Consultants, Sub Contractors and Agents			Included
Continuous Cover			Included
Costs of Official Inquiries	\$100,000	\$5,000	Included
Dishonesty of Employees			Included
Estates and Legal Representatives			Included
Fidelity	\$250,000	\$5,000	Included
Loss of Documents	\$500,000	\$500	Included
Newly Created or Acquired Entity or Subsidiary			Included
Outgoing Principals			Included
Previous Business			Included

S U R A PROFESSIONAL RISKS

Extensions (cont'd)

Severability and Non-Imputation	Included
SIS Act Civil Penalties – Costs & Expenses	Included
Cover	
SIS Act and Tas Act	Included
SMSF Auditor Standards	Included

Endorsements: Nil



For and on Behalf of Certain Underwriters at Lloyd's – via Agreement No. B123015SPR1180

Issued in Sydney on 20 January 2016

YOUR DUTY OF DISCLOSURE

Before You enter into a contract of general insurance with an insurer You have a duty under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that You know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before each time You renew, extend, vary or reinstate the Policy. Each person indemnified by this Policy has the same duty.

Your duty however does not require disclosure of any matter that:

- reduces the risk,
- is common knowledge,
- We already know, or ought to know in the ordinary course of Our business, or
- We indicate We do not want to know.

NON DISCLOSURE

If You do not comply with Your duty of disclosure, We may reduce or refuse to pay a claim and/or cancel Your Policy.

We may invalidate the Policy from its beginning and not be bound by it if the non-disclosure was fraudulent. After the Policy is entered into, on-going disclosure obligations can apply. See the Policy for details.

AGENT OF THE INSURERS

SURA Professional Risks P/L in arranging or effecting this insurance or handling claims will be acting under an authority given to it by certain insurers. Accordingly SURA Professional Risks P/L will be acting as an agent of the insurers and not as your agent.

PRIVACY

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs), which will ensure the privacy and security of your personal information.

Our Privacy Policy explains how we collect, use, disclose and handle your personal information as well as your rights to access and correct your personal information and make a complaint for any breach of the APPs.

A copy of our Privacy Policy is located on our website at www.sura.com.au Please access and read this policy. If you have any queries about how we handle your personal information or would prefer to have a copy mailed to you, please ask us. If you wish to access your file please ask us.

GENERAL INSURANCE CODE OF PRACTICE

In accordance with our binding authorities, where we act on behalf of the insurer, we are bound by the General Insurance Code of Practice. The Code is designed to set minimum standards of practice and service in the insurance industry. Further information about the Code can be obtained from www.codeofpractice.com.au

COMPLAINTS AND DISPUTE RESOLUTION

If you have any complaints about the products or services provided to you, please contact us and tell us about your complaint. We have a complaints and internal dispute resolution process to try and resolve them as quickly as possible. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with you have the right to refer the matter to our external disputes resolution service. We will provide information about this service including contact information when you lodge your complaint with us or at any time upon your request.

LLOYD'S CERTIFICATE OF INSURANCE

effected through SURA Professional Risks Pty Ltd.

SURA Professional Risks Pty Ltd is an Authorised Representative of SURA Pty Ltd ABN 36 115 672 350 AFSL 294313
Level 13, 141 Walker Street, North Sydney NSW 2060

(hereinafter called the Coverholder)

THIS IS TO CERTIFY that in accordance with the authorisation granted under Agreement No. B123015SPR1180 to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Agreement, and in consideration of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, each for his own part and not one for another, their Executors and Administrators, to insure in accordance with the terms and conditions herein or endorsed hereon.

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Lloyd's Underwriters' General Representative in Australia
Suite 2, Level 21
Angel Place, 123 Pitt Street
Sydney, NSW 2000

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- ii. Any summons notice or process to be served upon the Underwriters may be served upon:

Lloyd's Underwriters' General Representative in Australia
Suite 2, Level 21
Angel Place, 123 Pitt Street
Sydney, NSW 2000

- iii. Who has authority to accept service and to enter an appearance on the Underwriters' behalf, and who is directed at the request of the Assured to give a written undertaking to the Assured that he will enter an appearance on the Underwriters' behalf.
- iv. If a suit is instituted against any one of the Underwriters, all Underwriters hereon will abide by the final decision of such Court or any competent Appellate Court.

The amount of Premium specified herein is the amount due to the Underwriters and any commission allowed by them is to be regarded as remuneration of the Coverholder placing the Insurance.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

The Claims Manager
XL Catlin Australia
Level 28, Angel Place
123 Pitt Street
Sydney NSW 2000
Telephone: +61 (0) 2 8235 5100
Facsimile: +61 (0) 2 8235 5110
Web: liabilityclaims@catlin.com

IN WITNESS WHEREOF this Certificate has been signed

At Sydney on 20 January 2016

By:

SURA Professional Risks Pty Ltd is an Authorised Representative of SURA Pty Ltd ABN 36 115 672 350 AFSL 294313
For and on Behalf of Certain Underwriters at Lloyd's - via Agreement No. B123015SPR1180



Business Cash Management Statement

Enquiries 13 13 14
 Lost/Stolen cards 1800 033 844
 Website & Internet Banking www.anz.com



005037

LISETTE MIDDLETON
 12 WILSON ST
 NORTH RYDE NSW 2113

Statement Summary

Opening balance	\$16,579.75
Total deposits	\$0.05
Total withdrawals	\$15,002.50
Closing balance	\$1,577.30
Statement starts	30/06/2016
Statement ends	29/07/2016
Statement number	97

Branch Details
 Parramatta
 Account Descriptor
 BJO SUPERFUND

Account Details
 BJO SUPERFUND
 Branch No. (BSB) 012-370
 Account No 4829-76945

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2016				
30 JUN	OPENING BALANCE			16,579.75
01 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 971667 TO MACQUARIE FINANCIAL S	15,000.00		1,579.75
29 JUL	CREDIT INTEREST PAID ACCOUNT SERVICING FEE	2.50	0.05	1,579.80
				1,577.30
TOTALS AT END OF PAGE		\$15,002.50	\$0.05	\$1,577.30
TOTALS AT END OF PERIOD		\$15,002.50	\$0.05	\$1,577.30

This statement includes		
Interest earned on deposits		\$0.05
ANZ bank charges		\$2.50

Your fee summary details are listed below:

Fees Charged for period: 01 JUL 2016 to 29 JUL 2016

Summary of ANZ Transaction fees	Transactions			Fee per transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
TRANSACTION FEES					
INTERNET/ONLINE	1	1	0	0.20	0.00
Total Transaction Fees					\$0.00
SERVICE FEES					
ACCOUNT SERVICE FEE					2.50
Total Account Service Fees					\$2.50
Total Bank/Account Fees Charged					\$2.50

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



Australia and New Zealand
Banking Group Limited
ABN 11 005 357 522

ANZ 'P1' P6-1/1

[Close](#) | [Print](#)

Lodgement Receipt - Pay Anyone

Date: 01/07/2016

From account:

From: BJO Superfund

Your/Business name: LisetteMiddleton

Payment details:

To Payee: Bond Loan

Account BSB: 032184

Account Number: 299348

Account name: Macquarie Financial Services

Message / Reference: BJOE001009

Amount \$: \$15,000.00

Transfer details:

Transfer instructions: Pay no earlier than 01/07/2016

Lodgement number: 1214902916

(FOR ENQUIRIES)

Receipt number: 971667

IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you have made a future-dated payment, please log onto ANZ Internet Banking after the nominated payment date to confirm your payment was processed and obtain your receipt number.

From: Frenkel, Marc <Marc.Frenkel@anz.com>
Sent: Wednesday, July 29, 2020 2:46:21 PM
To: Lisette Middleton <lisette@bretzet.com.au>
Subject: RE: Funds transfers from ANZ to others CSWSR-749931

Hi Lisette,

I hope you have been staying well!

Yes I have seen that the team have split up the transactions to be able to trace through all of them individually so will likely come through that way but they are still working on them.

I do need to advise that I have received correspondence from the team advising that they have reached it in regards to the first 2 transactions from early 2013 but because the transactions are more than 7 years old, the data is no longer held as the limit is 7 years so they have advised us they are unable to confirm on those.

Apologies for any inconvenience.

Kind Regards,

Marc Frenkel ANZ I Customer Service Specialist I Business Customer Contact Service - Small Business I **Phone:** I 1800 801 485 I www.anz.com

From: Lisette Middleton [mailto:lisette@bretzet.com.au]
Sent: Tuesday, 28 July 2020 5:52 PM
To: Frenkel, Marc
Subject: Re: Funds transfers from ANZ to others CSWSR-749931

Hi Marc,

I received an email today from the bank re 2 of my queries, but the other 8 were not mentioned.
Does this mean they will keep coming ? Just not sure if they are still working on my requests.

Thanks for your help,

Warm regards

Lisette Middleton
[0414 931 222](tel:0414931222)

From: "Frenkel, Marc" <Marc.Frenkel@anz.com>
Date: Thursday, 16 July 2020 at 10:22 am
To: Lisette Middleton <lisette@bretzet.com.au>
Subject: RE: Funds transfers from ANZ to others CSWSR-749931

Hi Lisette,

Thank you for your email. I hope you are keeping well.

In regards to your below request, thank you for providing the excel spreadsheet to speed up the process. We have a specific team that perform trace requests and I have raised this with them under the reference TRR15557049. This should also be kept as a password for future correspondence from the team if a file is sent password protected. There may be a fee involved with this as per the amount of transactions, however; I will confirm this with you before proceeding if so.

I must advise, the team will trace the transactions and endeavour to get as much detail as possible for you, however; I can't assure you that the information provided will explicitly confirm whether the funds hit the intended accounts or not. I have put in the notes for the trace requests to advise you are looking to confirm if the funds went as intended, but the confirmation may depend on the account holders allowing the information to be given due to privacy of information.

Thought best to let you know in advance. Please let me know if any questions.

Kind Regards,

Marc ANZ I Customer Service Specialist I Business Customer Contact Service - Small Business I Australia **Phone:** I 1800 801 485 I www.anz.com

From: Lisette Middleton [mailto:lisette@bretzet.com.au]
Sent: Wednesday, 15 July 2020 5:22 PM
To: Small Business Servicing
Subject: Funds transfers from ANZ to others

Good afternoon,

Further to the phone conversation I had with the business banker from ANZ this morning, I have attached an Excel spreadsheet.

I have a forensic accountant analysing my accounts as we speak. I am intending to pursue an insurance claim against my previous accountant and thus need some help from you in the form of bank remittances.

I have my statements from my accounts but I apparently need these bank remittances in order to prove that my funds have left my account and have actually gone into the accounts I have stated.

My attached spreadsheet, details the 10 transfers made from my accounts to the other accounts.

Are you able to please send me remittances or some sort of proof that my funds did indeed hit the other accounts.

If you need any clarification or more information, please call me on the number below.

I appreciate your assistance with this.

Warm regards,

Lisette Middleton
0414 931 222

"This e-mail and any attachments to it (the "Communication") is, unless otherwise stated, confidential, may contain copyright material and is for the use only of the intended recipient. If you receive the Communication in error, please notify the sender immediately by return e-mail, delete the Communication and the return e-mail, and do not read, copy, retransmit or otherwise deal with it. Any views expressed in the Communication are those of the individual sender only, unless expressly stated to be those of Australia and New Zealand Banking Group Limited ABN 11 005 357 522, or any of its related entities including ANZ Bank New Zealand Limited (together "ANZ"). ANZ does not accept liability in connection with the integrity of or errors in the Communication, computer virus, data corruption, interference or delay arising from or in respect of the Communication."

"This e-mail and any attachments to it (the "Communication") is, unless otherwise stated, confidential, may contain copyright material and is for the use only of the intended recipient. If you receive the Communication in error, please notify the sender immediately by return e-mail, delete the Communication and the return e-mail, and do not read, copy, retransmit or otherwise deal with it. Any views expressed in the Communication are those of the individual sender only, unless expressly stated to be those of Australia and New Zealand Banking Group Limited ABN 11 005 357 522, or any of its related entities including ANZ Bank New Zealand Limited (together "ANZ"). ANZ does not accept liability in connection with the integrity of or errors in the Communication, computer virus, data corruption, interference or delay arising from or in respect of the Communication."

BJO Superannuation Fund
Operating Statement

For the year ended 30 June 2017

	Note	2017	2016
		\$	\$
Income			
Investment Income			
Interest Received		0.05	4.97
Contribution Income			
Personal Non Concessional		0.00	12,000.00
Other Income			
Loss on asset theft		(15,000.00)	0.00
Total Income		<u>(14,999.95)</u>	<u>12,004.97</u>
Expenses			
ATO Supervisory Levy		259.00	259.00
Bank Charges		30.00	30.00
Total Expenses		<u>289.00</u>	<u>289.00</u>
Benefits accrued as a result of operations before income tax		<u>(15,288.95)</u>	<u>11,715.97</u>
Income Tax Expense	6	(2,293.35)	(42.75)
Benefits accrued as a result of operations		<u>(12,995.60)</u>	<u>11,758.72</u>

Members Statement

Hayley Brooke Middleton
 12 Wilson Street
 North Ryde, New South Wales, 2113, Australia

Your Details

Date of Birth : 19/12/1997
 Age: 19
 Tax File Number: Provided
 Date Joined Fund: 01/07/2013
 Service Period Start Date:
 Date Left Fund:
 Member Code: MIDHAY00001A
 Account Start Date 01/07/2013
 Account Type: Accumulation
 Account Description: Accumulation

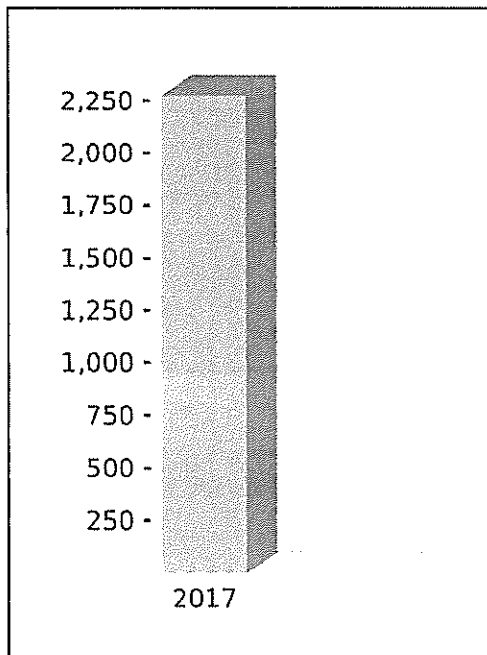
Nominated Beneficiaries N/A
 Vested Benefits 2,275.84
 Total Death Benefit 2,275.84

Your Balance

Total Benefits 2,275.84

Preservation Components
 Preserved 2,275.84
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 11,869.50
 Taxable (9,593.66)



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2016	11,400.05
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(10,734.37)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(1,610.16)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2017	2,275.84

Members Statement

Zac Oliver Middleton
 12 Wilson Street
 North Ryde, New South Wales, 2113, Australia

Your Details

Date of Birth : 06/12/2001
 Age: 15
 Tax File Number: Provided
 Date Joined Fund: 01/07/2013
 Service Period Start Date:
 Date Left Fund:
 Member Code: MIDZAC00001A
 Account Start Date 01/07/2013
 Account Type: Accumulation
 Account Description: Accumulation

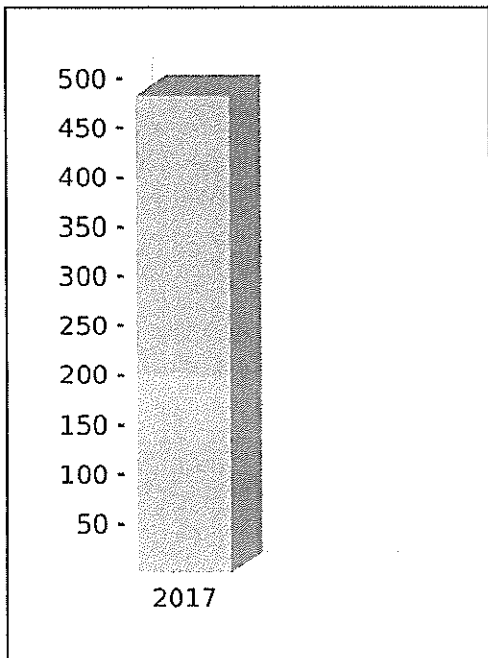
Nominated Beneficiaries N/A
 Vested Benefits 483.51
 Total Death Benefit 483.51

Your Balance

Total Benefits 483.51

Preservation Components
 Preserved 483.51
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 2,869.49
 Taxable (2,385.98)



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2016	2,418.56
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(2,276.53)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(341.48)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2017	483.51

Members Statement

Oscar John Middleton
 12 Wilson Street
 North Ryde, New South Wales, 2113, Australia

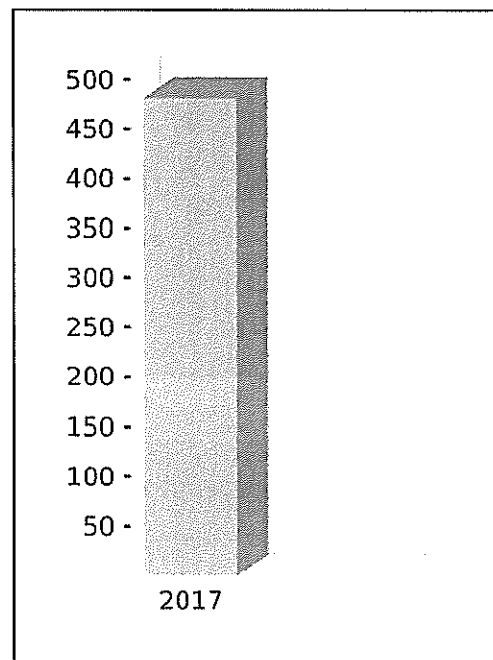
Your Details

Date of Birth : 01/07/1999
 Age: 17
 Tax File Number: Provided
 Date Joined Fund: 01/07/2013
 Service Period Start Date:
 Date Left Fund:
 Member Code: MIDOSC00001A
 Account Start Date 01/07/2013
 Account Type: Accumulation
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 482.20
 Total Death Benefit 482.20

Your Balance

Total Benefits	482.20
<u>Preservation Components</u>	
Preserved	482.20
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	2,869.49
Taxable	(2,387.29)



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2016	2,418.54
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(2,278.05)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(341.71)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2017	482.20