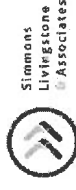


Contributions Breakdown Report

For The Period 01 July 2022 - 30 June 2023



Summary

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Harper, Rachel	01/10/1978	43	75,425.03	0.00	0.00	0.00	0.00	0.00
Swarz, Daryle Shane	29/10/1977	44	371,560.41	25,334.03	0.00	0.00	0.00	25,334.03
All Members				25,334.03	0.00	0.00	0.00	25,334.03

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Harper, Rachel	Concessional	0.00	122,969.43	122,969.43 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Swarz, Daryle Shane	Concessional	25,334.03	53,572.62	28,238.59 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
Harper, Rachel							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	3,081.19	2,170.49	1,778.89	0.00	0.00	
Unused Concessional Contribution	0.00	21,918.81	22,829.51	23,221.11	27,500.00	27,500.00	
Cumulative Carry Forward Unused	N/A	0.00	21,918.81	44,748.32	67,969.43	95,469.43	
Maximum Cap Available	25,000.00	25,000.00	46,918.81	69,748.32	95,469.43	122,969.43	122,969.43 Below Cap
Total Super Balance	0.00	0.00	50,758.28	54,491.69	55,490.37	75,425.03	
Swarz, Daryle Shane							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	18,722.53	17,754.17	17,411.62	22,539.06	25,334.03	
Unused Concessional Contribution	0.00	6,277.47	7,245.83	7,588.38	4,960.94	2,165.97	
Cumulative Carry Forward Unused	N/A	0.00	6,277.47	13,523.30	21,111.68	26,072.62	
Maximum Cap Available	25,000.00	25,000.00	31,277.47	38,523.30	48,611.68	53,572.62	28,238.59 Below Cap
Total Super Balance	0.00	0.00	223,313.19	234,261.64	251,845.95	371,560.41	

NCC Bring Forward Caps

Member	Bring Forward Cap	2020	2021	2022	2023	Total	Current Position
Harper, Rachel	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Swaiz, Daryle Shane	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Swartz, Daryle Shane

Date	Transaction Description	Ledger Data			SuperStream Data						
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
28/07/2022	SuperChoice P/L PC250722- 161864874 50	Employer	1,537.30			Employer	BAYER CROPSCIENCE PTY LTD	1,537.30			
31/08/2022	SuperChoice P/L PC290822- 176706855 50	Employer	1,537.30			Employer	BAYER CROPSCIENCE PTY LTD	1,537.30			
29/09/2022	SuperChoice P/L PC260922- 157616299 50	Employer	3,118.33			Employer	BAYER CROPSCIENCE PTY LTD	3,118.33			
31/10/2022	SuperChoice P/L PC271022- 118511158 50	Employer	2,328.26			Employer	BAYER CROPSCIENCE PTY LTD	2,328.26			
14/11/2022	QUICKSUPER QUICKSPR3345510 605 50	Employer	1,677.05			Employer	2022 ENVIRONMENTAL SCIENCE AU PTY LTD	1,677.05			
25/11/2022	QUICKSUPER QUICKSPR3354347 878 50	Employer	1,677.05			Employer	2022 ENVIRONMENTAL SCIENCE AU PTY LTD	1,677.05			
20/01/2023	QUICKSUPER QUICKSPR3392528 517 50	Employer	1,677.05			Employer	2022 ENVIRONMENTAL SCIENCE AU PTY LTD	1,677.05			
25/01/2023	QUICKSUPER QUICKSPR3395579 175 50	Employer	1,677.05			Employer	2022 ENVIRONMENTAL SCIENCE AU PTY LTD	1,677.05			
08/03/2023	QUICKSUPER QUICKSPR3426434 400 50	Employer	1,961.57			Employer	2022 ENVIRONMENTAL SCIENCE AU PTY LTD	1,961.57			
13/03/2023	QUICKSUPER QUICKSPR3429746 311 50	Employer	1,733.95			Employer	2022 ENVIRONMENTAL SCIENCE AU SCIENCE AU	1,733.95			

PTY LTD				
2022 ENVIRONMENTAL SCIENCE AU PTY LTD	2,653.76			
2022 ENVIRONMENTAL SCIENCE AU PTY LTD	1,877.68			
2022 ENVIRONMENTAL SCIENCE AU PTY LTD	1,877.68			
Total	25,334.03	0.00	0.00	0.00

Employer

Employer

Employer

2,653.76			
1,877.68			
1,877.68			
25,334.03	0.00	0.00	0.00

31/03/2023	QUICKSUPER QUICKSPR3443469 294 50	Employer		
04/05/2023	QUICKSUPER QUICKSPR3468671 666 50	Employer		
09/06/2023	QUICKSUPER QUICKSPR3496244 503 50	Employer		
Total - Swarz, Daryle Shane			0.00	0.00

Total for All Members	25,334.03	0.00	0.00
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Macquarie Bank Limited

ABN 46 008 583 542 | AFS Licence Number 237502

Macquarie Banking and Financial Services Group, a Member of the Macquarie Group

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Visit us online at macquarie.com.au

HARPER SWARZ SMSF PTY LTD ATF
12 EDELSTEN COURT, CARRARA, QLD 4211



09 February 2024

BSB: 182-512

Account Number: 000966915209

Account Name:

HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF

Account open date: 05 March 2019

The following balances and interest details are provided for the above account for the 2022 - 2023 financial year:

Account balance as at 30/06/2023	\$36,316.04
Gross income paid during 2022 - 2023 financial year	\$675.98

If you would like any further information regarding the above, please contact your financial services professional or Macquarie on **1800 806 310**.

This information has been prepared by Macquarie Bank Limited ABN 46 008 583 542 for general information purposes only, without taking into account any potential investors' personal objectives financial situations or needs. Before acting on this general information, you must consider its appropriateness having regard to your own objectives, financial situations and needs. All potential investors should obtain financial, legal and taxation information before making any decision regarding a particular financial product.

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Income & Expenditure Summary

Daryle Swarz
12 Edelsten Court
Carrara QLD 4211

Date 1/07/2022 to 30/06/2023

From Statement: **74 (30/06/2022)**
To Statement: **97 (30/06/2023)**

Harper Swarz SMSF Pty Ltd ATF Harper Swarz SMSF (ID: 3696)

Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
OPENING BALANCE: \$0.00												

Owner Contributions

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
------	------	------	------	------	------	------	------	------	------	------	------	------

Residential Properties

24 Chambers Ridge Boulevard, Lot 46, Park Ridge, QLD 4125

Property Income

Outgoings Recovered - Water Usage

0.00	0.00	123.35	0.00	103.01	0.00	0.00	0.00	138.35	0.00	159.97	0.00	524.68
------	------	--------	------	--------	------	------	------	--------	------	--------	------	--------

Residential Rent

1760.00	1760.00	2200.00	1760.00	1760.00	1760.00	2200.00	1760.00	2200.00	1760.00	1760.00	2200.00	22880.00
---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	----------

\$23,404.68

(GST Total: \$0.00)

Property Expenses

Blind Repairs (GST Inclusive)

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220.00	220.00
------	------	------	------	------	------	------	------	------	------	------	--------	--------

Fire Protection (GST Inclusive)

0.00	129.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129.00
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Inspection Fees (GST Inclusive)

0.00	0.00	0.00	0.00	44.00	0.00	0.00	0.00	0.00	0.00	44.00	0.00	88.00
------	------	------	------	-------	------	------	------	------	------	-------	------	-------

Lease Renewal (GST Inclusive)

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	269.50	0.00	269.50
------	------	------	------	------	------	------	------	------	------	--------	------	--------

Municipal Rates

0.00	924.78	0.00	0.00	904.44	0.00	0.00	0.00	884.78	0.00	990.01	0.00	3704.01
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Pest Control. (GST Inclusive)

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410.00	0.00	0.00	0.00	410.00
------	------	------	------	------	------	------	------	--------	------	------	------	--------

Residential Management Fee (GST Inclusive)

145.20	145.20	181.50	145.20	145.20	145.20	181.50	145.20	181.50	145.20	145.20	181.50	1887.60
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\$6,708.11

Report shows all transactions reported on statements created within reporting period.



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Income & Expenditure Summary

Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
												(GST Total: \$273.10)
												PROPERTY BALANCE: \$16,696.57
												(GST Balance: -\$273.10)

Ownership Summary

Owner Income

												\$0.00
												(GST Total: \$0.00)

Owner Expenses

Monthly Admin Fee (GST Inclusive)

7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	92.40
												\$92.40
												(GST Total: \$8.40)

Owner Payments

Harper Swarz SMSF

803.55	1356.87	2134.15	803.55	1565.22	1607.10	2010.80	1607.10	854.37	803.55	1267.11	1790.80	16604.17
												\$16,604.17
												CLOSING BALANCE: \$0.00

Report shows all transactions reported on statements created within reporting period.



General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008

Part 1 Tenancy details

Item 1	1.1 Lessor
	Name/trading name Harper Swarz SMSF Pty Ltd ATF Harper Swarz SMSF

Address

C\ Ray White IMS, 12/3986 Pacific Highway		
Loganholme	QLD	Postcode 4129

1.2 Phone	Mobile	Email
07 3139 1440	INTENTIONALLY BLANK	ims.qld@raywhite.com

Item 2	2.1 Tenant/s
	Tenant 1 Full name/s Jodi Graham
Phone 0423348557	Email jodigraham82@gmail.com

Tenant 2 Full name/s Nathan Woods	
Phone 0478923801	Email 78nathanwoods@gmail.com

Tenant 3 Full name/s	
Phone	Email

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

Item 3	3.1 Agent If applicable. See clause 43
	Full name/trading name PIMS (Qld) Pty Ltd T/as Ray White (IMS)

Address

12/3986 Pacific Highway		
Loganholme	QLD	Postcode 4129

3.2 Phone	Mobile	Email
07 3139 1440	ims.qld@raywhite.com	ims.qld@raywhite.com

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

4.1 Lessor	Email Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Facsimile Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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4.2 Tenant/s	Email Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Facsimile Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
jodigraham82@gmail.com, See above		

4.3 Agent	Email Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Facsimile Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
ims.qld@raywhite.com		

Item 5	5.1 Address of the rental premises	
	24 Chambers Ridge Boulevard	
Park Ridge	QLD	Postcode 4125

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

AS PER ENTRY CONDITION REPORT

Item 6	6.1 The term of the agreement is <input checked="" type="checkbox"/> fixed term agreement <input type="checkbox"/> periodic agreement
---------------	--

6.2 Starting on 01 / 07 / 2022	6.3 Ending on 29 / 06 / 2023
---------------------------------------	-------------------------------------

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



General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



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Item 7 Rent \$ 400.00 per week fortnight month See clause 8(1)

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

Item 9 Method of rent payment Insert the way the rent must be paid. See clause 8(3)
DIRECT DEBIT \$1.25ea or CREDIT CARD 1.98% (set up \$1.10), PAYROLL DEDUCTION, BANK CHEQUE, MONEY ORDER

Details for direct credit

BSB no. NA Bank/building society/credit union NA
Account no. NA Account name NA
Payment reference 101561

Item 10 Place of rent payment Insert where the rent must be paid. See clause 8(4) to 8(6)
LOGANHOLME OFFICE

Item 11 Rental bond amount \$ 1,760.00 See clause 13

Item 12 12.1 The services supplied to the premises for which the tenant must pay See clause 16
Electricity Yes No Any other service that a tenant must pay Yes No
Gas Yes No Type POOL CHEMICALS, PAY TV, INTERNET See special terms (page 8)
Phone Yes No

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

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

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

Item 14 How services must be paid for Insert for each how the tenant must pay. See clause 16(d)
Electricity Direct to Supplier
Gas Direct to Supplier
Phone Direct to Supplier
Any other service stated in item 12.1 Direct to Supplier See special terms (page 8)

Item 15 Number of persons allowed to reside at the premises 5 See clause 23

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

16.2 Has the tenant been given a copy of the relevant by-laws See clause 22 Yes No

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

17.2 The types and number of pets that may be kept See clause 24(2)
Type Labrador Number 1 Type Number

Item 18 Nominated repairers Insert name and telephone number for each. See clause 31
Electrical repairs DC ELECTRICAL Phone 1300 707 694
Plumbing repairs A GRADE PLUMBING Phone 3290 2245
Other HOMEWATCH SECURITY SERVICES (LOCKSMITH) Phone 3801 4190

Part 2 Standard Terms

Division 1 Preliminary

1 Interpretation

In this agreement -

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

2 Terms of a general tenancy agreement

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

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

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

3 More than 1 lessor or tenant

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

Division 2 Period of tenancy

4 Start of tenancy

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

5 Entry condition report - s 65

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

Note - A well completed condition report can be very important to help the parties if there is a dispute about the condition of the premises when the tenancy started. For more information about condition reports, see the information statement.

- (4) After the copy of the condition report is returned to the lessor by the tenant, the lessor must copy the condition report and return it to the tenant within 14 days.

6 Continuation of fixed term agreement - s 70

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

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

7 Costs apply to early ending of fixed term agreement

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

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

Division 3 Rent

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

- (1) The tenant must pay the rent stated in this agreement for item 7.
- (2) The rent must be paid at the times stated in this agreement for item 8.
- (3) The rent must be paid -
 - (a) in the way stated in this agreement for item 9; or
 - (b) in the way agreed after the signing of this agreement by -
 - (i) the lessor or tenant giving the other party a notice proposing the way; and
 - (ii) the other party agreeing to the proposal in writing; or
 - (c) if there is no way stated in this agreement for item 9 or no way agreed after the signing of this agreement - in an approved way under section 83(4).
- (4) The rent must be paid at the place stated in this agreement for item 10.
- (5) However, if, after the signing of this agreement, the lessor gives a notice to the tenant stating a different place for payment and the place is reasonable, the rent must be paid at the place while the notice is in force.
- (6) If no place is stated in this agreement for item 10 and there is no notice stating a place, the rent must be paid at an appropriate place.

Examples of an appropriate place -

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

9 Rent in advance - s 87

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

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

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

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008

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10 Rent increases - ss 91 and 93

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

11 Application to tribunal about excessive increase - s 92

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

12 Rent decreases - s 94

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

Note - For details of the situations, see the information statement.**Division 4 Rental bond****13 Rental bond required - ss 111 and 116**

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

Example - The lessor may claim against the bond if the tenant does not leave the premises in the required condition at the end of the tenancy.*Note* - For how to apply to the authority or a tribunal for the bond at the end of the tenancy, see the information statement and sections 125 to 141. Delay in applying may mean that payment is made on another application for payment.**14 Increase in bond - s 154**

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

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

Division 5 Outgoings**15 Outgoings - s 163**

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

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

16 General service charges - ss 164 and 165

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

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

Note - Section 165(3) limits the amount the tenant must pay.**17 Water service charges - ss 164 and 166**

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

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

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

water consumption charge for premises, means the variable part of a water service charge assessed on the volume of water supplied to the premises.*Note* - If there is a dispute about how much water (or any other service charge) the tenant should pay, the lessor or the tenant may attempt to resolve the dispute by conciliation. See the information statement for details.

Division 6 Rights and obligations concerning the premises during tenancy

Subdivision 1 Occupation and use of premises

18 No legal impediments to occupation - s 181

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

Examples of possible legal impediments -

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

19 Vacant possession and quiet enjoyment - ss 182 and 183

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

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

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

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

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

Note - See the information statement for details.

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

- (1) The tenant may use the premises only as a place of residence or mainly as a place of residence or for another use allowed under a special term.
- (2) The tenant must not -
- use the premises for an illegal purpose; or
 - cause a nuisance by the use of the premises; or

Examples of things that may constitute a nuisance -

- using paints or chemicals on the premises that go onto or cause odours on adjoining land
- causing loud noises
- allowing large amounts of water to escape onto adjoining land

- interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant; or
- allow another person on the premises to interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant.

22 Units and townhouses - s 69

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

23 Number of occupants allowed

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

24 Pets

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

Subdivision 2 Standard of premises

25 Lessor's obligations - s 185

- (1) At the start of the tenancy, the lessor must ensure -
 - the premises are clean; and
 - the premises are fit for the tenant to live in; and
 - the premises are in good repair; and
 - the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises.
- (2) While the tenancy continues, the lessor must -
 - maintain the premises in a way that the premises remain fit for the tenant to live in; and
 - maintain the premises in good repair; and
 - ensure the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises; and
 - keep any common area included in the premises clean.

Note - For details about the maintenance, see the information statement.

- (3) However, the lessor is not required to comply with subclause (1)(c) or (2)(a) for any non-standard items and the lessor is not responsible for their maintenance if -
- the lessor is the State; and
 - the non-standard items are stated in this agreement and this agreement states the lessor is not responsible for their maintenance; and
 - the non-standard items are not necessary and reasonable to make the premises a fit place in which to live; and
 - the non-standard items are not a risk to health or safety; and
 - for fixtures - the fixtures were not attached to the premises by the lessor.

- (4) In this clause -

non-standard items means the fixtures attached to the premises and inclusions supplied with the premises stated in this agreement for item 5.2.

premises include any common area available for use by the tenant with the premises.

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

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

Subdivision 3 The dwelling

27 Fixtures or structural changes - ss 207-209

- (1) The tenant may attach a fixture, or make a structural change, to the premises only if the lessor agrees to the fixture's attachment or the structural change.

Note - Fixtures are generally items permanently attached to land or to a building that are intended to become part of the land or building. An attachment may include, for example, something glued, nailed or screwed to a wall.

- (2) The lessor's agreement must be written, describe the nature of the fixture or change and include any terms of the agreement.

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008

Examples of terms -

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

28 Supply of locks and keys - s 210

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

29 Changing locks - ss 211 and 212

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

Subdivision 4 Damage and repairs**30 Meaning of emergency and routine repairs - ss 214 and 215**

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

31 Nominated repairer for emergency repairs - s 216

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

32 Notice of damage - s 217

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

33 Emergency repairs arranged by tenant - ss 218 and 219

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

Division 7 Restrictions on transfer or subletting by tenant**34 General - ss 238 and 240**

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

35 State assisted lessors or employees of lessor - s 237

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

Division 8 When agreement ends**36 Ending of agreement - s 277**

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

General tenancy agreement (Form 18a)

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

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

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

Note - See the information statement for details.

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

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

Examples of what may be fair wear and tear -

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

38 Keys

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

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

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

40 Exit condition report - s 66

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

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

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

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

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

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

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

Division 9 Miscellaneous**42 Supply of goods and services - s 171**

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

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

43 Lessor's agent

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

44 Notices

- (1) A notice under this agreement must be written and, if there is an approved form for the notice, in the approved form.

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

3-10

Part 3 Special terms Insert any special terms here and/or attach a separate list if required. See clause 2(3) to 2(5)

Refer to attached special terms approved by the Real Estate Institute of Queensland.

See Annexure A & Annexure B

Names of Approved Occupants:

The tenant/s must receive a copy of the information statement (Form 17a) and a copy of any applicable by-laws if copies have not previously been given to the tenant/s. **Do not send to the RTA - give this form to the tenant/s. keep a copy for your records.**

Signature of lessor/agent

Name/trading name

PIMS (Qld) Pty Ltd T/as Ray White (IMS)

Signature

DocuSigned by:

1A126F71B981493...


Date 10/5/2022

Signature of tenant 1

Print name

Jodi Graham

Signature

DocuSigned by:

CEC8BF1FE51043E...

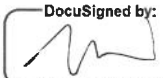
Date 9/5/2022

Signature of tenant 2

Print name

Nathan Woods

Signature

DocuSigned by:

EAP3BA83E9F443D...

Date 9/5/2022

Signature of tenant 3

Print name

Signature

Date / /

Special Terms

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

45 Occupation and use of premises

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

46 Subletting via online home sharing platforms

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

47 Care of the premises by the tenant

- (1) During the tenancy, the tenant must-
 - (a) not do anything that might block any plumbing or drains on the premises;
 - (b) keep all rubbish in the bin provided by the local authority in an area designated by the lessor or as the local authority may require;
 - (c) put the bin out for collection on the appropriate day for collection and return the bin to its designated place after the rubbish has been collected;
 - (d) maintain the lawns and gardens at the premises having regard to their condition at the commencement of the tenancy, including mowing the lawns, weeding the gardens and watering the lawns and gardens (subject to council water restrictions);
 - (e) keep the premises free from pests and vermin;
 - (f) keep the walls, floors, doors and ceilings of the premises free of nails, screws or adhesive substances, unless otherwise agreed to by the lessor in accordance with clause 27;
 - (g) not intentionally or negligently damage the premises and inclusions;
 - (h) only hang clothing and other articles outside the premises in areas designated by the lessor or the lessor's agent;
 - (i) keep the swimming pool, filter and spa equipment (if any) clean and at the correct chemical levels having regard to their condition at the start of the tenancy;
 - (j) not interfere with nor make non-operational any facility that may be provided with the premises (eg. smoke alarms, fire extinguishers, garden sprinkler systems, hoses etc).
 - (k) where the lessor has consented to animals being kept at the premises, the tenant must ensure all animals are kept in accordance with relevant local laws, state laws and federal laws including but not limited to, the *Animal Management (Cats & Dogs) Act 2008* and the *Animal Care and Protection Act 2001* where applicable.
- (2) The obligations of the tenant at the end of the occupancy regarding the conditions of the premises include-
 - (a) if the carpets were cleaned to a certain standard at the start of the tenancy, the tenant must ensure the carpets are cleaned to the same standard, fair wear and tear excepted, at the end of the tenancy;
 - (b) if the property was free of pests at the start of the tenancy, the tenant must ensure the property meets the same standard at the end of the tenancy;
 - (c) repairing the tenant's intentional or negligent damage to the premises or inclusions;
 - (d) returning the swimming pool, filter and spa equipment (if any) to a clean condition with correct chemical levels having regard to their condition at the start of the tenancy;
 - (e) removing rubbish;
 - (f) replacing inclusions damaged during the tenancy having regard to their condition at the start of the tenancy, fair wear and tear excepted;
 - (g) mowing lawns, weeding gardens having regard to their condition at the start of the tenancy;
 - (h) remove all property other than that belonging to the lessor or on the premises at the start of the tenancy.
- (3) If the tenant does not meet the tenant's obligations at the end of the tenancy the lessor or the lessor's agent may pay for this to be done and claim the cost of doing so from the rental bond.

48 Photographs of the property during an inspection

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

49 Locks and keys and remote controls

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

50 Early termination by tenant

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

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

Special Terms *continued...*

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

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

51 Liability excluded

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

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

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

52 Lessor's insurance

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

(2) The lessor may claim from the tenant -

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

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

53 Tenant's insurance

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

54 Smoke alarm obligations

The tenant must-

(1) Test each smoke alarm in the premises-

- (a) at least once every 12 months; or
- (b) if a fixed term tenancy is of less than 12 months duration, but is held over under a periodic tenancy of 12 months or more, at least once in the 12 month period;
 - (i) For an alarm that can be tested by pressing a button or other device to indicate whether the alarm is capable of detecting smoke - by pressing the button or other device;
 - (ii) Otherwise, by testing the alarm in the way stated in the Information Statement (RTA Form 17a) provided to the tenant/s at the commencement of the tenancy.

(2) Replace each battery that is spent, or that the tenant/s is aware of is almost spent, in accordance with the Information Statement provided to the tenant/s at the commencement of the tenancy;

(3) Advise the lessor as soon as practicable if the tenant/s become/s aware that a smoke alarm in the premises has failed or is about to fail (other than because the battery is spent or almost spent); and

Note: In interpreting the word "spent" when referring to a battery, the term is used to include reference to a battery which is flat, non-functioning or lacking in charge that it does not properly operate the smoke alarm.

(4) Clean each smoke alarm in the premises in the way stated in the Information Statement provided to the tenant/s at the commencement of the tenancy:

- (a) at least once every 12 months; or
- (b) if a fixed term tenancy is of less than 12 months duration, but is held over under a periodic tenancy of 12 months or more, at least once in the 12 month period;

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

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

55 Portable pool obligations

(1) The tenant must-

- (a) Obtain the lessor's consent for a portable pool at the premises of a depth of 300mm or greater;
- (b) Where consent is to be provided by the lessor to the tenant for the use of a portable pool at the premises of a depth of 300mm or greater, provide the lessor and/or the agent with details of the type and description of the proposed portable pool.

(2) Where consent is provided by the lessor to the tenant for the use of a portable pool at the premises of a depth of 300mm or greater, the tenant agrees to:

- (a) Maintain and repair the portable pool at the tenant's own expense;
- (b) In accordance with the *Building Act 1975* obtain, maintain and renew a Pool Safety Certificate for a regulated pool, which includes a requirement for a compliant pool fence and, provide a copy of the Pool Safety Certificate to the lessor and/or agent;
- (c) Where a compliant pool fence is required for a regulated pool, obtain the lessor's consent regarding a proposed fence in accordance with clause 27 of the standard terms;
- (d) In circumstances where consent is provided to the tenant by the lessor in accordance with clause 27 of the standard terms, construct and maintain the fence as required by the *Building Act 1975*, at the tenant's own expense.

(3) In accordance with clause 55(1) and 55(2), where consent is provided by the lessor to the tenant for a portable pool of a depth of 300mm or greater and/or as prescribed by the *Building Act 1975*, the tenant hereby agrees to indemnify and hold harmless the lessor and agent for any loss, claim, suit or demand, brought, caused or contributed to, directly or indirectly, by the portable pool.

Special Terms *continued...*

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

56 Electronic Signing


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

Special Condition

General Tenancy - Rent Increase During a Fixed Term Agreement

RENT INCREASE DURING A FIXED TERM AGREEMENT

- (a) In accordance with Item 7 of the Tenancy Details in the Agreement, rent shall be \$ 400.00 per week _____ ("**the initial rent**").
↑ *insert week, fortnight or month*
- (b) The initial rent shall be payable from the date nominated in Item 6.2 of the Tenancy Details until 14 July 2022 ("**the initial rental period**").
- (c) From the end of the initial rental period, rent shall increase to \$ 440.00 per week _____ until the termination of the Tenant's obligations to pay rent as set out herein.
↑ *insert week, fortnight or month*

DS DS


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

000023141844

Special Condition

General Tenancy - Smoking Not Allowed on Premises

SMOKING NOT ALLOWED ON PREMISES

- (a) The Tenant must not, or allow any other person to, use or smoke tobacco or other smoke producing substance within any dwelling on the premises.
- (b) For the purposes of this Special Term a dwelling contained on the Premises shall include any enclosed area, room or structure attached to the dwelling, including but not limited to any garage, sunroom or enclosed veranda. A dwelling shall include any structure on the Premises designed to be used as a residence for human habitation.

Annexure A

Water Usage Charge - Tenant to Pay

1. The premises being water efficient and Item 12.2 and Clause 17(1) of the Standard Terms applying, the Tenant is required to pay the water consumption charges for the premises.
2. Water meter readings as at the date of commencement of the tenancy will be recorded on the Entry Condition Report and subsequently in the Routine Condition Reports (quarterly during the term of the tenancy) and finally on the Exit Condition Report.
3. The readings having been made by the Agent the invoice amount will be calculated at the applicable rate charged by the relevant local authority from time to time.
4. The Agent will forward to the Tenant every quarter an invoice for payment of the water consumption charges.
5. The Tenant must make payment of the invoiced amount in accordance with Clause 17(5) of the Standard Terms.

Air Conditioning Filters & Exhaust Fans

The Tenant/s agree to clean the air conditioner filters, ceiling fans & exhaust fans every 12 months and upon vacating the Premises.

Blinds & Curtains Cords

The Tenant confirms where curtains and blinds in the premises are fitted with tie downs and tension devices it is the Tenant's responsibility to ensure curtain or blind cords are always kept secured. Where in compliance with consumer legislation a label is attached to a cord or chain warning of potential danger of unsecured cord or chains (Swing Tag) the tenant must ensure the Swing Tag is not removed and notify the agent if it is removed.

Break In

The Tenant will, in the case of a break in, immediately contact the police and then promptly advise the Lessor/Agent.

Care of Premises

In accordance with Addendum B - Special Terms Clause 2(a), BluTack and other similar products are not to be used on any interior or exterior surface of the Premises without prior written approval from the Lessor.

Carpets

For a tenancy of 12 months or more, notwithstanding the provisions of Addendum B - Special Terms Clause 4(b), carpets are to be cleaned from time to time as reasonably instructed by the Lessor/Agent. All marks and stains should be removed promptly.

Change of Details

The Tenant will keep the Agent updated with any change of personal details previously provided to the Agent including mobile numbers and email addresses.

Driveway or Car Space Areas

Where the Premises includes a car space and/or driveway for the Tenant's exclusive use, the Tenant acknowledges and confirms it is the Tenant's responsibility to keep such areas free of oil stains and otherwise keep such areas clean and tidy.

Electronic Communications Servicing the Premises

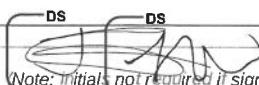
The Tenant must satisfy itself as to the provisions of any electronic communication services to the Premises (internet, television - analogue, digital or cable). The Lessor gives no warranty in respect to the provisions or adequacy of such services to the Premises.

Keys - Collection & Return

The parties agree and the Tenants acknowledge keys can only be collected and returned between the times set out in Addendum A - Additional Items - Item (F).

Keys - Loss & Replacement

The Tenant will be responsible for all costs associated with the loss or replacement of keys, locks or security devices and services of a locksmith if required.

DS DS


INITIALS

(Note: Initials not required if signed with Electronic Signature)

000023141844

Annexure B

Property Use

The Tenant(s) confirm and agree, in accordance with Clause 21 of the Standard Terms of this Agreement, the Premises shall only be used as a place of residence by the Tenant. Use of the Premises for business purpose, without the written consent of the Lessor/ Lessor's Agent first had and obtained, is prohibited. Any such consent will be entirely at the discretion of the Lessor.

Receipt of Documents

1. The Tenant acknowledges having received a form 17a upon signing the Tenancy Agreement for the Premises.
2. The Tenant acknowledges having received a form 1a Condition Report for completion and return to the Lessor in accordance with Clause 5(3) of the Standard Terms of this Agreement.

Repairs & Maintenance - Written Notice

The Tenant agrees and confirms all notices made in compliance with Clause 32 of the Standard Terms must be in writing (emergencies excepted).

Smoke Alarms - Maintenance Company Employed

Notwithstanding the provisions of Addendum B - Special Terms Clause 2(k) the Lessor confirms and acknowledges it will contract with DC Smoke Alarms to attend the Premises for the purpose of carrying out smoke alarm maintenance at the Lessor's cost, 2-3 times per year.

Smoking - House

No smoking by any Tenant or guest is permitted in the indoor areas of the Premises nor shall the Tenant leave around the Premises, debris arising from smoking.

Smoking - Units in a Community Title Scheme

No smoking by any Tenant or guest is permitted in the indoor areas of the unit or terrace house or in any lifts, foyers or other common areas nor shall the Tenant leave around the Premises, debris arising from smoking.

Termite Inspection & Maintenance Access

The Tenant's property may not be stored in such a way as to prevent proper access for termite inspection or treatment to take place.

Vacating Premises (Notice)

The Tenant must give the Lessor written notice, in accordance with Chapter 5, Part 1, Division 3, Subdivision 2 of the Residential Tenancies and Rooming Accommodation Act 2008, prior to the tenancy expiry date, to the Lessor in the approved form of its intention to vacate the Premises.

DS DS


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

000023141844

4-1

Harper Swarz SMSF General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
12/12/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		2,200.00	4-2	2,200.00 DR
22/03/2023	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		253.00	4-3	2,453.00 DR
13/04/2023	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		253.00	4-4	2,706.00 DR
			2,706.00		2,706.00 DR

Total Debits: 2,706.00
Total Credits: 0.00

4-2



Simmons Livingstone & Associates

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

The Trustees
 Harper Swarz SMSF
 12 Edelsten Court
 CARRARA QLD 4211

Tax Invoice
035068
 Ref: SWARDS1
 7 October, 2022

Description	Amount
<p>Preparation of Financial Statements for the fund for the year ended 30th June 2022 including the following:-</p> <ul style="list-style-type: none"> - Operating Statement, Statement of Financial Position & Notes to the Financial Statements - Trustee's declaration - Preparation and lodgement of income tax and regulatory return - Calculation of tax estimate - Memorandum of Resolutions - Calculations in relation to changes in market value of investments - Preparation of Member's Statements - Preparation of records in accordance with the auditor's requirements including payment of disbursement to Super Audits. 	<p style="text-align: right;">2,300.00</p>
<p>Please note that this invoice is now due.</p>	<p style="text-align: right;"> GST: \$ 230.00 Amount Due: \$ 2,530.00 </p>

Acc 2200
 Audit 330

 \$ 2530

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

(EFT) - Transfer to our account Ref: SWARDS1
 Account Name Simmons Livingstone & Associates Invoice: 035068
 BSB: 064 445 Account: 1052 7520 7 October, 2022
Amount Due: \$ 2,530.00

Credit Card (Please indicate type) Mastercard Visa Card CCV

Card Number:

Cardholder Signature Expiry/.....

Liability limited by a scheme approved under Professional Standards Legislation

4-3



Simmons Livingstone & Associates

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

Daryle Swarz
Harper Swarz SMSF Pty Ltd
12 Edelsten Court
CARRARA QLD 4211

Tax Invoice
037647

Ref: SWARDC1
7 March, 2023

Description	Amount
<p>Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities & Investments Commission (ASIC):</p> <ul style="list-style-type: none"> • Attendance to ASIC company statements and review documentation on your behalf; • Checking and comparison of your company information with ASIC registers; • Preparation of annual company minutes as required by the Corporations Law; • Attendance to address changes throughout the year; • Provision of registered office address and maintenance of legislated ASIC opening hours; • Assurance your company files are up to date and compliant with current Corporations Law and associated legislation; • Acting as registered agent of the company. 	230.00

	230.00
Please note that this invoice is now due.	GST: \$ 23.00
*Credit card payments attract a surcharge	Amount Due: \$ 253.00

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

<input type="checkbox"/> (EFT) - Transfer to our account Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520	Ref: SWARDC1 Invoice: 037647 7 March, 2023 Amount Due: \$ 253.00
<input type="checkbox"/> Credit Card (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Card CCV <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder Signature Expiry/..... <small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small>	



Daryle Swarz
 Harper Swarz Property Pty Ltd
 12 Edelsten Court
 CARRARA QLD 4211

Tax Invoice
037888
 Ref: SWARDC2
 30 March, 2023

Description	Amount
Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities & Investments Commission (ASIC): <ul style="list-style-type: none"> • Attendance to ASIC company statements and review documentation on your behalf; • Checking and comparison of your company information with ASIC registers; • Preparation of annual company minutes as required by the Corporations Law; • Attendance to address changes throughout the year; • Provision of registered office address and maintenance of legislated ASIC opening hours; • Assurance your company files are up to date and compliant with current Corporations Law and associated legislation; • Acting as registered agent of the company. 	230.00

	230.00
Please note that this invoice is now due.	GST: \$ 23.00
*Credit card payments attract a surcharge	Amount Due: \$ 253.00

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

<input type="checkbox"/> (EFT) - Transfer to our account Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520	Ref: SWARDC2 Invoice: 037888 30 March, 2023 Amount Due: \$ 253.00
<input type="checkbox"/> Credit Card (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Card CCV <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder Signature Expiry/.....	
Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation	

Harper Swarz SMSF

Formation Costs

\$2,500.00 establishment costs

Year

2019	500.00	2,000.00
2020	500.00	1,500.00
2021	500.00	1,000.00
2022	500.00	500.00
2023	500.00	0.00



TAX INVOICE

Supplier: Super Audits

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

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 6 October 2022

Recipient: Harper Swarz Super Fund

Address: C/- PO Box 806 OXENFORD QLD 4210

Description of Services

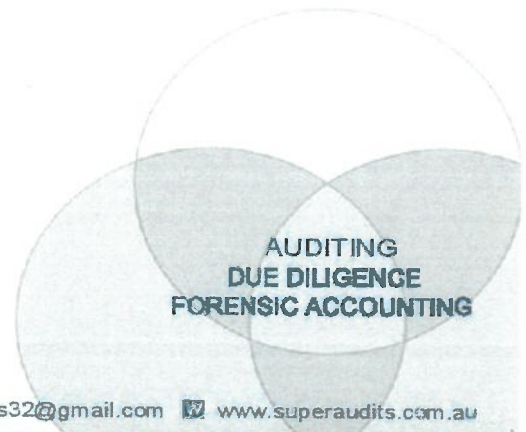
Statutory audit of the Harper Swarz Super Fund for the financial year ending 30 June 2022.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

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



7-1

Harper Swarz SMSF General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
22/03/2023	BPAY TO ASIC BP		59.00	7-2	59.00 DR
13/04/2023	BPAY TO ASIC BP		290.00	7-5	349.00 DR
			349.00		349.00 DR

Total Debits: 349.00

Total Credits: 0.00



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

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

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

INVOICE STATEMENT

Issue date 05 Mar 23

HARPER SWARZ SMSF PTY. LTD.

ACN 632 046 112

Account No. 22 632046112

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 05 May 23	\$59.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

HARPER SWARZ SMSF PTY. LTD.

ACN 632 046 112

Account No: 22 632046112



22 632046112

TOTAL DUE	\$59.00
Immediately	\$0.00
By 05 May 23	\$59.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2296320461124



*814 129 0002296320461124 96

73

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-03-05	Annual Review - Special Purpose Pty Co	4X2425268480P A	\$59.00
	Outstanding transactions		
2023-03-05	Annual Review - Special Purpose Pty Co	4X2425268480P A	\$59.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 3204 6112 496

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

	Biller Code: 17301 Ref: 2296320461124
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	



Company: HARPER SWARZ SMSF PTY. LTD. ACN 632 046 112

Company details

Date company registered 05-03-2019
 Company next review date 05-03-2024
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

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

Principal place of business

12 EDELSTEN COURT , CARRARA QLD 4211

Officeholders

HARPER, RACHEL
 Born 01-10-1978 at CANBERRA ACT
 12 EDELSTEN COURT , CARRARA QLD 4211
 Office(s) held: Director, appointed 05-03-2019
 Secretary, appointed 05-03-2019

SWARZ, DARYLE SHANE
 Born 29-10-1977 at CANBERRA ACT
 12 EDELSTEN COURT , CARRARA QLD 4211
 Office(s) held: Director, appointed 05-03-2019

Company share structure

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

Members

HARPER , RACHEL		12 EDELSTEN COURT , CARRARA QLD 4211		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	

SWARZ , DARYLE SHANE		12 EDELSTEN COURT , CARRARA QLD 4211		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	

Document history

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

Received	Number	Form	Description	Status
10-07-2019	5EAZ89334	484	CHANGE TO COMPANY DETAILS	Processed and imaged
10-07-2019	5EAZ89335	484	CHANGE TO COMPANY DETAILS	Processed and imaged
05-03-2019	0EHQ40743	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

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

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

INVOICE STATEMENT

Issue date 20 Mar 23

HARPER SWARZ PROPERTY PTY LTD

ACN 632 379 643

Account No. 22 632379643

Summary

Opening Balance	\$0.00
New Items	\$290.00
Payments & credits	\$0.00
TOTAL DUE	\$290.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 20 May 23	\$290.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

TOTAL DUE	\$290.00
Immediately	\$0.00
By 20 May 23	\$290.00

Payment options are listed on the back of this payment slip

	Billor Code: 17301
	Ref: 2296323796435



*814 129 0002296323796435 21



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
HARPER SWARZ PROPERTY PTY LTD

ACN 632 379 643 Account No: 22 632379643



22 632379643

7-6

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-03-20	Annual Review - Pty Co	4X2558227480B A	\$290.00
Outstanding transactions			
2023-03-20	Annual Review - Pty Co	4X2558227480B A	\$290.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 3237 9643 521

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Biller Code: 17301
Ref: 2296323796435

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



Company: HARPER SWARZ PROPERTY PTY LTD ACN 632 379 643

Company details

Date company registered 20-03-2019
 Company next review date 20-03-2024
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company No
 Non profit company No

Registered office

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

Principal place of business

12 EDELSTEN COURT , CARRARA QLD 4211

Officeholders

HARPER, RACHEL
 Born 01-10-1978 at CANBERRA ACT
 12 EDELSTEN COURT , CARRARA QLD 4211
 Office(s) held: Director, appointed 20-03-2019
 Secretary, appointed 20-03-2019

SWARZ, DARYLE SHANE
 Born 29-10-1977 at CANBERRA ACT
 12 EDELSTEN COURT , CARRARA QLD 4211
 Office(s) held: Director, appointed 20-03-2019

Company share structure

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

Members

HARPER , RACHEL		12 EDELSTEN COURT , CARRARA QLD 4211		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	

SWARZ , DARYLE SHANE		12 EDELSTEN COURT , CARRARA QLD 4211		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	

Document history

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

Received	Number	Form	Description	Status
10-07-2019	5EAZ89336	484	CHANGE TO COMPANY DETAILS	Processed and imaged
10-07-2019	5EAZ89337	484	CHANGE TO COMPANY DETAILS	Processed and imaged
20-03-2019	0EIE15110	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

Harper Swarz SMSF
Summary of Quantity Surveyor Report
24 Chambers Ridge Blvd, Park Ridge

- Plant & Equipment

Year	Claim	Closing WDV
		23151.71 Total Cost
2019	4755.2	18396.51
2020	4065.55	14330.96
2021	3207.73	11123.23
2022	2419.46	8703.77
2023	1735.54	6968.23
2024	1367.89	5600.34
2025	1228.62	4371.72
2026	1043.64	3328.08
2027	613.53	2714.55
2028	732.62	1981.93
2029	573.46	1408.47
2030	732.28	676.19
2031	123.88	552.31
2032	552.31	0





P.O.Box 3933
Robina Town Centre Qld 4230
ABN: 12 106874033

E: admin@excelproperty.com.au
M: 0408 649 134
P: 1300 137 414

TAXATION DEPRECIATION SCHEDULE FOR HOUSE TO LET

CLIENTS NAME: Harper Swarz Property Pty Ltd

SUBJECT SITE: 24 Chambers Ridge Blvd Park Ridge

DATE OF INSPECTION: 30/05/2019

Job No: 19/17331

DATE SCHEDULE COMMENCES: 7/06/2019

DATE CONSTRUCTION COMPLETE: 7/06/2019

As requested Excel Property Consultants conducted a visual inspection and a quantity survey for the above mentioned property with intention of determining the physical state of the building and obtaining the quantity and description of materials used in the construction of the building. We have prepared a schedule of capital allowances relating to the subject property.

The purpose of this report is to provide independent analysis of the capital allowances under the Income Tax Assessment Act 1997. This report has been prepared with the understanding that the taxpayer owns all of the plant and equipment listed in the schedule.

The report identifies and evaluates the following allowances.

Division 40 Allowances on "Depreciating Assets" This group was previously recognised as items of plant or articles.

Division 43 Allowances on depreciation of the building, capital works and structural improvements.

The building appears structurally sound and complies with the provisions of the Building Code Of Australia. We have calculated the quantity and costs of all the plant relating to the property and prepared the schedules using the Prime Cost Method and Diminishing Value Method.

You should consult with your accountant or financial advisor in regards to what method would be appropriate to use for your individual circumstance. The values that have been calculated in the schedules are "estimates" prepared for the purpose of depreciation. They are based on historical construction costs, Bureau of Statistics index costs based on local economic conditions and current costing available.



The schedules are prepared using the following calculations that are recognised by the Australian Taxation Office.

1. The capital works deductions have been calculated from the estimate of the major construction costs, timber, concrete, bricks, etc. These are depreciated using only the Prime Cost Method and are calculated at 2.5% per year for 40 years.
2. The plant or those items that the Australian Taxation office recognise as items of plant are depreciated according to the effective life of the items, between 4 – 30 years.
3. Assets that have a value that is less than \$1000 can be depreciated as part of a Low Value Pool. Assets that are added to the Low Value Pool are depreciated using the diminishing value method only at 18.75% in the year they are added to the Low Value Pool and at 37.5% for the following years.
4. Non business assets that have a value of less than \$300 can be written off immediately.
5. The report has been prepared on the assumption that you are not eligible to claim input tax credits and therefore all cost estimates are inclusive of GST if applicable.
6. The actual cost of all or some of the elements that make up the building structure was not available. The value of elements where costs were not available have been estimated using current costing and construction cost indexing.

We appreciate that the schedule contains a lot of figures that may be a little confusing. The most important page is the last page, which is a summary of the schedules and details the yearly allowable claims. The first column on this page is the financial year that the schedule commenced. The third column is the yearly deductions that have been calculated for the capital works component of your claim and this figure can be inserted directly into your tax return. The fourth column is the yearly allowable claim if you and your financial advisor choose to use the Diminishing Value method of depreciation. The fifth column is the yearly allowable claim if the Prime Cost method of depreciation is used, you have to choose either the Diminishing Value method or the Prime Cost method and again these figures can be inserted directly into your tax return. The sixth and seventh columns are the totals of the Capital Works with both the Diminishing Value method and the Prime Cost method respectively.

Disclaimer

This schedule has been prepared for the sole purpose of depreciation and building allowance claims and is not to be used for any other purpose. Excel Property Consultants does not accept any contractual, tortuous or other form of liability for any consequences, loss or damage, which may arise as a result of any other person acting upon or using this assessment.

Different factors can affect the preparation of different schedules and any changes to the property may require the recalculation of the figures. Should you require any further assistance or clarification of the schedule please contact Paul Davis on 0408649134.

Yours sincerely,



Paul Davis.

Glossary of Terms

Depreciating Assets- Depreciating Assets or items of plant or articles as they were previously known can be defined as items that have a limited effective life and are expected to decline in value with use. They can also be defined as items that can be easily removed from the property without damage to the property or the item. A comprehensive list of Depreciating Assets can be found in the ATO'S "Rental Properties Guide"

Effective Life- The effective life of the Depreciating Assets throughout the report are in line with those set down by the Australian Taxation Office

Diminishing Value Method of Depreciation - Method of calculating the decline in value which uses the opening adjusted value as the base for the calculation.

Prime Cost Method of Depreciation - Method of calculating the decline in value which uses a constant opening cost base.

Decline in value - The amount of depreciation between any two date periods.

Low - cost asset - a depreciable asset with an installed cost of less than \$1000.

Low - value asset - a depreciable asset which has an adjusted value of less than \$1000.

Adjusted Value - The value of an asset after some period of decline in value.

Cost of Installation - The total cost of installation of items into their final position. These costs may include supply of depreciating asset, labour costs and portion of preliminary fees and charges.

Non-deductible Capital Expenditure - In all properties there will be an amount of non-deductible capital. This may include Capital works completed prior to the 18/07/1985 and non eligible capital works like landscaping, demolition and site preparation. The amount of non-deductible capital works will depend on the age of the building and the usage of the property.

Special Notes

The report has been completed from information given to us by you, and from information and data gathered from our site inspection of the property in question. If we have included any items in the report that are not owned by you or you intended claiming as a repair, or have already claimed it' your responsibility to ensure that they are omitted from any claims made in relation to the Depreciation Schedule.

The claims that are included in the report in our professional opinion are for all claimable assets and capital works relating to the property. The claims associated with the property in this report will change if any of the assets within the property are disposed of or replaced, it is your responsibility to ensure that your Accountant be made aware of any changes to the property so the schedule of claims can be adjusted accordingly.

The value of an owner/builder's contribution to capital works is not included in the construction expenditure.

The Contents of this report should not be treated as advice in taxation, investing or financial strategy. The contents of the report should only be acted upon after consultation with a qualified Accountant or tax advisor.

Budget Measure May 9th 2017: "Limit plant and equipment depreciation deductions to outlays actually incurred by investors". Changes apply from 1st of July 2017. If a contract to buy a property has been entered into after 7.30pm on May 9th 2017 equipment depreciation will only be included in the report if purchased new by the investor. The changes do not affect deductions that arise in the course of carrying on a business or for:

- > corporate tax entities
- > superannuation plans other than self-managed superannuation funds
- > public unit trusts
- > managed investment trusts corporate tax entities
- > unit trusts or partnerships whose members are the above listed entities

The Contents of this report should not be treated as advice in taxation, investing or financial strategy. The contents of the report should only be acted upon after consultation with a qualified Accountant or tax advisor.

Referenced Documents

1. Rental Properties Guide - NAT 1729-06-2014 Australian Taxation Office
2. Guide to Depreciating Assets - NAT 1996-06 2014 Australian Taxation Office
3. Property Depreciation Handbook - The Australian Institute of Quantity Surveyors
4. Australian Institute of Quantity Surveyors Building Cost Index
5. Australian Institute of Quantity Surveyors Building Cost Guide

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Taxation Depreciation Schedule for:		24 Chambers Ridge Blvd Park Ridge						
Clients Name:		Harper Swarz Property Pty Ltd						
Construction Complete:		7/06/2019		Commencement of Schedule:		7/06/2019		
Job No:		19/17331		Date of Inspection:		30/05/2019		
Description	Quantity m ²	Replacement Cost	Original Cost	WDV At 7/06/2019	WDV At 30/06/2019	Effective Life	Diminishing Value	
Division 43 Capital Works								
Original Construction	199.8	\$222,798.29	\$222,798.29	\$222,798.29	\$222,447.30	40	2.5%	
Structural Improvements						40	2.5%	
Structural Improvements						40	2.5%	
Structural Improvements						40	2.5%	
Structural Improvements						40	2.5%	
Structural Improvements						40	2.5%	
<p>Notes: The capital works expenses detailed above include an assessment of the original construction and subsequent structural improvements after 27/02/1992 by you or previous owners of the property. The items that are included are items that are not removable from the building and include things like concrete, bricks, wall and ceiling lining etc. The capital expenses estimate does not include non ductable expenses that may form part of the original building cost or contract price. These may include landscaping and earthworks that are not integral to the structure.</p>								
Division 40 Depreciation of Plant				Diminishing Value Method of Depreciation				
Description	Quantity m2	Replacement Cost	Original Cost	WDV At 7/06/2019	WDV At 30/06/2019	Effective Life	Diminishing Value	
Furniture & Fittings								
Common Area Furniture (Items<\$300)						13.33	15.00%	
Furniture Package (Items>\$1000)						13.33	15.00%	
Furniture Package (Items<\$1000)						13.33	15.00%	
Furniture Package (Items<\$300)						13.33	15.00%	
Electrical Package (Items<\$1000)						10.00	20.00%	
Electrical Package (Items<\$300)						10.00	20.00%	
Floor Coverings								
Carpet	Total m2	62.02	\$3,956.88	\$3,956.88	\$3,956.88	\$3,904.84	10.00 20.00%	
Vinyl	Total m2						10.00 20.00%	
Floating Floor	Total m2						15.00 13.33%	
Window Coverings								
Vertical Blinds / Venetians	Total m2	29.97	\$2,961.04	\$2,961.04	\$2,961.04	\$2,405.84	4.00 37.50%	
Drapes	Total m2						6.00 33.33%	
External Blinds	Total m2						6.00 33.33%	
Fire Control Equipment								
Fire Extinguishers							15.00 13.33%	
Fire Hoses							10.00 20.00%	
Fire Control / Indicator Panel							12.00 16.67%	
Smoke & Heat Detectors	7	\$1,456.00	\$1,456.00	\$1,456.00	\$0.00	20.00	100.00%	
Fire Warning / Ceiling Speakers							12.00 16.67%	
Security Systems								
Security Alarm Systems							5.00 40.00%	
Security Camera Systems							5.00 40.00%	
Security / Access Intercom							10.00 20.00%	
Door Openers & Controls							10.00 20.00%	
Cont'd overleaf								

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Division 40 Depreciation of Plant cont'd			Diminishing Value Method of Depreciation				
Description	Quantity m2	Replacement Cost	Original Cost	WDV At 7/06/2019	WDV At 30/06/2019	Effective Life	Diminishing Value
Kitchen Appliances							
Chef Wall Oven	1	\$1,766.00	\$1,766.00	\$1,766.00	\$1,746.65	12.00	16.67%
Chef Cook Top	1	\$1,335.00	\$1,335.00	\$1,335.00	\$1,320.37	12.00	16.67%
Chef Rangehood	1	\$438.00	\$438.00	\$438.00	\$355.88	4.00	37.50%
Refrigerator						12.00	16.67%
Built in Coffee Machine						10.00	20.00%
Microwave						10.00	20.00%
Chef Dishwasher	1	\$1,120.00	\$1,120.00	\$1,120.00	\$1,105.27	10.00	20.00%
Laundry							
Clothes Dryer						10.00	20.00%
Washing Machine						10.00	20.00%
Air Conditioning & Ventilation Equip							
Mechanical Ventilation Equipment						20.00	10.00%
Ducted Air-conditioning						10.00	20.00%
Air-conditioning Equipment (split)	1	\$1,760.00	\$1,760.00	\$1,760.00	\$1,736.85	10.00	20.00%
Air-conditioning Equipment (split)	1	\$2,814.00	\$2,814.00	\$2,814.00	\$2,776.99	10.00	20.00%
Pool Filter & Cleaning Equipment							
Pool Filter Equipment						12.00	16.67%
Pool Heating Equipment						15.00	13.33%
Pool Pumping & Cleaning Equipment						12.00	16.67%
Spa Pumps and Controls						15.00	13.33%
Water Switching Equipment						20.00	10.00%
Water Pumping Equipment						20.00	10.00%
Electrical Equipment							
Electric / Gas Hot Water System	1	\$2,560.00	\$2,560.00	\$2,560.00	\$2,531.95	12.00	16.67%
Solar Hot Water System						15.00	13.33%
Garage Door Motors	1	\$630.00	\$630.00	\$630.00	\$511.88	4.00	37.50%
Garage Door Controls	1	\$185.00	\$185.00	\$185.00	\$0.00	10.00	100.00%
Common Area Gate Motors & Controls						10.00	20.00%
Ceiling Fans	6	\$1,788.00	\$1,788.00	\$1,788.00	\$0.00	5.00	100.00%
Exhaust Fans	2	\$264.00	\$264.00	\$264.00	\$0.00	10.00	100.00%
Light Shades (removable)	(Total) 1	\$117.80	\$117.80	\$117.80	\$0.00	5.00	100.00%
Other							
Sewage Treatment Controls & Motors						20.00	10.00%
Solar Power System						20.00	10.00%
Generators						20.00	10.00%
Passenger Lifts						30.00	6.67%
Garbage Disposal						20.00	10.00%
MATV System						10.00	20.00%
Sprinkler Control System						5.00	40.00%
Vacumn System						10.00	20.00%
Shade Sail (sail only)						10.00	20.00%
Telephone Handset						10.00	20.00%
Television						10.00	20.00%
Garden Shed						15.00	13.33%
Water Filter Cartridges						5.00	40.00%
Sauna Controls and Heaters						15.00	13.33%
Totals		\$245,950.00	\$245,950.00	\$23,151.71	\$18,396.51		

Taxation Depreciation Schedule for:		24 Chambers Ridge Blvd Park Ridge					
Clients Name:		Harper Swarz Property Pty Ltd					
Construction Complete:		7/06/2019		Commencement of Schedule:		7/06/2019	
Job No:		19/17331		Date of Inspection:		30/05/2019	
Description	WDV At 30/06/2020	WDV At 30/06/2021	WDV At 30/06/2022	WDV At 30/06/2023	WDV At 30/06/2024	WDV At 30/06/2025	
Division 43 Capital Works							
Original Construction	\$216,877.35	\$211,307.39	\$205,737.43	\$200,167.48	\$194,597.52	\$189,027.56	
Structural Improvements							
Structural Improvements							
Structural Improvements							
Structural Improvements							
Structural Improvements							
Notes: The Replacement Cost is an estimate of the current cost of an asset at the time of the inspection. The Original cost is an estimate of the construction cost or asset cost at the time of construction. The Written Down Value is the value of the asset at the end of the financial year. The first financial years depreciation is calculated as a pro rata based on the numbers of days the asset is held for the year. The effective life is the reasonable life expectancy of an asset. The effective lives used in the report are the same as set down by the Australian Taxation Office.							
Division 40 Depreciation of Plant				Dimishing Value Method of Depreciation			
Description	WDV At 30/06/2020	WDV At 30/06/2021	WDV At 30/06/2022	WDV At 30/06/2023	WDV At 30/06/2024	WDV At 30/06/2025	
Furniture & Fittings							
Common Area Furniture (Items<\$300)							
Furniture Package (Items>\$1000)							
Furniture Package (Items<\$1000)							
Furniture Package (Items<\$300)							
Electrical Package (Items<\$1000)							
Electrical Package (Items<\$300)							
Floor Coverings							
Carpet	\$3,123.87	\$2,499.10	\$1,999.28	\$1,599.42	\$1,279.54	\$1,023.63	
Vinyl							
Floating Floor							
Window Coverings							
Vertical Blinds / Venetians	\$1,503.65	\$939.78	\$587.36	\$367.10	\$229.44	\$0.00	
Drapes							
External Blinds							
Fire Control Equipment							
Fire Extinguishers							
Fire Hoses							
Fire Control / Indicator Panel							
Smoke & Heat Detectors	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Fire Warning / Ceiling Speakers							
Security Systems							
Security Alarm Systems							
Security Camera Systems							
Security / Access Intercom							
Door Openers & Controls							
Cont'd overleaf							

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Division 40 Depreciation of Plant cont'd		Dimishing Value Method of Depreciation				
Description	WDV At 30/06/2020	WDV At 30/06/2021	WDV At 30/06/2022	WDV At 30/06/2023	WDV At 30/06/2024	WDV At 30/06/2025
Kitchen Appliances						
Chef Wall Oven	\$1,455.54	\$1,212.95	\$1,010.79	\$842.33	\$701.94	\$584.95
Chef Cook Top	\$1,100.31	\$916.92	\$764.10	\$636.75	\$530.63	\$442.19
Chef Rangehood	\$222.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refrigerator						
Built in Coffee Machine						
Microwave						
Chef Dishwasher	\$884.22	\$707.37	\$565.90	\$452.72	\$362.18	\$289.74
Laundry						
Clothes Dryer						
Washing Machine						
Air Conditioning & Ventilation Equip						
Mechanical Ventilation Equipment						
ducted Air-conditioning						
Air-conditioning Equipment (split)	\$1,389.48	\$1,111.59	\$889.27	\$711.42	\$569.13	\$455.31
Air-conditioning Equipment (split)	\$2,221.60	\$1,777.28	\$1,421.82	\$1,137.46	\$909.97	\$727.97
Pool Filter & Cleaning Equipment						
Pool Filter Equipment						
Pool Heating Equipment						
Pool Pumping & Cleaning Equipment						
Spa Pumps and Controls						
Water Switching Equipment						
Water Pumping Equipment						
Electrical Equipment						
Electric / Gas Hot Water System	\$2,109.95	\$1,758.30	\$1,465.25	\$1,221.04	\$1,017.53	\$847.94
Solar Hot Water System						
Garage Door Motors	\$319.92	\$199.95	\$0.00	\$0.00	\$0.00	\$0.00
Garage Door Controls	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Common Area Gate Motors & Controls						
Ceiling Fans	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Exhaust Fans	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Light Shades (removable)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other						
Sewage Treatment Controls & Motors						
Solar Power System						
Generators						
Passenger Lifts						
Garbage Disposal						
MATV System						
Sprinkler Control System						
Vacumn System						
Shade Sail (sail only)						
Telephone Handset						
Television						
Garden Shed						
Water Filter Cartridges						
Sauna Controls and Heaters						
Totals	\$14,330.96	\$11,123.24	\$8,703.77	\$6,968.23	\$5,600.35	\$4,371.73

Taxation Depreciation Schedule for:		24 Chambers Ridge Blvd Park Ridge				
Clients Name:		Harper Swarz Property Pty Ltd				
Construction Complete:		7/06/2019		Commencement of Schedule:		7/06/2019
Job No:		19/17331		Date of Inspection:		30/05/2019
Description	WDV At 30/06/2026	WDV At 30/06/2027	WDV At 30/06/2028	WDV At 30/06/2029	WDV At 30/06/2030	WDV At 30/06/2031
Division 43 Capital Works						
Original Construction	\$183,457.60	\$177,887.65	\$172,317.69	\$166,747.73	\$161,177.78	\$155,607.82
Structural Improvements						
Structural Improvements						
Structural Improvements						
Structural Improvements						
Structural Improvements						
Notes: The Written Down Value of the capital works and individual depreciating assets are supplied at the end of each financial year. The purpose is to allow you to have a clearer understanding of how much value may be left in certain assets that you may be contemplating writing off and replacing. All Depreciating Assets with a value of less than \$1000 are depreciated using a low value pool. The calculation for the low value pool although calculated using the diminishing value method is included in both the prime cost and diminishing value schedules.						
Division 40 Depreciation of Plant			Diminishing Value Method of Depreciation			
Description	WDV At 30/06/2026	WDV At 30/06/2027	WDV At 30/06/2028	WDV At 30/06/2029	WDV At 30/06/2030	WDV At 30/06/2031
Furniture & Fittings						
Common Area Furniture (Items<\$300)						
Furniture Package (Items>\$1000)						
Furniture Package (Items<\$1000)						
Furniture Package (Items<\$300)						
Electrical Package (Items<\$1000)						
Electrical Package (Items<\$300)						
Floor Coverings						
Carpet	\$818.90	\$655.12	\$524.10	\$419.28	\$335.42	\$268.34
Vinyl						
Floating Floor						
Window Coverings						
Vertical Blinds / Venetians	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Drapes						
External Blinds						
Fire Control Equipment						
Fire Extinguishers						
Fire Hoses						
Fire Control / Indicator Panel						
Smoke & Heat Detectors	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Fire Warning / Ceiling Speakers						
Security Systems						
Security Alarm Systems						
Security Camera Systems						
Security / Access Intercom						
Door Openers & Controls						
Cont'd overleaf						

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Division 40 Depreciation of Plant cont'd		Dimishing Value Method of Depreciation				
Description	WDV At 30/06/2026	WDV At 30/06/2027	WDV At 30/06/2028	WDV At 30/06/2029	WDV At 30/06/2030	WDV At 30/06/2031
Kitchen Appliances						
Chef Wall Oven	\$487.46	\$406.21	\$338.51	\$282.09	\$0.00	\$0.00
Chef Cook Top	\$368.49	\$307.08	\$255.90	\$0.00	\$0.00	\$0.00
Chef Rangehood	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refrigerator						
Built in Coffee Machine						
Microwave						
Chef Dishwasher	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Laundry						
Clothes Dryer						
Washing Machine						
Air Conditioning & Ventilation Equip						
Mechanical Ventilation Equipment						
Ducted Air-conditioning						
Air-conditioning Equipment (split)	\$364.24	\$291.40	\$0.00	\$0.00	\$0.00	\$0.00
Air-conditioning Equipment (split)	\$582.38	\$465.90	\$372.72	\$298.18	\$0.00	\$0.00
Pool Filter & Cleaning Equipment						
Pool Filter Equipment						
Pool Heating Equipment						
Pool Pumping & Cleaning Equipment						
Spa Pumps and Controls						
Water Switching Equipment						
Water Pumping Equipment						
Electrical Equipment						
Electric / Gas Hot Water System	\$706.62	\$588.85	\$490.71	\$408.92	\$340.77	\$283.97
Solar Hot Water System						
Garage Door Motors	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Garage Door Controls	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Common Area Gate Motors & Controls						
Ceiling Fans	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Exhaust Fans	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Light Shades (removable)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other						
Sewage Treatment Controls & Motors						
Solar Power System						
Generators						
Passenger Lifts						
Garbage Disposal						
MATV System						
Sprinkler Control System						
Vacumn System						
Shade Sail (sail only)						
Telephone Handset						
Television						
Garden Shed						
Water Filter Cartridges						
Sauna Controls and Heaters						
Totals	\$3,328.09	\$2,714.56	\$1,981.94	\$1,408.47	\$676.19	\$552.31

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Taxation Depreciation Schedule for: 24 Chambers Ridge Blvd Park Ridge								
Clients Name:		Harper Swarz Property Pty Ltd						
Construction Complete:		7/06/2019		Commencement of Schedule:		7/06/2019		
Job No:		19/17331		Date of Inspection:		30/05/2019		
Description	Quantity m ²	Replacement Cost	Original Cost	WDV At 7/06/2019	WDV At 30/06/2019	Effective Life	Prime Cost	
Division 43 Capital Works								
Original Construction	199.8	\$222,798.29	\$222,798.29	\$222,798.29	\$222,447.30	40	2.5%	
Structural Improvements						40	2.5%	
Structural Improvements						40	2.5%	
Structural Improvements						40	2.5%	
Structural Improvements						40	2.5%	
Structural Improvements						40	2.5%	
Notes: The capital works expenses detailed above include an assessment of the original construction and subsequent structural improvements after 27/02/1992 by you or previous owners of the property. The items that are included are items that are not removable from the building and include things like concrete, bricks, wall and ceiling lining etc. The capital expenses estimate does not include non deductible expenses that may form part of the original building cost or contract price. These may include landscaping and earthworks that are not integral to the structure.								
Division 40 Depreciation of Plant				Prime Cost Method of Depreciation				
Description	Quantity m2	Replacement Cost	Original Cost	WDV At 7/06/2019	WDV At 30/06/2019	Effective Life	Prime Cost	
Furniture & Fittings								
Common Area Furniture (Items<\$300)						13.33	7.50%	
Furniture Package (Items>\$1000)						13.33	7.50%	
Furniture Package (Items<\$1000)						13.33	7.50%	
Furniture Package (Items<\$300)						13.33	7.50%	
Electrical Package (Items<\$1000)						10.00	10.00%	
Electrical Package (Items<\$300)						10.00	10.00%	
Floor Coverings								
Carpet	62.02	\$3,956.88	\$3,956.88	\$3,956.88	\$3,930.86	10.00	10.00%	
Vinyl						10.00	10.00%	
Floating Floor						15.00	6.67%	
Window Coverings								
Vertical Blinds / Venetians	29.97	\$2,961.04	\$2,961.04	\$2,961.04	\$2,405.84	4.00	37.50%	
Drapes						6.00	16.67%	
External Blinds						6.00	16.67%	
Fire Control Equipment								
Fire Extinguishers						15.00	6.67%	
Fire Hoses						10.00	10.00%	
Fire Control / Indicator Panel						12.00	8.33%	
Smoke & Heat Detectors	7	\$1,456.00	\$1,456.00	\$1,456.00	\$0.00	20.00	100.00%	
Fire Warning / Ceiling Speakers						12.00	8.33%	
Security Systems								
Security Alarm Systems						5.00	20.00%	
Security Camera Systems						5.00	20.00%	
Security / Access Intercom						10.00	10.00%	
Door Openers & Controls						10.00	10.00%	
Cont'd overleaf								

Division 40 Depreciation of Plant cont'd				Prime Cost Method of Depreciation			
Description	Quantity m2	Replacement Cost	Original Cost	WDV At 7/06/2019	WDV At 30/06/2019	Effective Life	Prime Cost
Kitchen Appliances							
Chef Wall Oven	1	\$1,766.00	\$1,766.00	\$1,766.00	\$1,756.32	12.00	8.33%
Chef Cook Top	1	\$1,335.00	\$1,335.00	\$1,335.00	\$1,327.68	12.00	8.33%
Chef Rangehood	1	\$438.00	\$438.00	\$438.00	\$355.88	4.00	37.50%
Refrigerator						12.00	8.33%
Built in Coffee Machine						10.00	10.00%
Microwave						10.00	10.00%
Chef Dishwasher	1	\$1,120.00	\$1,120.00	\$1,120.00	\$1,112.64	10.00	10.00%
Laundry							
Clothes Dryer						10.00	10.00%
Washing Machine						10.00	10.00%
Air Conditioning & Ventilation Equip							
Mechanical Ventilation Equipment						20.00	5.00%
ducted Air-conditioning						10.00	10.00%
Air-conditioning Equipment (split)	1	\$1,760.00	\$1,760.00	\$1,760.00	\$1,748.43	10.00	10.00%
Air-conditioning Equipment (split)	1	\$2,814.00	\$2,814.00	\$2,814.00	\$2,795.50	10.00	10.00%
Pool Filter & Cleaning Equipment							
Pool Filter Equipment						12.00	8.33%
Pool Heating Equipment						15.00	6.67%
Pool Pumping & Cleaning Equipment						12.00	8.33%
Spa Pumps and Controls						15.00	6.67%
Water Switching Equipment						20.00	5.00%
Water Pumping Equipment						20.00	5.00%
Electrical Equipment							
Electric / Gas Hot Water System	1	\$2,560.00	\$2,560.00	\$2,560.00	\$2,545.97	12.00	8.33%
Solar Hot Water System						15.00	6.67%
Garage Door Motors	1	\$630.00	\$630.00	\$630.00	\$511.88	4.00	37.50%
Garage Door Controls	1	\$185.00	\$185.00	\$185.00	\$0.00	10.00	100.00%
Common Area Gate Motors & Controls						10.00	10.00%
Ceiling Fans	6	\$1,788.00	\$1,788.00	\$1,788.00	\$0.00	5.00	20.00%
Exhaust Fans	2	\$264.00	\$264.00	\$264.00	\$0.00	10.00	100.00%
Light Shades (removable) (Total)	1	\$117.80	\$117.80	\$117.80	\$0.00	5.00	100.00%
Other							
Sewage Treatment Controls & Motors						20.00	5.00%
Solar Power System						20.00	5.00%
Generators						20.00	5.00%
Passenger Lifts						30.00	3.33%
Garbage Disposal						20.00	5.00%
MATV System						10.00	10.00%
Sprinkler Control System						5.00	20.00%
Vacumn System						10.00	10.00%
Shade Sail (sail only)						10.00	10.00%
Telephone Handset						10.00	10.00%
Television						10.00	10.00%
Garden Shed						15.00	6.67%
Water Filter Cartridges						5.00	20.00%
Sauna Controls and Heaters						15.00	6.67%
Totals		\$245,950.00	\$245,950.00	\$23,151.71	\$18,490.99		

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Taxation Depreciation Schedule for: 24 Chambers Ridge Blvd Park Ridge							
Clients Name:		Harper Swarz Property Pty Ltd					
Construction Complete:		7/06/2019		Commencement of Schedule:		7/06/2019	
Job No:		19/17331		Date of Inspection:		30/05/2019	
Description	WDV At 30/06/2020	WDV At 30/06/2021	WDV At 30/06/2022	WDV At 30/06/2023	WDV At 30/06/2024	WDV At 30/06/2025	
Division 43 Capital Works							
Original Construction	\$216,877.35	\$211,307.39	\$205,737.43	\$200,167.48	\$194,597.52	\$189,027.56	
Structural Improvements							
Structural Improvements							
Structural Improvements							
Structural Improvements							
Notes: The Replacement Cost is an estimate of the current cost of an asset at the time of the inspection. The Original cost is an estimate of the construction cost or asset cost at the time of construction. The Written Down Value is the value of the asset at the end of the financial year. The first financial years depreciation is calculated as a pro rata based on the numbers of days the asset is held for the year. The effective live is the reasonable life expectancy of an asset. The effective lives used in the report are the same as set down by the Australian Taxation Office.							
Division 40 Depreciation of Plant				Prime Cost Method of Depreciation			
Description	WDV At 30/06/2020	WDV At 30/06/2021	WDV At 30/06/2022	WDV At 30/06/2023	WDV At 30/06/2024	WDV At 30/06/2025	
Furniture & Fittings							
Common Area Furniture (Items<\$300)							
Furniture Package (Items>\$1000)							
Furniture Package (Items<\$1000)							
Furniture Package (Items<\$300)							
Electrical Package (Items<\$1000)							
Electrical Package (Items<\$300)							
Floor Coverings							
Carpet	\$3,535.17	\$3,139.48	\$2,743.80	\$2,348.11	\$1,952.42	\$1,556.73	
Vinyl							
Floating Floor							
Window Coverings							
Vertical Blinds / Venetians	\$1,503.65	\$939.78	\$587.36	\$367.10	\$229.44	\$0.00	
Drapes							
External Blinds							
Fire Control Equipment							
Fire Extinguishers							
Fire Hoses							
Fire Control / Indicator Panel							
Smoke & Heat Detectors	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Fire Warning / Ceiling Speakers							
Security Systems							
Security Alarm Systems							
Security Camera Systems							
Security / Access Intercom							
Door Openers & Controls							
Cont'd overleaf							

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Division 40 Depreciation of Plant cont'd		Prime Cost Method of Depreciation				
Description	WDV At 30/06/2020	WDV At 30/06/2021	WDV At 30/06/2022	WDV At 30/06/2023	WDV At 30/06/2024	WDV At 30/06/2025
Kitchen Appliances						
Chef Wall Oven	\$1,609.16	\$1,461.99	\$1,314.82	\$1,167.66	\$1,020.49	\$873.32
Chef Cook Top	\$1,216.43	\$1,105.18	\$993.93	\$882.68	\$771.43	\$660.18
Chef Rangehood	\$222.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refrigerator						
Built in Coffee Machine						
Microwave						
Chef Dishwasher	\$1,000.64	\$888.64	\$776.64	\$664.64	\$552.64	\$440.64
Laundry						
Clothes Dryer						
Washing Machine						
Air Conditioning & Ventilation Equip						
Mechanical Ventilation Equipment						
Ducted Air-conditioning						
Air-conditioning Equipment (split)	\$1,572.43	\$1,396.43	\$1,220.43	\$1,044.43	\$868.43	\$692.43
Air-conditioning Equipment (split)	\$2,514.10	\$2,232.70	\$1,951.30	\$1,669.90	\$1,388.50	\$1,107.10
Pool Filter & Cleaning Equipment						
Pool Filter Equipment						
Pool Heating Equipment						
Pool Pumping & Cleaning Equipment						
Spa Pumps and Controls						
Water Switching Equipment						
Water Pumping Equipment						
Electrical Equipment						
Electric / Gas Hot Water System	\$2,332.64	\$2,119.31	\$1,905.97	\$1,692.64	\$1,479.31	\$1,265.97
Solar Hot Water System						
Garage Door Motors	\$319.92	\$199.95	\$0.00	\$0.00	\$0.00	\$0.00
Garage Door Controls	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Common Area Gate Motors & Controls						
Ceiling Fans	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Exhaust Fans	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Light Shades (removable)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other						
Sewage Treatment Controls & Motors						
Solar Power System						
Generators						
Passenger Lifts						
Garbage Disposal						
MATV System						
Sprinkler Control System						
Vacumn System						
Shade Sail (sail only)						
Telephone Handset						
Television						
Garden Shed						
Water Filter Cartridges						
Sauna Controls and Heaters						
Totals	\$15,826.56	\$13,483.46	\$11,494.25	\$9,837.15	\$8,262.65	\$6,596.37

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Taxation Depreciation Schedule for: 24 Chambers Ridge Blvd Park Ridge							
Clients Name:		Harper Swarz Property Pty Ltd					
Construction Complete:		7/06/2019		Commencement of Schedule:		7/06/2019	
Job No:		19/17331		Date of Inspection:		30/05/2019	
Description	WDV At 30/06/2026	WDV At 30/06/2027	WDV At 30/06/2028	WDV At 30/06/2029	WDV At 30/06/2030	WDV At 30/06/2031	
Division 43 Capital Works							
Original Construction	\$183,457.60	\$177,887.65	\$172,317.69	\$166,747.73	\$161,177.78	\$155,607.82	
Structural Improvements							
Structural Improvements							
Structural Improvements							
Structural Improvements							
Structural Improvements							
<p>Notes: The Written Down Value of the capital works and individual depreciating assets are supplied at the end of each financial year. The purpose of this is to allow you to have a clearer understanding of how much value may be left in certain assets that you may be contemplating writing off and replacing. All Depreciating Assets with a value of less than \$1000 are depreciated using a low value pool. The calculation for the low value pool although calculated using the diminishing value method is included in both the prime cost and diminishing value schedules.</p>							
Division 40 Depreciation of Plant				Prime Cost Method of Depreciation			
Description	WDV At 30/06/2026	WDV At 30/06/2027	WDV At 30/06/2028	WDV At 30/06/2029	WDV At 30/06/2030	WDV At 30/06/2031	
Furniture & Fittings							
Common Area Furniture (Items<\$300)							
Furniture Package (Items>\$1000)							
Furniture Package (Items<\$1000)							
Furniture Package (Items<\$300)							
Electrical Package (Items<\$1000)							
Electrical Package (Items<\$300)							
Floor Coverings							
Carpet	\$1,161.04	\$765.36	\$369.67	\$0.00	\$0.00	\$0.00	
Vinyl							
Floating Floor							
Window Coverings							
Vertical Blinds / Venetians	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Drapes							
External Blinds							
Fire Control Equipment							
Fire Extinguishers							
Fire Hoses							
Fire Control / Indicator Panel							
Smoke & Heat Detectors	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Fire Warning / Ceiling Speakers							
Security Systems							
Security Alarm Systems							
Security Camera Systems							
Security / Access Intercom							
Door Openers & Controls							
Cont'd overleaf							

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Division 40 Depreciation of Plant cont'd		Prime Cost Method of Depreciation				
Description	WDV At 30/06/2026	WDV At 30/06/2027	WDV At 30/06/2028	WDV At 30/06/2029	WDV At 30/06/2030	WDV At 30/06/2031
Kitchen Appliances						
Chef Wall Oven	\$726.16	\$578.99	\$431.82	\$284.66	\$0.00	\$0.00
Chef Cook Top	\$548.93	\$437.68	\$326.43	\$215.18	\$0.00	\$0.00
Chef Rangehood	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refrigerator						
Built in Coffee Machine						
Microwave						
Chef Dishwasher	\$328.64	\$216.64	\$0.00	\$0.00	\$0.00	\$0.00
Laundry						
Clothes Dryer						
Washing Machine						
Air Conditioning & Ventilation Equip						
Mechanical Ventilation Equipment						
Ducted Air-conditioning						
Air-conditioning Equipment (split)	\$516.43	\$340.43	\$164.43	\$0.00	\$0.00	\$0.00
Air-conditioning Equipment (split)	\$825.70	\$544.30	\$262.90	\$0.00	\$0.00	\$0.00
Pool Filter & Cleaning Equipment						
Pool Filter Equipment						
Pool Heating Equipment						
Pool Pumping & Cleaning Equipment						
Spa Pumps and Controls						
Water Switching Equipment						
Water Pumping Equipment						
Electrical Equipment						
Electric / Gas Hot Water System	\$1,052.64	\$839.31	\$625.97	\$412.64	\$199.31	\$0.00
Solar Hot Water System						
Garage Door Motors	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Garage Door Controls	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Common Area Gate Motors & Controls						
Ceiling Fans	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Exhaust Fans	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Light Shades (removable)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other						
Sewage Treatment Controls & Motors						
Solar Power System						
Generators						
Passenger Lifts						
Garbage Disposal						
MATV System						
Sprinkler Control System						
Vacumn System						
Shade Sail (sail only)						
Telephone Handset						
Television						
Garden Shed						
Water Filter Cartridges						
Sauna Controls and Heaters						
Totals	\$5,159.54	\$3,722.70	\$2,181.22	\$912.48	\$199.31	\$0.00

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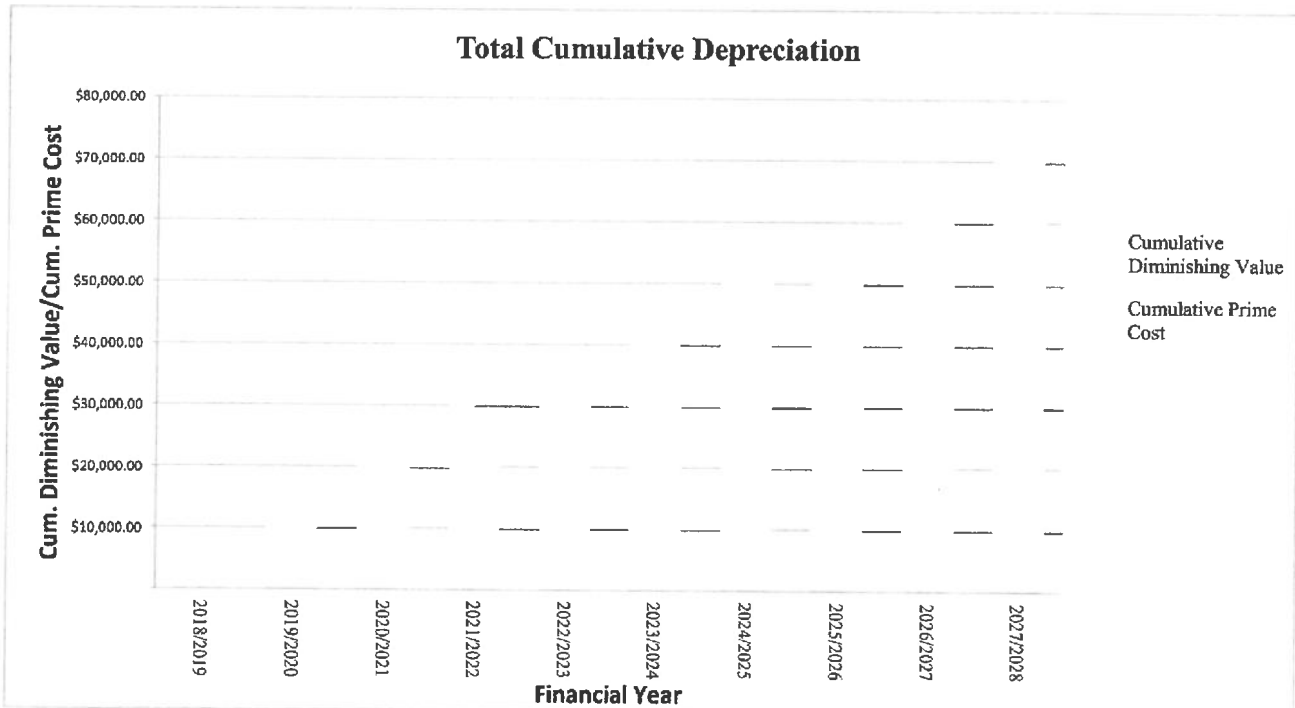
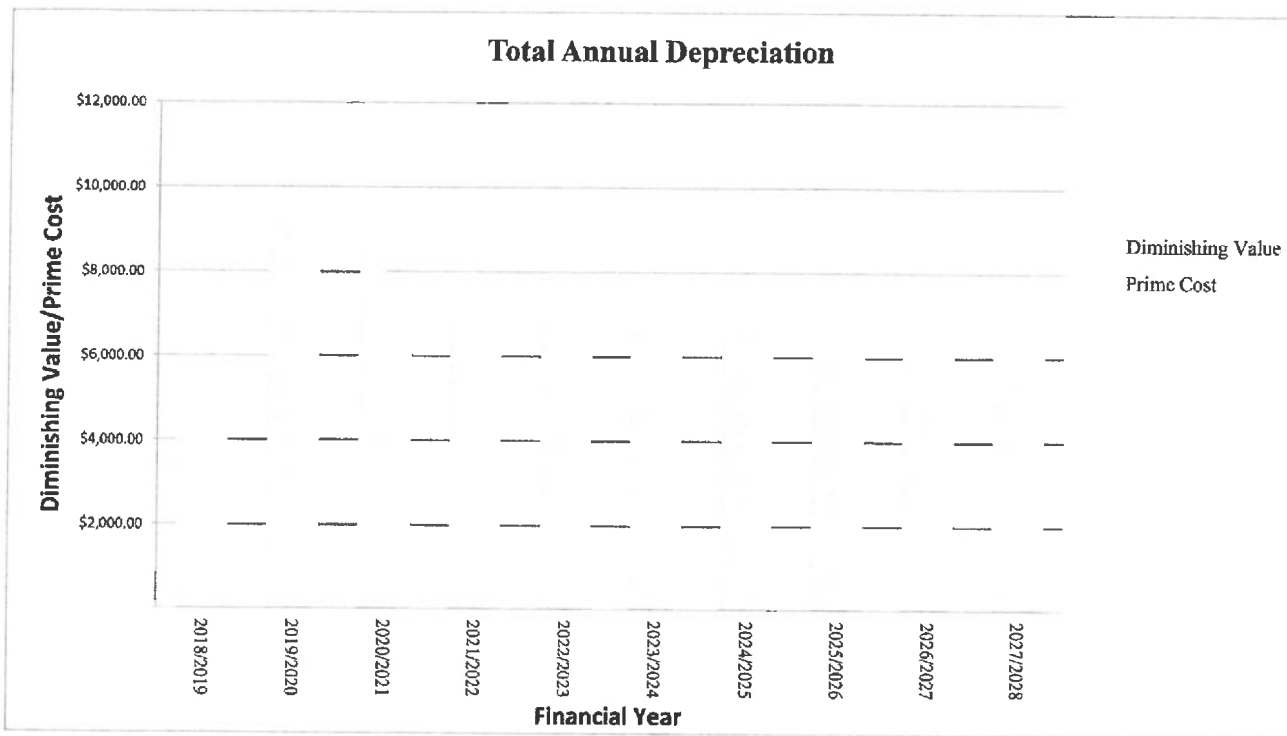
Taxation Depreciation Schedule for: 24 Chambers Ridge Blvd Park Ridge						
Clients Name:		Harper Swarz Property Pty Ltd				
Construction Complete:		7/06/2019		Commencement of Schedule:		7/06/2019
Job No:		19/17331		Date of Inspection:		30/05/2019
Year		Division 43 Yearly Claim	Div 40 Diminishing Value Yearly Claim	Div 40 Prime Cost Yearly Claim	Total Div 43 Plus Div 40 Diminishing Value	Total Div 43 Plus Div 40 Prime Cost
2018/2019	1st year	\$350.98	\$4,755.20	\$4,660.72	\$5,106.18	\$5,011.70
2019/2020	2nd year	\$5,569.96	\$4,065.55	\$2,664.43	\$9,635.51	\$8,234.39
2020/2021	3rd year	\$5,569.96	\$3,207.73	\$2,343.10	\$8,777.69	\$7,913.06
2021/2022	4th year	\$5,569.96	\$2,419.46	\$1,989.21	\$7,989.42	\$7,559.16
2022/2023	5th year	\$5,569.96	\$1,735.54	\$1,657.10	\$7,305.50	\$7,227.06
2023/2024	6th year	\$5,569.96	\$1,367.89	\$1,574.50	\$6,937.84	\$7,144.46
2024/2025	7th year	\$5,569.96	\$1,228.62	\$1,666.28	\$6,798.57	\$7,236.23
2025/2026	8th year	\$5,569.96	\$1,043.64	\$1,436.84	\$6,613.59	\$7,006.79
2026/2027	9th year	\$5,569.96	\$613.53	\$1,436.84	\$6,183.49	\$7,006.79
2027/2028	10th year	\$5,569.96	\$732.62	\$1,541.47	\$6,302.58	\$7,111.43
2028/2029	11th year	\$5,569.96	\$573.46	\$1,268.74	\$6,143.42	\$6,838.70
2029/2030	12th year	\$5,569.96	\$732.28	\$713.17	\$6,302.24	\$6,283.13
2030/2031	13th year	\$5,569.96	\$123.88	\$199.31	\$5,693.84	\$5,769.26
2031/2032	14th year	\$5,569.96	\$552.31		\$6,122.27	\$5,569.96
2032/2033	15th year	\$5,569.96			\$5,569.96	\$5,569.96
2033/2034	16th year	\$5,569.96			\$5,569.96	\$5,569.96
2034/2035	17th year	\$5,569.96			\$5,569.96	\$5,569.96
2035/2036	18th year	\$5,569.96			\$5,569.96	\$5,569.96
2036/2037	19th year	\$5,569.96			\$5,569.96	\$5,569.96
2037/2038	20th year	\$5,569.96			\$5,569.96	\$5,569.96
2038/2039	21st year	\$5,569.96			\$5,569.96	\$5,569.96
2039/2040	22nd year	\$5,569.96			\$5,569.96	\$5,569.96
2040/2041	23rd year	\$5,569.96			\$5,569.96	\$5,569.96
2041/2042	24th year	\$5,569.96			\$5,569.96	\$5,569.96
2042/2043	25th year	\$5,569.96			\$5,569.96	\$5,569.96
2043/2044	26th year	\$5,569.96			\$5,569.96	\$5,569.96
2044/2045	27th year	\$5,569.96			\$5,569.96	\$5,569.96
2045/2046	28th year	\$5,569.96			\$5,569.96	\$5,569.96
2046/2047	29th year	\$5,569.96			\$5,569.96	\$5,569.96
2047/2048	30th year	\$5,569.96			\$5,569.96	\$5,569.96
2048/2049	31st year	\$5,569.96			\$5,569.96	\$5,569.96
2049/2050	32nd year	\$5,569.96			\$5,569.96	\$5,569.96
2050/2051	33rd year	\$5,569.96			\$5,569.96	\$5,569.96
2051/2052	34th year	\$5,569.96			\$5,569.96	\$5,569.96
2052/2053	35th year	\$5,569.96			\$5,569.96	\$5,569.96
2053/2054	36th year	\$5,569.96			\$5,569.96	\$5,569.96
2054/2055	37th year	\$5,569.96			\$5,569.96	\$5,569.96
2055/2056	38th year	\$5,569.96			\$5,569.96	\$5,569.96
2056/2057	39th year	\$5,569.96			\$5,569.96	\$5,569.96
2057/2058	40th year	\$5,569.96			\$5,569.96	\$5,569.96
2058/2059	41st year	\$5,218.97			\$5,218.97	\$5,218.97
2059/2060	42nd year					
2060/2061	43rd year					
2061/2062	44th year					
		\$222,798.29	\$23,151.71	\$23,151.71	\$245,950.00	\$245,950.00

Only low cost assets with a value of less than \$1000 have been added to a low value pool and depreciated accordingly

POSTED



CGT done 15/4/19



Depreciation Schedule

For The Period 01 July 2022 - 30 June 2023



Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Method	Rate	Depreciation			
				Disposals/ Decrease	Additions/ Increase				Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value	
Plant and Equipment (at written down value) - Unutilised												
Doors												
	30/06/2021	760.00	740.95			740.95	Diminishing Value	2.50 %	18.52	18.52	722.43	
		760.00	740.95			740.95			18.52	18.52	722.43	
		760.00	740.95			740.95			18.52	18.52	722.43	

1 Amounts have been pro rated based on number of days in the year
 2 Depreciation/Capital Works calculated as per depreciation method
 3 Depreciation amounts posted to the ledger



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Simmons Livingstone & Associates

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

Audit Shield Service

Harper Swarz SMSF
12 Edelsten Ct
CARRARA QLD 4211

Tax Receipt

TAI-25505867

Ref: SWARDS1

5 July 2023

DEFT Ref No: 404251255058679

Details

Expiry Date: 31 October 2023 at 4p.m.

Level of Cover: \$ 10,000.00

Turnover Category: Self-Managed Super Fund

Payment

Fee for Audit Shield service participation:

\$ 354.55

GST Added:

\$ 35.45

Invoice Amount:

\$ 390.00

Total Paid Amount (excl. surcharge)^:

\$ 390.00

^ Credit card payments incur a surcharge of up to 1.5%.

International card payments may incur an additional surcharge.

Paid Date*:

11 October 2022

* Participation in the Audit Shield service is active the **next business day** upon receipt of payment.

Name of Entities / Individuals to be covered:

Harper Swarz SMSF



7 March 2023

POLICY OWNER(S)

Harper Swarz Sinsf

POLICY NUMBER

77564230

LINKED POLICY

77564228

Harper Swarz Sinsf
C/- The Trustees
12 Edlesten Court
CARRARA QLD 4211

It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

WHAT'S CHANGED WITH YOUR PREMIUM

You have cover which has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

Your cover has a combination of **stepped and level premium**. Age increases apply to your stepped premium, and not to level, although your level premium may still have changed (see page 3).

YOUR COVER SNAPSHOT

Here is a quick view of some of your cover. For a detailed look, please see the attached Policy Schedule.



Rachel
you are now insured for

Life Cover	\$680,681
TPD Cover	\$960,247

What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

Your annual premium is
\$2,708.70

This includes an annual
reduction of
\$140.11

Payment method
Annual Direct Debit

We will automatically
deduct \$2,708.70 from your
nominated account on 17 April
2023.

If you don't need to make
changes, you don't need to do
anything.
Because you pay your premium
annually, you are saving 6%
compared with monthly
payments.



Call us: 133 667

Email us: client.onepath@zurich.com.au

Your Financial Adviser: Mr Samuel Young

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What you need to do next



You're in control of your insurance cover

Your OnePath policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Turning indexation on or off

To learn more about reviewing your cover, visit onepathclarity.com.au/go/review

Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are **some** things that you might want to consider during your review:

- Have you expanded your family?
- Have you downsized or upgraded your home?
- Has your income changed?
- Has your mortgage increased or decreased?
- Have your circumstances changed – can you apply to review any exclusions?
- Would you like to pay your premium through your super?

Your premiums

How your premium is calculated

There are many factors that can affect how your premium is calculated. These factors can change from policy to policy, but can include things like:

- ✓ The amount and type of cover
- ✓ Higher risk occupations or hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

Read more about how life insurance premiums are calculated at onepathclarity.com.au/go/premiums

Premium Reductions

Your premium amount includes reductions that we've applied to your policy. Reductions include things like **premium discounts**, as well as **certain factors** we use to calculate your premium. These factors reduce your overall premium because you have a lower insurance risk than someone whose circumstances are more risky.

Examples of discounts can include multiple cover and multiple life discounts, amongst others. Examples of factors that can reduce premiums can include large sums insured, smoker status and age factors, amongst others.

These discounts and factors generally operate in different ways:

- ✓ Some discounts stay in place for the life of the policy, unless you make a change that removes the reason for the discount
- ✓ Other discounts are for a limited time only, and automatically reduce every year until their time period ends
- ✓ Claims experience for a favourable risk factor can increase. This results in it no longer being favourable, which means we may need to change your premium. We can change how we rate risk factors by letting you know the effect of the change at least 30 days before it takes effect.

Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

Stepped and level premiums

Your cover is on a combination of stepped and level premiums

The difference between stepped and level premiums can be a major factor in how your premium is calculated.

With stepped premiums, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.

With level premiums, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

If you want to read more about stepped and level premiums, and why level premiums may go up, head to onepathclarity.com.au/go/differentpremiums



If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Mr Samuel Young or call us on 133 667 for help.



Call us: 133 667



Email us: client.onepath@zurich.com.au



Your Financial Adviser: Mr Samuel Young

Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

If you want to accept indexation on your cover, you don't need to do anything.

If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.

Please speak to your financial adviser Mr Samuel Young or call us on 133 667 to make any changes or ask any questions.

To learn what this might mean for you in the future, please read this guide onepathclarity.com.au/go/indexation

The following is provided for the purpose of illustration. Amounts do not include stamp duty (where applicable). The amount that you will pay with indexation is set out on page 1. If you have permanently declined indexation, the amount you will pay is set out on page 1.

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Rachel Harper				
Life Cover	\$489,625	\$411.31	\$500,110	\$508.11
Super TPD (Working)	\$1,100,000	\$400.00	\$1,150,000	\$281.33
Super TPD (Working)	\$2,000,000	\$996.26	\$2,100,000	\$800.48
Life Cover	\$2,100,000	\$158.52	\$2,100,000	\$150.00
Super TPD (Working)	\$2,000,000	\$400.00	\$2,000,000	\$400.00
Super TPD (Working)	\$2,000,000	\$511.74	\$2,000,000	\$195.88

Being a OnePath customer means you get more than just the cover offered by your life insurance.



Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

Visit onepathclarity.com.au for more information



Control your policy anytime, anywhere

View and make changes to your policy quickly and easily by logging on to **My OnePath Life**, our 24/7 self-service portal. You can access and download your policy documents, including renewal notices and your Policy Schedule, as well as change your payment details, your personal details and your contact preferences.

Visit onepath.com.au/myonepathlife to register for access or for more information



Your communication options

You have elected to receive your important policy correspondence in the post.

You can change this preference over to email at anytime by calling us on 133 667, or by logging in to **My OnePath Life**, our 24/7 self-service portal.

We may still need to send you emails from time to time (general notifications or messages, for example), but your important policy documents will always be sent according to your preference.



Earn Qantas Points on your premiums

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your Eligible OnePath Insurance Policy. Not a Qantas Frequent Flyer member? OnePath has arranged to waive the join fee for eligible policyholders if you join at qantaspoints.com/ffjoinonepath. Once you have your membership number, please call us on 133 667 and quote your membership number so you can start earning your Qantas Points.



¹ You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath to earn Qantas Points on eligible insurance policies. Eligible insurance policies are the policies listed in the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at onepath.com.au/qff-terms-conditions, as defined for 'Eligible OnePath Insurance Policy'. A joining fee usually applies. However, OnePath has arranged for this to be waived for new customers who join at qantas.com/onepathjoin. This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at Qantas.com/terms. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about these products or the information provided by OnePath in this communication.



Call us: 133 667



Email us: client.onepath@zurich.com.au



Your Financial Adviser: Mr Samuel Young

Important things to remember

Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

Please consider if anything has happened to you, and call us at 1300 555 250 if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To learn more about the claims process and what it means for you and your beneficiaries, please visit onepathclarity.com.au/go/claimsprocess

Have confidence in your cover

Your OneCare held through super policy is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

To find out more, visit onepathclarity.com.au/go/advantage



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

It's why we pay over 9 of every 10 claims² we get – because we're in the business of paying claims.

Visit onepathclarity.com.au to learn more about the claims process, read claims stories and see why some claims aren't paid.

² 2020 OnePath Claims, ASIC Claims Comparison 2021



Call us 133 667



Email us: client.onepath@zurich.com.au



Your Financial Adviser: Mr Samuel Young



Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Visit www.onepathclarity.com.au/go/support to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

If you are having difficulty in paying your premiums, or for anything else to do with your cover, please call us on 133 667. We're here to support you.

Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Mr Samuel Young, or call us at 133 667. Thank you for your trust – we're here to protect you.

Yours sincerely,

Brendan Norton
Head of Customer & Adviser Experience
Life & Investments

Important Information

Zurich Australia Limited (Zurich OnePath ABN 62 000 010 195 AFSL 232510) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at onepath.com.au or by calling 133 667 before making any decisions.

FBRK-017316-2021



Call us: 133 667



Email us: client.onepath@zurich.com.au



Your Financial Adviser: Mr Samuel Young

 Call us: 133 667

 Email us: client.onepath@zurich.com.au

 Your Financial Adviser: Mr Samuel Young

Your OneCare held through super Policy Schedule

Thank you for choosing OnePath for your protection.

This Policy Schedule is an important document and, along with your Product Disclosure Statement, your Policy Terms and any other notices issued by us to you, should be stored in a secure place. Can't find your PDS, Policy Terms or any other important documents? Please call us on 133 667.

7 March 2023

POLICY NUMBER

77564230

POLICY OWNER(S)

Harper Swarz Smsf

POLICY START DATE

17 April 2019

POLICY ANNIVERSARY DATE

17 April

LINKED POLICY NUMBER

77564228

FINANCIAL ADVISOR

Mr Samuel Young

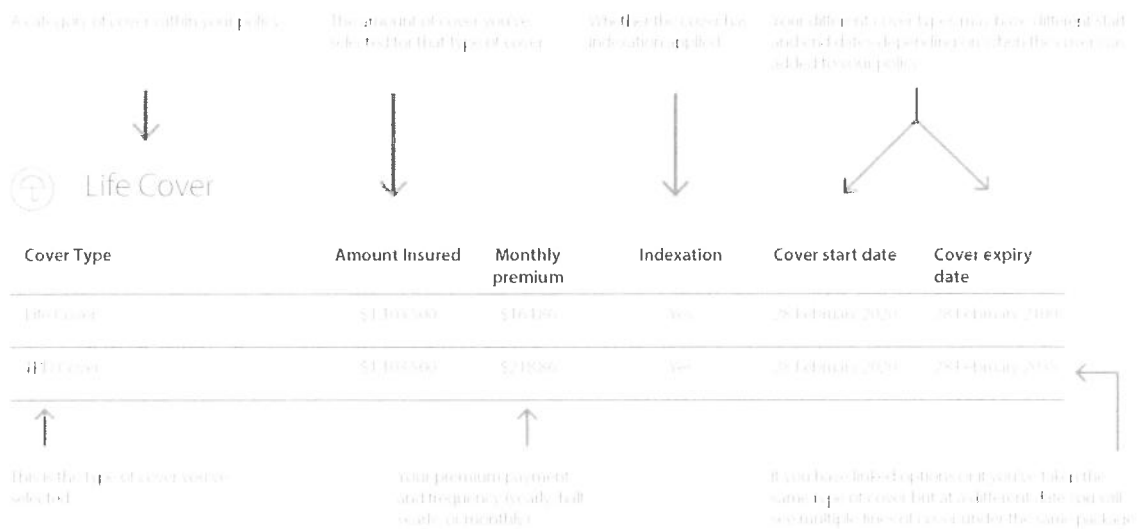
WHAT'S IN THIS POLICY SCHEDULE

- ✓ Both a summarised view of the cover you have in this policy, as well as a detailed overview including the lives insured, and your costs
- ✓ How to contact us and make a claim
- ✓ Information about your premium, including any reductions or fees
- ✓ Any additional information, including policy exclusions that have been applied at time of underwriting and accepted by you

WHAT YOU NEED TO DO

- ✓ Please check that all details are correct
- ✓ If anything is missing or incorrect, please call us on 133 667 or speak with your financial adviser
- ✓ You should keep this Policy Schedule in a secure place, along with its policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy

How to read this Policy Schedule



Important Information

Zurich Australia Limited (Zurich, OnePath) ABN 92 000 010 195, AFSL 232510 is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at onepath.com.au or by calling 133 667 before making any decisions.

PBRK-017317-2021

Zurich Australia Limited

ABN 92 000 010 195
AFSL 232510

onepath.com.au
client.onepath@zurich.com.au



Who you're protecting

Below is a summary of the individuals covered in your policy. The most recent information we have is shown here.

If any of these details have changed, please call us on 133 667. Some changes could result in a reduction in your premium (for example, if you change to a less risky occupation).

Please refer to the rest of this Policy Schedule for a detailed view of the cover each of these individuals has.



Rachel Harper

Date of Birth	1 October 1978
Gender	Female
Age	44

Zurich Australia Limited

ABN 92 000 010 195
AFSL 232510

onepath.com.au
client.onepath@zurich.com.au



Your cover summary

Below is a summary of your covers for your convenience. For full details of your cover, please refer to the rest of this Policy Schedule.



Life Cover

We generally pay a lump sum to the trustee of your super fund in the event of your death or terminal illness.

Name	Amount insured	Annual premium
Rachel Harper	\$680,681	\$574.23



TPD Cover

We generally pay the trustee of your super fund a lump sum if an illness or injury leaves you permanently disabled and unable to work.

Name	Amount insured	Annual premium
Rachel Harper	\$960,247	\$2,087.87

Annual premium:	\$2,802.21
Reduction(s)^: Package	\$140.11
Annual premium after reductions^:	\$2,662.10
Stamp Duty:	\$46.60
Total Annual premium:	\$2,708.70

^All reductions that can be applied to your policy are not guaranteed and are subject to change. Please refer to our policy terms and the Product Disclosure Statement for details.



To make a claim

7 March 2023

POLICY NUMBER

77564230

Do you need to make a claim?

If any insured person on this policy has had any medical events, injuries or illness, you may be able to claim.

Please consider if anything has happened to you.

Speak to your financial adviser first, if possible. They can often help you through the process.

Call our Claims Helpline at 1300 555 250 if you wish to make a claim - our Claims team will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To make a claim:

- 1** If you have a financial adviser, speak with them first. They can often help you through the process.
- 2** Call our Claims Helpline on 1300 555 250. Make sure you have your policy details and basic information about the event that prompted the claim.
- 3** We will send appropriate claim forms within 24 hours of your call and inform you of any additional documents you need to provide.
- 4** Send us completed claim forms and additional requested documents.
- 5** We will assign you a Claims Assessor who will be your point of contact and help you through the process.
- 6** We will get to work reviewing your claim, providing you an update within 5 business days.

OnePath has adopted the Life Insurance Code of Practice, so you can have certainty about how you will be treated and communicated during the claims process. Read more about it at <https://www.fsc.org.au/policy/life-insurance/code-of-practice>



Rachel Harper



7 March 2023

POLICY NUMBER

77564230

Date of Birth: 1 October 1978

Gender: Female

LIFE COVER WITH OPTIONAL TPD AND TRAUMA COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$409,625	\$415.71	Yes	17 April 2019	17 April 2109
Super TPD (Working)	\$121,550	\$306.01	Yes	17 April 2019	17 April 2044
Super TPD (Working)	\$288,075	\$866.26	Yes	17 April 2019	17 April 2044

The Policy includes the policy number 77564230 under a Superlink arrangement. Therefore the sum insured in the policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

You have selected:

Benefit Payment Type	Lump sum
Premium Type	Level
Occupation Category	L ¹
TPD Definition	Super Any Occupation
Smoker	No ¹

Optional extras:

Premium Waiver Disability Option	No
Business Guarantee Option	No
Double TPD Option	No

Exclusions:

Cover type	Cover start date	Exclusions
Super TPD (Working)	17 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the coccyx and/or sacrum, including any intervertebral discs, nerve roots or supporting musculature, or in relation to any treatment or any related complications from these.
Super TPD (Working)	17 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the coccyx and/or sacrum, including any intervertebral discs, nerve roots or supporting musculature, or in relation to any treatment or any related complications from these.



Rachel Harper

7 March 2023

POLICY NUMBER

77564230

Date of Birth: 1 October 1978

Gender: Female

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$271,056	\$158.52	Yes	17 April 2019	17 April 2109
Super TPD (Working)	\$271,056	\$397.86	Yes	17 April 2019	17 April 2044

You have selected:

Benefit Payment Type	Lump sum
Premium Type	Stepped
Occupation Category	L [†]
TPD Definition	Super Any Occupation
Smoker	No [†]

Optional extras:

Premium Waiver Disability Option	No
Business Guarantee Option	No
Double TPD Option	No

Exclusions:

Cover type	Cover start date	Exclusions
Super TPD (Working)	17 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the coccyx and/or sacrum, including any intervertebral discs, nerve roots or supporting musculature or in relation to any treatment or any related complications from these.

STANDALONE TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Super TPD (Working)	\$279,566	\$517.74	Yes	17 April 2019	17 April 2044



Rachel Harper

7 March 2023

POLICY NUMBER

77564230

Date of Birth: 1 October 1978

Gender: Female

You have selected:

Benefit Payment Type	Lump sum
Premium Type	Stepped
Occupation Category	L [†]
TPD Definition	Super Any Occupation
Smoker	No [†]

Optional extras:

Premium Waiver Disability Option	No
Business Guarantee Option	No
Life Cover Purchase Option - TPD	No

Exclusions:

Cover type	Cover start date	Exclusions
Super TPD (Working)	17 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the coccyx and/or sacrum, including any intervertebral discs, nerve roots or supporting musculature, or in relation to any treatment or any related complications from these.

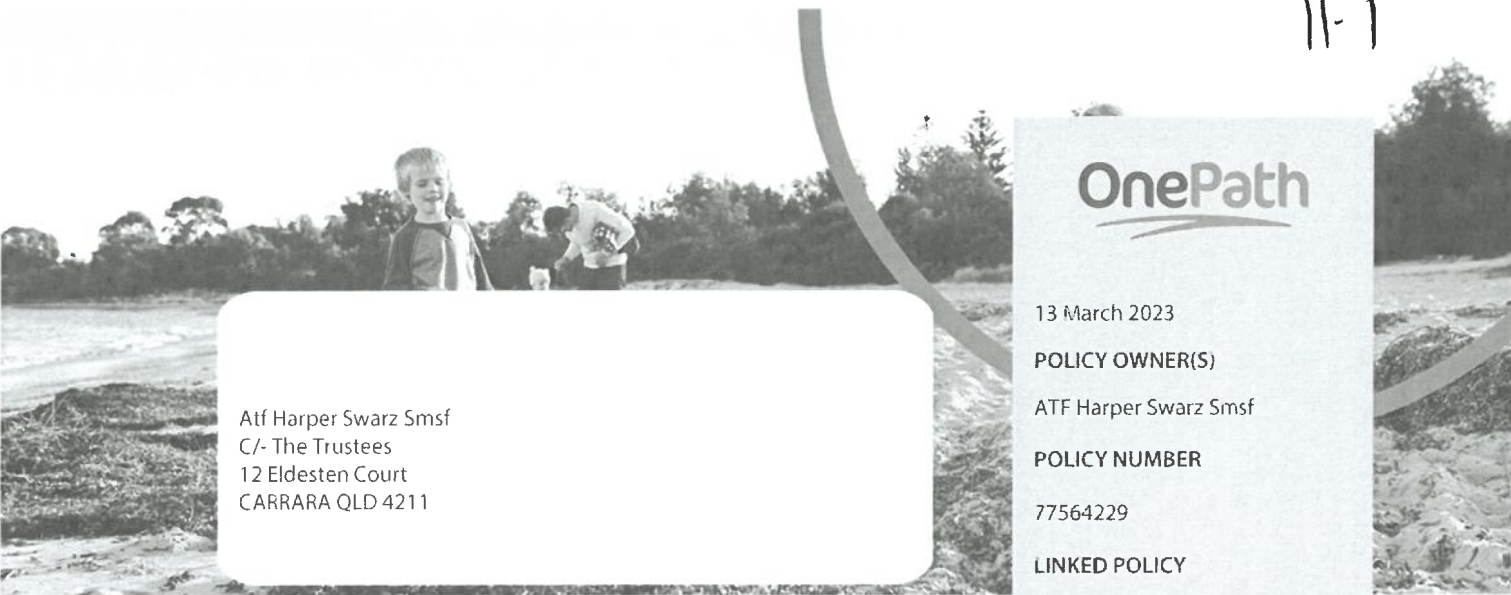
[†] Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy.

The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you.

Cover expires at the start of the day shown as the 'Cover expiry date'.

11-1



Atf Harper Swarz Smsf
C/- The Trustees
12 Eldesten Court
CARRARA QLD 4211



13 March 2023

POLICY OWNER(S)

ATF Harper Swarz Smsf

POLICY NUMBER

77564229

LINKED POLICY

77564227

It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

WHAT'S CHANGED WITH YOUR PREMIUM

You have cover which has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

Your cover has a **combination of stepped and level premium**. Age increases apply to your stepped premium, and not to level, although your level premium may still have changed (see page 3).

YOUR COVER SNAPSHOT

Here is a quick view of some of your cover. For a detailed look, please see the attached Policy Schedule.

 Daryle you are now insured for	Life Cover	\$680,681
	TPO Cover	\$972,403

What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

Your annual premium is
\$2,050.65

This includes an annual
reduction of
\$106.51

Payment method
Annual Direct Debit

We will automatically
deduct **\$2,050.65** from your
nominated account on **24 April**
2023.

If you don't need to make
changes, you don't need to do
anything.
Because you pay your premium
annually, you are saving 6%
compared with monthly
payments.



 Call us: 133 667

 Email us: client.onepath@zurich.com.au

 Your Financial Adviser: Mr Samuel Young

What you need to do next



You're in control of your insurance cover







Your OnePath policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Turning indexation on or off

To learn more about reviewing your cover, visit onepathclarity.com.au/go/review

Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are some things that you might want to consider during your review:

-  Have you expanded your family?
-  Have you downsized or upgraded your home?
-  Has your income changed?
-  Has your mortgage increased or decreased?
-  Have your circumstances changed – can you apply to review any exclusions?
-  Would you like to pay your premium through your super?

Your premiums

How your premium is calculated

There are many factors that can affect how your premium is calculated. These factors can change from policy to policy, but can include things like:

- ✓ The amount and type of cover
- ✓ Higher risk occupations or hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

Read more about how life insurance premiums are calculated at onepathclarity.com.au/go/premiums

Premium Reductions

Your premium amount includes reductions that we've applied to your policy. Reductions include things like **premium discounts**, as well as **certain factors** we use to calculate your premium. These factors reduce your overall premium because you have a lower insurance risk than someone whose circumstances are more risky.

Examples of discounts can include multiple cover and multiple life discounts, amongst others. Examples of factors that can reduce premiums can include large sums insured, smoker status and age factors, amongst others.

These discounts and factors generally operate in different ways:

- ✓ Some discounts stay in place for the life of the policy, unless you make a change that removes the reason for the discount
- ✓ Other discounts are for a limited time only, and automatically reduce every year until their time period ends
- ✓ Claims experience for a favourable risk factor can increase. This results in it no longer being favourable, which means we may need to change your premium. We can change how we rate risk factors by letting you know the effect of the change at least 30 days before it takes effect.

Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

Stepped and level premiums

Your cover is on a combination of stepped and level premiums

The difference between stepped and level premiums can be a major factor in how your premium is calculated.

With **stepped premiums**, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.

With **level premiums**, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

If you want to read more about stepped and level premiums, and why level premiums may go up, head to onepathclarity.com.au/go/differentpremiums



If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Mr. Samuel Young or call us on 133 667 for help.



Call us: 133 667



Email us: client.onepath@zurich.com.au



Your Financial Adviser: Mr Samuel Young

Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

If you want to accept indexation on your cover, you don't need to do anything.

If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.

Please speak to your financial adviser Mr Samuel Young or call us on 133 667 to make any changes or ask any questions.

To learn what this might mean for you in the future, please read this guide onepathclarity.com.au/go/indexation

The following is provided for the purpose of illustration. Amounts do not include stamp duty (where applicable). The amount that you will pay with indexation is set out on page 1. If you have permanently declined indexation, the amount you will pay is set out on page 1.

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Darvle Swarz				
Life cover	\$400,000	\$741.27	\$390,000	\$696.11
Superfund \$5,000	\$121,500	\$461.11	\$115,000	\$370.00
Superfund \$5,000	\$200,000	\$400.00	\$194,000	\$370.00
Life cover	\$210,000	\$285.36	\$206,110	\$272.99
Superfund \$5,000	\$270,000	\$511.03	\$258,000	\$511.96
Superfund \$5,000	\$290,000	\$399.51	\$272,000	\$399.24

Being a OnePath customer means you get more than just the cover offered by your life insurance.



Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

Visit onepathclarity.com.au for more information



Control your policy anytime, anywhere

View and make changes to your policy quickly and easily by logging on to **My OnePath Life**, our 24/7 self-service portal. You can access and download your policy documents, including renewal notices and your Policy Schedule, as well as change your payment details, your personal details and your contact preferences.

Visit onepath.com.au/myonepathlife to register for access or for more information



Your communication options

You have elected to receive your important policy correspondence in the post.

You can change this preference over to email at anytime by calling us on 133 667, or by logging in to **My OnePath Life**, our 24/7 self-service portal.

We may still need to send you emails from time to time (general notifications or messages, for example), but your important policy documents will always be sent according to your preference.



Earn Qantas Points on your premiums

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your Eligible OnePath Insurance Policy. Not a Qantas Frequent Flyer member? OnePath has arranged to waive the join fee for eligible policyholders if you join at qantaspoints.com/ffjoinonepath. Once you have your membership number, please call us on 133 667 and quote your membership number so you can start earning your Qantas Points.



[†] You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath to earn Qantas Points on eligible insurance policies. Eligible insurance policies are the policies listed in the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at onepath.com.au/qff-terms-conditions, as defined for 'Eligible OnePath Insurance Policy'. A joining fee usually applies. However, OnePath has arranged for this to be waived for new customers who join at qantas.com/onepathjoin. This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at qantas.com/terms. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about these products or the information provided by OnePath in this communication.



Call us: 133 667



Email us: client.onepath@zurich.com.au



Your Financial Adviser: Mr Samuel Young

Important things to remember

Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

Please consider if anything has happened to you, and call us at 1300 555 250 if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To learn more about the claims process and what it means for you and your beneficiaries, please visit onepathclarity.com.au/go/claimsprocess

Have confidence in your cover

Your OneCare held through super policy is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

To find out more, visit onepathclarity.com.au/go/advantage



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

It's why we pay over 9 of every 10 claims² we get – because we're in the business of paying claims.

Visit onepathclarity.com.au to learn more about the claims process, read claims stories and see why some claims aren't paid.

² 2020 OnePath Claims, ASIC Claims Comparison 2021



Call us: 133 667



Email us: client.onepath@zurch.com.au



Your Financial Adviser: Mr Samuel Young



Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Visit www.onepathclarity.com.au/go/support to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

If you are having difficulty in paying your premiums, or for anything else to do with your cover, please call us on 133 667. We're here to support you.

Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Mr Samuel Young, or call us at 133 667. Thank you for your trust – we're here to protect you.

Yours sincerely,

Brendan Norton
Head of Customer & Adviser Experience
Life & Investments

Important Information

Zurich Australia Limited (Zurich OnePath ABN 92 000 010 195, AFSL 232510) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at onepath.com.au or by calling 133 667 before making any decisions.

PBRK 017316 2621



Call us: 133 667



Email us: client.onepath@zurich.com.au



Your Financial Adviser: Mr Samuel Young

 Call us: 133 667

 Email us: client.onepath@zurich.com.au

 Your Financial Adviser: Mr Samuel Yoting

Your OneCare held through super Policy Schedule

Thank you for choosing OnePath for your protection.

This Policy Schedule is an important document and, along with your Product Disclosure Statement, your Policy Terms and any other notices issued by us to you, should be stored in a secure place. Can't find your PDS, Policy Terms or any other important documents? Please call us on 133 667.

13 March 2023

POLICY NUMBER

77564229

POLICY OWNER(S)

ATF Harper Swarz Smsf

POLICY START DATE

24 April 2019

POLICY ANNIVERSARY DATE

24 April

LINKED POLICY NUMBER

77564227

FINANCIAL ADVISOR

Mr Samuel Young

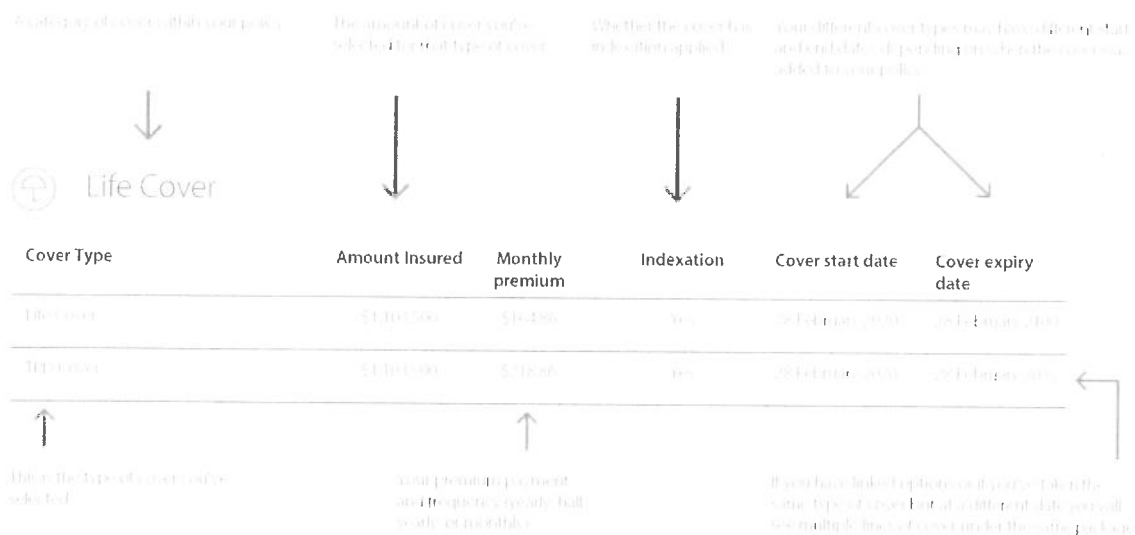
WHAT'S IN THIS POLICY SCHEDULE

- ✓ Both a summarised view of the cover you have in this policy, as well as a detailed overview including the lives insured, and your costs
- ✓ How to contact us and make a claim
- ✓ Information about your premium, including any reductions or fees
- ✓ Any additional information, including policy exclusions that have been applied at time of underwriting and accepted by you

WHAT YOU NEED TO DO

- ✓ Please check that all details are correct
- ✓ If anything is missing or incorrect, please call us on 133 667 or speak with your financial adviser
- ✓ You should keep this Policy Schedule in a secure place, along with its policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy

How to read this Policy Schedule



Important Information

Zurich Australia Limited (Zurich, OnePath) ABN 92 000 010 195, AFSL 232510 is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at onepath.com.au or by calling 133 667 before making any decisions.

PBRK-017317-2021

Zurich Australia Limited

ABN 92 000 010 195
AFSL 232510

onepath.com.au
client.onepath@zurich.com.au



Who you're protecting

Below is a summary of the individuals covered in your policy. The most recent information we have is shown here.

If any of these details have changed, please call us on 133 667. Some changes could result in a reduction in your premium (for example, if you change to a less risky occupation).

Please refer to the rest of this Policy Schedule for a detailed view of the cover each of these individuals has.



Daryle Swarz

Date of Birth	29 October 1977
Gender	Male
Age	45

Zurich Australia Limited

ABN 92 000 010 195
AFSL 232510

onepath.com.au
client.onepath@zurich.com.au



Your cover summary

Below is a summary of your covers for your convenience. For full details of your cover, please refer to the rest of this Policy Schedule.



Life Cover

We generally pay a lump sum to the trustee of your super fund in the event of your death, or terminal illness.

Name	Amount insured	Annual premium
Daryle Swarz	\$680,681	\$880.03



TPD Cover

We generally pay the trustee of your super fund a lump sum if an illness or injury leaves you permanently disabled and unable to work.

Name	Amount insured	Annual premium
Daryle Swarz	\$972,403	\$1,143.67

Annual premium:	\$2,130.21
Reduction(s)^: Package	\$106.51
Annual premium after reductions^:	\$2,023.70
Stamp Duty:	\$26.95
Total Annual premium:	\$2,050.65

^ All reductions that can be applied to your policy are not guaranteed, and are subject to change. Please refer to your Policy Schedule and the Product Disclosure Statement for details.



To make a claim

13 March 2023

POLICY NUMBER

77564229

Do you need to make a claim?

If any insured person on this policy has had any medical events, injuries or illness, you may be able to claim.

Please consider if anything has happened to you.

Speak to your financial adviser first, if possible. They can often help you through the process.

Call our **Claims Helpline at 1300 555 250** if you wish to make a claim - our Claims team will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To make a claim:

- 1** If you have a financial adviser, speak with them first. They can often help you through the process.
- 2** Call our Claims Helpline on **1300 555 250**. Make sure you have your policy details and basic information about the event that prompted the claim.
- 3** We will send appropriate claim forms within 24 hours of your call and inform you of any additional documents you need to provide.
- 4** Send us completed claim forms and additional requested documents.
- 5** We will assign you a Claims Assessor who will be your point of contact and help you through the process.
- 6** We will get to work reviewing your claim, providing you an update within 5 business days.

OnePath has adopted the Life Insurance Code of Practice, so you can have certainty about how you will be treated and communicated during the claims process. Read more about it at <https://www.fsc.org.au/policy/life-insurance/code-of-practice>



Daryle Swarz



13 March 2023

POLICY NUMBER

77564229

Date of Birth: 29 October 1977

Gender: Male

LIFE COVER WITH OPTIONAL TPD AND TRAUMA COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$409,625	\$641.27	Yes	24 April 2019	24 April 2108
SuperLink SIS TPD	\$121,550	\$161.71	Yes	24 April 2019	24 April 2043
SuperLink SIS TPD	\$288,075	\$460.52	Yes	24 April 2019	24 April 2043

This Policy is linked to policy number 77564229 under a SuperLink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Guide for full details of how SuperLink arrangements operate.

You have selected:		Optional extras:	
Benefit Payment Type	Lump sum	Premium Waiver Disability Option	No
Premium Type	Level	Business Guarantee Option	No
Occupation Category	E ¹	Double TPD Option	No
TPD Definition	SuperLink SIS Any		
Smoker	No ¹		

Exclusions:		
Cover type	Cover start date	Exclusions
Life Cover	24 April 2019	No claim shall be payable under this cover for death as a direct or indirect result from any participation, training or preparation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the practice or participation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the practice or participation in any form of motor car racing.



Daryle Swarz



13 March 2023

POLICY NUMBER

77564229

Date of Birth: 29 October 1977

Gender: Male

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$271,056	\$238.76	Yes	24 April 2019	24 April 2108
SuperLink SIS TPD	\$271,056	\$221.93	Yes	24 April 2019	24 April 2043

This Policy is linked to policy number 77564229 under a SuperLink arrangement. Therefore the amount paid in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how SuperLink arrangements operate.

You have selected:

Benefit Payment Type	Lump sum
Premium Type	Stepped
Occupation Category	E*
TPD Definition	SuperLink SIS Any
Smoker	No*

Optional extras:

Premium Waiver Disability Option	No
Business Guarantee Option	No
Double TPD Option	No

Exclusions:

Cover type	Cover start date	Exclusions
Life Cover	24 April 2019	No claim shall be payable under this cover for death as a direct or indirect result from any participation, training or preparation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the practice or participation in any form of motor car racing.

STANDALONE TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
SuperLink SIS TPD	\$291,722	\$299.51	Yes	24 April 2019	24 April 2043



Daryle Swarz

13 March 2023

POLICY NUMBER

77564229

Date of Birth: 29 October 1977

Gender: Male

You have selected:		Optional extras:	
Benefit Payment Type	Lump sum	Premium Waiver	No
Premium Type	Stepped	Disability Option	
Occupation Category	E [†]	Business Guarantee Option	No
TPD Definition	SuperLink SIS Any	Life Cover Purchase Option - TPD	No
Smoker	No [†]		

Exclusions:		
Cover type	Cover start date	Exclusions
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the practice or participation in any form of motor car racing.

[†] Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 134467.

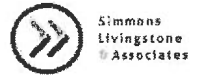
You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy.

The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you.

Cover expires at the start of the day shown as the Cover expiry date.

12-1

**Harper Swarz SMSF
General Ledger**



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
30/06/2023	T/up agent summary		88.00		88.00 DR
30/06/2023	T/up agent summary		269.50		357.50 DR
30/06/2023	T/up agent summary		1,887.60		2,245.10 DR
			2,245.10		2,245.10 DR
Property Expenses - Council Rates (41960)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
30/06/2023	T/up agent summary		924.78		924.78 DR
30/06/2023	T/up agent summary		904.44		1,829.22 DR
30/06/2023	T/up agent summary		884.78		2,714.00 DR
30/06/2023	T/up agent summary		990.01		3,704.01 DR
			3,704.01		3,704.01 DR
Property Expenses - Insurance Premium (41980)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
12/07/2022	SHANNONS PTY LIM SHH013800673 13		86.12		86.12 DR
12/08/2022	SHANNONS PTY LIM SHH013800673 13		86.12		172.24 DR
13/09/2022	SHANNONS PTY LIM SHH013800673 13		86.12		258.36 DR
12/10/2022	SHANNONS PTY LIM SHH013800673 13		86.12		344.48 DR
14/11/2022	SHANNONS PTY LIM SHH013800673 13		86.12		430.60 DR
13/12/2022	SHANNONS PTY LIM SHH013800673 13		107.65		538.25 DR
12/01/2023	SHANNONS PTY LIM SHH013800673 13		107.65		645.90 DR
14/02/2023	SHANNONS PTY LIM SHH013800673 13		107.65		753.55 DR
14/03/2023	SHANNONS PTY LIM SHH013800673 13		107.65		861.20 DR
12/04/2023	SHANNONS PTY LIM SHH013800673 13		107.65		968.85 DR
12/05/2023	SHANNONS PTY LIM SHH013800673 13		107.65		1,076.50 DR
13/06/2023	SHANNONS PTY LIM SHH013800673 13		107.65		1,184.15 DR
			1,184.15		1,184.15 DR
Property Expenses - Interest on Loans (42010)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
18/07/2022	Loan interest		791.78		791.78 DR
18/08/2022	Loan interest		919.78		1,711.56 DR
18/09/2022	Loan interest		996.88		2,708.44 DR
18/10/2022	Loan interest		1,047.92		3,756.36 DR
18/11/2022	Loan interest		1,127.00		4,883.36 DR
18/12/2022	Loan interest		985.65		5,869.01 DR
18/01/2023	Loan interest		1,019.50		6,888.51 DR
18/02/2023	Loan interest		1,026.04		7,914.55 DR
18/03/2023	Loan interest		957.82		8,872.37 DR
18/04/2023	Loan interest		1,082.98		9,955.35 DR
18/05/2023	Loan interest		1,060.21		11,015.56 DR
18/06/2023	Loan interest		1,122.95		12,138.51 DR
			12,138.51		12,138.51 DR
Property Expenses - Pest Control (42040)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					

12-2

Harper Swarz SMSF General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2023	T/up agent summary		410.00	15-1	410.00 DR
			410.00		410.00 DR
Property Expenses - Repairs Maintenance (42060)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
30/06/2023	T/up agent summary		220.00	16-1	220.00 DR
30/06/2023	T/up agent summary		129.00	17-2	349.00 DR
			349.00		349.00 DR
Property Expenses - Stationery, Phone and Postage (42090)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
30/06/2023	T/up agent summary		92.40		92.40 DR
			92.40		92.40 DR
Property Expenses - Borrowing costs (42200)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
30/06/2023	Write off 2023 borrowing costs		352.00		352.00 DR
			352.00		352.00 DR

Total Debits: 20,475.17
Total Credits: 0.00

13-1

Rate Notice

July - September 2022

Logan City Council ABN 21 627 796 435



155881/W/020924 H1 D-038
HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)
C/- Ray White IMS
PO Box 3565
LOGANHOLME QLD 4129

Assessment number	11174179
Billing period	01 Jul 2022 - 30 Sep 2022
Issue date	18 Jul 2022
Due date	19 Aug 2022
Amount if paid on or before 19 Aug 2022	\$924.78
Amount if paid after 19 Aug 2022	\$950.54

Compounding interest of 8.17% pa is charged daily on rates and charges which remain unpaid 7 days after the rate notice due date.

Property location	Lot on plan	Rating category	Rateable valuation
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354	Residential 2	\$194,166

Summary of charges

Balance brought forward	\$	0.00
Council rates and charges	\$	514.80
State government charges	\$	58.85
Water and wastewater (sewerage) charges <small>This total consists of services and usage charges, refer to page 3</small>	\$	376.89
Total amount (inc. brought forward amount)	\$	950.54
Less council discount for prompt payment	\$	25.76 CR
Amount payable if paid by 19 Aug 2022	\$	924.78

Go paperless!

Register now to receive your next rate notice delivered directly to your inbox.



myportal.logan.qld.gov.au

Thank you!

Thank you for keeping your rates payments up to date.

Water usage

Good job, your average daily water usage is lower than the previous period. See pages 3 & 4 for more information and for tips on how to save water.

See over the page for a breakdown and more payment options

Payment online	Payment by Bpay	Payment by phone	Payment at Australia Post
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Use your credit or debit card to pay 24 hours, 7 days per week

Ref No: 1117 4179

logan.qld.gov.au/online-payment



Biller Code: 17392
Ref: 5 1117 4179

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



Biller Code: 17392
Ref: 5 1117 4179

Phone 1300 276 468 or from overseas +61 1300 276 468



POST billpay™



*0459 11174179

Minimum payment \$50.00 unless the amount shown on the current rate notice is less.

* Credit Card payments may incur a 0.34% surcharge.



L020924

5603

1/3

155881/W/020924

13-2

Assessment number: 11174179

Period: 1 Jul 2022 to 30 Sep 2022 Issue date: 18 July 2022

Breakdown of July to September 2022 rates and charges	Amount	Total
Council rates and charges		
General Rate - Residential 2	\$ 313.75	
Garbage Charge - 240W+140R or 240R or 360R	\$ 75.75	
Environmental Charge	\$ 21.85	
Community Services Charge	\$ 103.45	\$ 514.80
State government charges		
State Emergency Levy Group 2	\$ 58.85	\$ 58.85
Water and wastewater (sewerage) charges		
Water Service Charge - Res	\$ 75.54	
Wastewater (Sewerage) Charge	\$ 178.00	
Water Usage	\$ 123.35	\$ 376.89
		\$ 950.54
Total rates and charges for July to September 2022		

Council will receive an annual payment of **\$12,968,594** from the State Government to mitigate any direct impacts of the waste levy on households.

Council contact details

Logan City Council Administration Centre and Customer Service Centres

150 Wembley Rd, Logan Central

Postal Address:

PO Box 3226, Logan City DC Qld 4114

Open: 8am–5pm Monday to Friday (AEST)

Rates enquiries: **07 3412 5230**

Email: **council@logan.qld.gov.au**

Website: **logan.qld.gov.au**

Beenleigh Customer Service

105 George St, Beenleigh

(Cnr of George St and City Rd)

Open: 8am–4.45pm Monday to Friday (AEST)

Jimboomba Customer Service

18–22 Honora St, Jimboomba

Open: 8am–4.45pm Monday to Friday (AEST)

Council offices are closed on public holidays

Other ways to pay your rates



In person

Logan City Council Administration Centre or Customer Service Centres

cash; cheque; money order; debit card; credit card

AusPost app

Download the Australia Post app available on the App Store or Google Play. Use the app to pay your rates.



Direct debit

To arrange automatic payment from your bank account, visit logan.qld.gov.au/rates/payment-options. Your application must be received at least seven days before the next due date. **NOTE:** Direct Debit can not be set up on a credit card account.



By mail

Make your cheque or money order payable to Logan City Council and post it with details of your property address and rates assessment number to the postal address on this page.

Water and Wastewater Account Information



Distribution and retail charges for the period **01/07/2022 to 30/09/2022** have been totalled and are detailed below

Property location	Lot on plan
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354

Local Government Distribution and Retail Charges

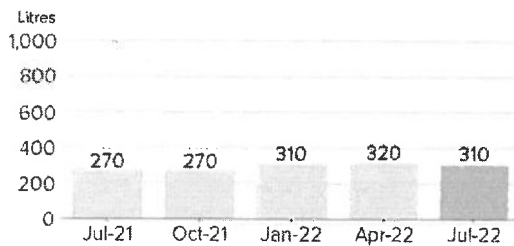
Water Service Charge - Res - amount charged to maintain the water network	\$ 75.54
Wastewater (Sewerage) Charge - amount charged to maintain the wastewater network	\$ 178.00
Water Usage	\$ 123.35
	\$ 376.89

Meter No.	Previous read date	Previous meter reading	Current read date	Current meter reading	Usage	No. of days	Avg. daily usage (kL)
18V010292	18 Feb 2022	355	23 May 2022	384	29	94	0.309
					Council Water Usage Charge		29.00 @ 1.0224 per kL
					State Govt Bulk Water Charge		29.00 @ 3.2310 per kL
							\$ 123.35

Water usage detail (PLEASE NOTE: Meters that have zero usage during the period are not shown)

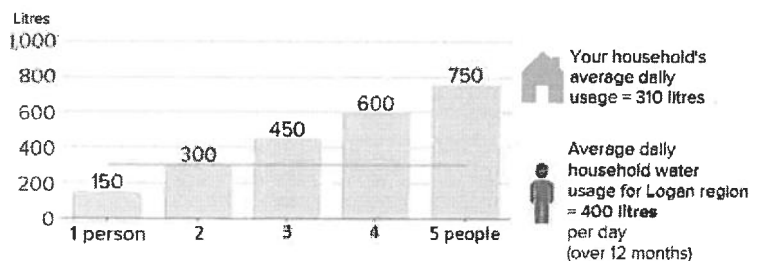
Your water usage comparison

Compare your average daily usage over time



1 kilolitre = 1,000 litres

Compare your current daily usage with others in the Logan region



Please refer to the RTA for advice on the charges that can be passed on to tenants. Visit: rta.qld.gov.au and search for 'Water charging fact sheet'.

You are using less water than the average Logan household, give yourself a pat on the back you're doing a great job! Check out our water saving tips on the next page to see how small changes can make a big difference.

10209241* 5605 2/3 155981/W/020924



Rate Notice

October - December 2022

Logan City Council ABN 21 627 796 435



156979/A/019229

D-038

HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)
C/- Ray White IMS
PO Box 3565
LOGANHOLME QLD 4129

Assessment number 11174179

Billing period 01 Oct 2022 - 31 Dec 2022

Issue date 17 Oct 2022

Due date 18 Nov 2022

Amount if paid on or before 18 Nov 2022 \$904.44

Amount if paid after 18 Nov 2022 \$930.20

Compounding interest of 8.17% pa is charged daily on rates and charges which remain unpaid 7 days after the rate notice due date.

Property location	Lot on plan	Rating category	Rateable valuation
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354	Residential 2	\$194,166

Summary of charges

Balance brought forward	\$	0.00
Council rates and charges	\$	514.80
State government charges	\$	58.85
Water and wastewater (sewerage) charges This total consists of services and usage charges, refer to page 3	\$	356.55
Total amount (inc. brought forward amount)	\$	930.20
Less council discount for prompt payment	\$	25.76 CR
Amount payable if paid by 18 Nov 2022	\$	904.44

Go paperless!

Register now to receive your next rate notice delivered directly to your Inbox.



myportal.logan.qld.gov.au

Thank you!

Thank you for keeping your rates payments up to date.

Water usage

Good job, your average daily water usage is lower than the previous period. See pages 3 & 4 for more information and for tips on how to save water.

See over the page for a breakdown and more payment options

Payment online
 Payment by Bpay
 Payment by phone
 Payment at Australia Post

Use your credit or debit card to pay 24 hours, 7 days per week
Ref No: 1117 4179
logan.qld.gov.au/online-payment

Bill Code: 17392
Ref: 5 1117 4179
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

Bill Code: 17392
Ref: 5 1117 4179
 Phone **1300 276 468** or from overseas **+61 1300 276 468**

POST billpay™
***0459 11174179**
 Minimum payment \$50.00 unless the amount shown on the current rate notice is less.

* Credit Card payments may incur a 0.34% surcharge.



156979/A/019229*

833

1/2

156979/A/019229

13-4

Breakdown of October to December 2022 rates and charges	Amount	Total
Council rates and charges		
General Rate - Residential 2	\$ 313.75	
Garbage Charge - 240W+140R or 240R or 360R	\$ 75.75	
Environmental Charge	\$ 21.85	
Community Services Charge	\$ 103.45	\$ 514.80
State government charges		
State Emergency Levy Group 2	\$ 58.85	\$ 58.85
Water and wastewater (sewerage) charges		
Water Service Charge - Res	\$ 75.54	
Wastewater (Sewerage) Charge	\$ 178.00	
Water Usage	\$ 103.01	\$ 356.55
		\$ 930.20
Total rates and charges for October to December 2022		

Council will receive an annual payment of \$12,968,594 from the State Government to mitigate any direct impacts of the waste levy on households.

Council contact details

Logan City Council Administration Centre and Customer Service Centres

150 Wembley Rd, Logan Central

Postal Address:
PO Box 3226, Logan City DC Qld 4114

Open: 8am–5pm Monday to Friday (AEST)
Rates enquiries: **07 3412 5230**
Email: **council@logan.qld.gov.au**
Website: **logan.qld.gov.au**

Beenleigh Customer Service

105 George St, Beenleigh
(Cnr of George St and City Rd)
Open: 8am–4.45pm Monday to Friday (AEST)

Jimboomba Customer Service

18–22 Honora St, Jimboomba
Open: 8am–4.45pm Monday to Friday (AEST)

Council offices are closed on public holidays

Other ways to pay your rates



In person

Logan City Council Administration Centre or Customer Service Centres

cash; cheque; money order; debit card; credit card

AusPost app

Download the Australia Post app available on the App Store or Google Play. Use the app to pay your rates.



Direct debit

To arrange automatic payment from your bank account, visit logan.qld.gov.au/rates/payment-options. Your application must be received at least seven days before the next due date. NOTE: Direct Debit can not be set up on a credit card account.



By mail

Make your cheque or money order payable to Logan City Council and post it with details of your property address and rates assessment number to the postal address on this page.

Water and Wastewater Account Information



Distribution and retail charges for the period **01/10/2022 to 31/12/2022** have been totalled and are detailed below

Property location	Lot on plan
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354

Local Government Distribution and Retail Charges

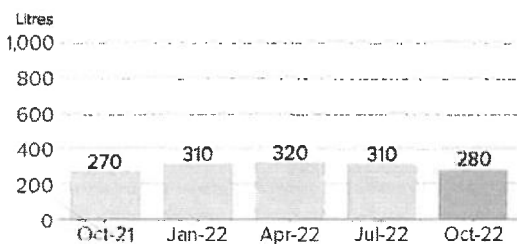
Water Service Charge - Res - amount charged to maintain the water network	\$ 75.54
Wastewater (Sewerage) Charge - amount charged to maintain the wastewater network	\$ 178.00
Water Usage	\$ 103.01
	\$ 356.55

Meter No.	Previous read date	Previous meter reading	Current read date	Current meter reading	Usage	No. of days	Avg. daily usage (kL)
18V010292	23 May 2022	384	16 Aug 2022	408	24	85	0.282
					Council Water Usage Charge		10.73 @ 1.0224 per kL
					State Govt Bulk Water Charge		10.73 @ 3.2310 per kL
					Council Water Usage Charge		13.27 @ 1.0224 per kL
					State Govt Bulk Water Charge		13.27 @ 3.3010 per kL
							\$ 103.01

Water usage detail (PLEASE NOTE: Meters that have zero usage during the period are not shown)

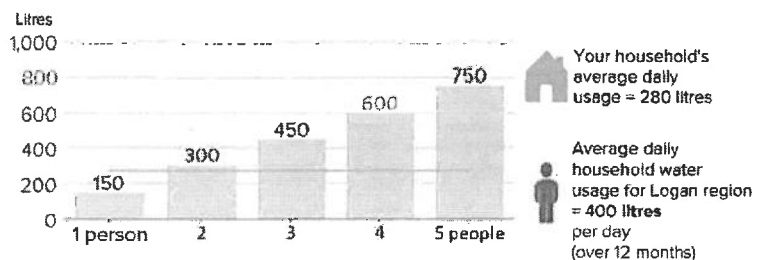
Your water usage comparison

Compare your average daily usage over time



1 kilolitre = 1,000 litres

Compare your current daily usage with others in the Logan region



Please refer to the RTA for advice on the charges that can be passed on to tenants. Visit rta.qld.gov.au and search for 'Water charging fact sheet'

You are using less water than the average Logan household, give yourself a pat on the back you're doing a great job! Check out our water saving tips on the next page to see how small changes can make a big difference.

Rate Notice

January - March 2023

Logan City Council ABN 21 627 796 435

13-5



157420/A/021200

D-038

HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)
C/- Ray White IMS
PO Box 3565
LOGANHOLME QLD 4129

Assessment number 11174179

Billing period 01 Jan 2023 - 31 Mar 2023

Issue date 16 Jan 2023

Due date 17 Feb 2023

Amount if paid on or before 17 Feb 2023 \$884.78

Amount if paid after 17 Feb 2023 \$910.54

Compounding Interest of 8.17% pa is charged daily on rates and charges which remain unpaid 7 days after the rate notice due date.

Property location	Lot on plan	Rating category	Rateable valuation
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354	Residential 2	\$194,166

Summary of charges

Balance brought forward	\$	0.00
Council rates and charges	\$	514.80
State government charges	\$	58.85
Water and wastewater (sewerage) charges This total consists of services and usage charges, refer to page 3	\$	336.89
Total amount (inc. brought forward amount)	\$	910.54
Less council discount for prompt payment	\$	25.76 CR
Amount payable if paid by 17 Feb 2023	\$	884.78

Go paperless!

Register now to receive your next rate notice delivered directly to your inbox.



myportal.logan.qld.gov.au

Thank you!

Thank you for keeping your rates payments up to date.

Increased water usage

Your average daily water usage is higher than the previous period. See pages 3 & 4 for more information and for tips on how to save water.

See over the page for a breakdown and more payment options

Payment online Payment by Bpay Payment by phone Payment at Australia Post



Use your credit or debit card to pay 24 hours, 7 days per week
Ref No: 1117 4179

logan.qld.gov.au/online-payment



Billers Code: 17392
Ref: 5 1117 4179

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

Billers Code: 17392
Ref: 5 1117 4179

Phone 1300 276 468 or from overseas +61 1300 276 468

* Credit Card payments may incur a 0.34% surcharge.



*0459 11174179

Minimum payment \$50.00 unless the amount shown on the current rate notice is less.

157420/A/021200*

8/15

1/2

157420/A/021200

Breakdown of January to March 2023 rates and charges	Amount	Total
Council rates and charges		
General Rate - Residential 2	\$ 313.75	
Garbage Charge - 240W+140R or 240R or 360R	\$ 75.75	
Environmental Charge	\$ 21.85	
Community Services Charge	\$ 103.45	\$ 514.80
State government charges		
State Emergency Levy Group 2	\$ 58.85	\$ 58.85
Water and wastewater (sewerage) charges		
Water Service Charge - Res	\$ 75.54	
Wastewater (Sewerage) Charge	\$ 178.00	
Water Usage	\$ 138.35	
State Government Water Discount	\$ 55.00 CR	\$ 336.89
		\$ 910.54
Total rates and charges for January to March 2023		

Council will receive an annual payment of **\$12,968,594** from the State Government to mitigate any direct impacts of the waste levy on households.

Council contact details

Logan City Council Administration Centre and Customer Service Centres

150 Wembley Rd, Logan Central

Postal Address:

PO Box 3226, Logan City DC Qld 4114

Open: 8am–5pm Monday to Friday (AEST)

Rates enquiries: **07 3412 5230**

Email: **council@logan.qld.gov.au**

Website: **logan.qld.gov.au**

Beenleigh Customer Service

105 George St, Beenleigh

(Cnr of George St and City Rd)

Open: 8am–4.45pm Monday to Friday (AEST)

Jimboomba Customer Service

18–22 Honora St, Jimboomba

Open: 8am–4.45pm Monday to Friday (AEST)

Council offices are closed on public holidays

Other ways to pay your rates



In person

Logan City Council Administration Centre or Customer Service Centres

cash; cheque; money order; debit card; credit card

AusPost app

Download the Australia Post app available on the App Store or Google Play. Use the app to pay your rates.



Direct debit

To arrange automatic payment from your bank account, visit logan.qld.gov.au/rates/payment-options. Your application must be received at least seven days before the next due date. NOTE: Direct Debit can not be set up on a credit card account.



By mail

Make your cheque or money order payable to Logan City Council and post it with details of your property address and rates assessment number to the postal address on this page.

Water and Wastewater Account Information



Distribution and retail charges for the period **01/01/2023 to 31/03/2023** have been totalled and are detailed below

Property location	Lot on plan
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354

Local Government Distribution and Retail Charges

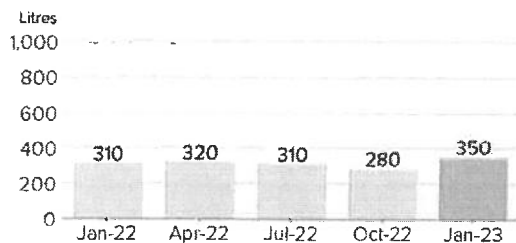
Water Service Charge - Res - amount charged to maintain the water network	\$ 75.54
Wastewater (Sewerage) Charge - amount charged to maintain the wastewater network	\$ 178.00
Water Usage	\$ 138.35
State Government Water Discount	\$ 55.00 CR
	\$ 336.89

Meter No.	Previous read date	Previous meter reading	Current read date	Current meter reading	Usage	No. of days	Avg. daily usage (kL)
18V010292	16 Aug 2022	408	15 Nov 2022	440	32	91	0.352
Council Water Usage Charge			32.00 @ 1.0224 per kL			\$	32.71
State Govt Bulk Water Charge			32.00 @ 3.3010 per kL			\$	105.64
						\$	138.35

Water usage detail (PLEASE NOTE: Meters that have zero usage during the period are not shown)

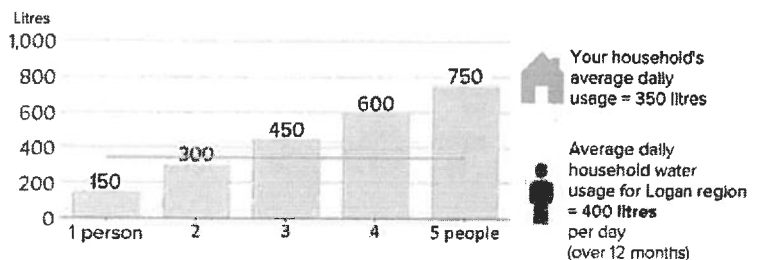
Your water usage comparison

Compare your average daily usage over time



1 kilolitre = 1,000 litres

Compare your current daily usage with others in the Logan region



Please refer to the RTA for advice on the charges that can be passed on to tenants. Visit rta.qld.gov.au and search for 'Water charging fact sheet'

You are using less water than the average Logan household, give yourself a pat on the back you're doing a great job! Check out our water saving tips on the next page to see how small changes can make a big difference.

Rate Notice

13-7



April - June 2023

Logan City Council ABN 21 627 796 435



158444/A/021304 D-038
HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)
C/- Ray White IMS
PO Box 3565
LOGANHOLME QLD 4129

Assessment number	11174179
Billing period	01 Apr 2023 - 30 Jun 2023
Issue date	17 Apr 2023
Due date	19 May 2023
Amount If paid on or before 19 May 2023	\$990.01
Amount If paid after 19 May 2023	\$1,015.77

Compounding interest of 8.17% pa is charged daily on rates and charges which remain unpaid 7 days after the rate notice due date.

Property location	Lot on plan	Rating category	Rateable valuation
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354	Residential 2	\$194,166

Summary of charges

Balance brought forward	\$	28.61
Council rates and charges	\$	514.80
State government charges	\$	58.85
Water and wastewater (sewerage) charges <small>This total consists of services and usage charges, refer to page 3</small>	\$	413.51
Total amount (inc. brought forward amount)	\$	1,015.77
Less council discount for prompt payment	\$	25.76 CR
Amount payable if paid by 19 May 2023	\$	990.01

Go paperless!

Register now to receive your next rate notice delivered directly to your inbox.



myportal.logan.qld.gov.au

Having trouble paying your rates?

If you are experiencing financial hardship, contact Council to discuss a payment plan.

Increased water usage

Your average daily water usage is higher than the previous period. See pages 3 & 4 for more information and for tips on how to save water.

See over the page for a breakdown and more payment options

- Payment online
- Payment by Bpay
- Payment by phone
- Payment at Australia Post



Use your credit or debit card to pay 24 hours, 7 days per week
Ref No: 1117 4179



Bill Code: 17392
Ref: 5 1117 4179

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

Bill Code: 17392
Ref: 5 1117 4179

Phone **1300 276 468** or from overseas **+61 1300 276 468**




0458 11174179

Minimum payment \$50.00 unless the amount shown on the current rate notice is less.



L021304

1261 1/2

158444/A/021304

logan.qld.gov.au/online-payment

* Credit Card payments may incur a 0.34% surcharge.

13-8

Assessment number: 11174179

Period: 1 Apr 2023 to 30 Jun 2023 Issue date: 17 April 2023

Breakdown of April to June 2023 rates and charges	Amount	Total
Council rates and charges		
General Rate - Residential 2	\$ 313.75	
Garbage Charge - 240W+140R or 240R or 360R	\$ 75.75	
Environmental Charge	\$ 21.85	
Community Services Charge	\$ 103.45	\$ 514.80
State government charges		
State Emergency Levy Group 2	\$ 58.85	\$ 58.85
Water and wastewater (sewerage) charges		
Water Service Charge - Res	\$ 75.54	
Wastewater (Sewerage) Charge	\$ 178.00	
Water Usage	\$ 159.97	\$ 413.51
		\$ 987.16
Total rates and charges for April to June 2023		

Council will receive an annual payment of **\$12,968,594** from the State Government to mitigate any direct impacts of the waste levy on households.

Council contact details

Logan City Council Administration Centre and Customer Service Centres

150 Wembley Rd, Logan Central

Postal Address:

PO Box 3226, Logan City DC Qld 4114

Open: 8am–5pm Monday to Friday (AEST)

Rates enquiries: **07 3412 5230**

Email: **council@logan.qld.gov.au**

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(Cnr of George St and City Rd)

Open: 8am–4.45pm Monday to Friday (AEST)

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18–22 Honora St, Jimboomba

Open: 8am–4.45pm Monday to Friday (AEST)

Council offices are closed on public holidays

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Logan City Council Administration Centre or Customer Service Centres

cash; cheque; money order; debit card; credit card

AusPost app

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Direct debit

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By mail

Make your cheque or money order payable to Logan City Council and post it with details of your property address and rates assessment number to the postal address on this page.

Water and Wastewater Account Information



Distribution and retail charges for the period **01/04/2023 to 30/06/2023** have been totalled and are detailed below

Property location	Lot on plan
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354

Local Government Distribution and Retail Charges

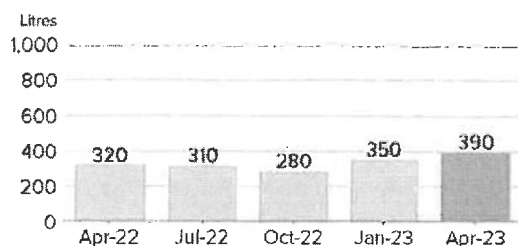
Water Service Charge - Res - amount charged to maintain the water network	\$ 75.54
Wastewater (Sewerage) Charge - amount charged to maintain the wastewater network	\$ 178.00
Water Usage	\$ 159.97
	\$ 413.51

Meter No.	Previous read date	Previous meter reading	Current read date	Current meter reading	Usage	No. of days	Avg. daily usage (kL)
18V010292	15 Nov 2022	440	17 Feb 2023	477	37	94	0.394
Council Water Usage Charge			37.00 @ 1.0224 per kL			\$	37.82
State Govt Bulk Water Charge			37.00 @ 3.3010 per kL			\$	122.15
						\$	159.97

Water usage detail (PLEASE NOTE: Meters that have zero usage during the period are not shown)

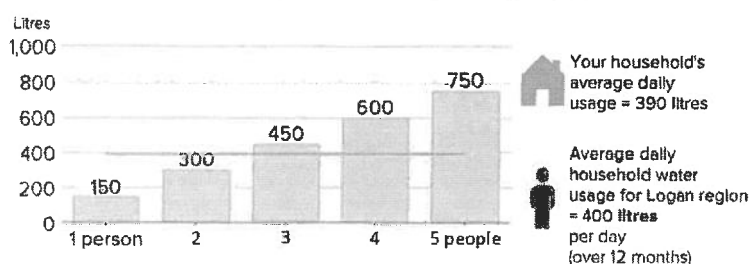
Your water usage comparison

Compare your average daily usage over time



1 kilolitre = 1,000 litres

Compare your current daily usage with others in the Logan region



Please refer to the RTA for advice on the charges that can be passed on to tenants. Visit rta.qld.gov.au and search for 'Water charging fact sheet'

You are using less water than the average Logan household, give yourself a pat on the back you're doing a great job! Check out our water saving tips on the next page to see how small changes can make a big difference.

Home Insurance Tax Invoice



SHARE THE PASSION

Ph: 13 46 46 Web: shannons.com.au
State Branch: 107 Fison Avenue West, Eagle Farm QLD 4009

HARPER SWARZ SMSF PTY LTD ATF HARPER
SWARZ SMSF
12 EDELSTEN CT
CARRARA QLD 4211

Policy Number

SHH013800673

Period of Insurance

11 Dec 2022 to 11 Dec 2023

7 February 2024

Dear Policy Holder,

Please note that in accordance with the GST Legislation relating to insurance premiums, the GST amount may be less than 1/11th of the total premium paid. This is because the total premium you have paid includes a charge for Stamp Duty and Stamp Duty is not subject to GST.

If you have any questions or if we can help you with any other insurance needs, please call us on 13 46 46.

* This is not a request for payment

For full details of insurance provided (including excesses), please refer to Certificate of Insurance and Product Disclosure Statement.

Insured Address	Policy Term	Monthly
24 CHAMBERS RIDGE BVD PARK RIDGE QLD 4125	Month/Year	December 2022

Total Paid	\$1,291.84*
Includes:	
Stamp Duty/Insurance Duty	\$106.67*
GST	\$107.74*

\$107-65 p/m



Home Insurance Tax Invoice

Ph: 13 46 46 Web: shannons.com.au
State Branch: 107 Fison Avenue West, Eagle Farm QLD 4009



HARPER SWARZ SMSF PTY LTD ATF HARPER
SWARZ SMSF
12 EDELSTEN CT
CARRARA QLD 4211

Policy Number

SHH013800673

Period of Insurance

11 Dec 2021 to 11 Dec 2022

19 September 2022

Dear Policy Holder,

Please note that in accordance with the GST Legislation relating to insurance premiums, the GST amount may be less than 1/11th of the total premium paid. This is because the total premium you have paid includes a charge for Stamp Duty and Stamp Duty is not subject to GST.

If you have any questions or if we can help you with any other insurance needs, please call us on 13 46 46.

* This is not a request for payment

For full details of insurance provided (including excesses), please refer to Certificate of Insurance and Product Disclosure Statement.

Insured Address
24 CHAMBERS RIDGE BVD
PARK RIDGE QLD 4125

Policy Term	Monthly
Month/Year	December 2021

Total Paid	\$1,033.45*
Includes:	
Stamp Duty/Insurance Duty	\$85.33*
GST	\$86.19*

\$86.12 p/m



Home Insurance Certificate of Currency

Ph: 13 46 46 Web: shannons.com.au
State Branch: 107 Fison Avenue West, Eagle Farm QLD 4009



SHARE THE PASSION

Policy Number

SHH013800673

HARPER SWARZ SMSF PTY LTD ATF HARPER
SWARZ SMSF
12 EDELSTEN CT
CARRARA QLD 4211

Insured Name
HARPER SWARZ SMSF PTY LTD
ATF HARPER SWARZ SMSF

Period of Cover
11 Dec 2022 to 11 Dec 2023

9 October 2023

Insured

HARPER SWARZ SMSF PTY LTD ATF HARPER SWARZ SMSF

Insured Address

24 Chambers Ridge Bvd
Park Ridge 4125

Policy Number

SHH013800673

Period of Insurance

11 December 2022 to 3:59pm 11 December 2023

Policy Type

Home

Financial Interest

First Mortgage Company Homeloans PTY LTD
Secure Funding PTY LTD

Sum Insured

\$347,300

Legal Liability

Up to \$20 million

This Certificate certifies that as at the date of issue the stated policy is current for the period of insurance noted above. The issue of this Certificate imparts no obligation on the insurer to notify any party relying on it should the policy later be cancelled or altered for any reason. Full details of the insurance provided (including excesses and sub-limits) are set out in the Certificate of Insurance and Product Disclosure Statement (PDS) and any Supplementary PDS.

This Certificate is issued as a matter of information only and confers no rights upon the certificate holder. This Certificate does not amend, extend or alter the coverage provided by the policy.



Insurance issued by AAI Limited ABN 48 005 297 807 AFSL 230859. Shannons Pty Limited ABN 91 099 692 636 acts as an agent and authorised representative of AAI Limited.

15.1



Flick Anticimex Pty Ltd

TAX INVOICE

Page 1 / 1

ABN 85000059665

Your Bill-To Number 421177582	Date of Issue 06/03/23	Invoice Number 407107847C	Bill Enquiries 13-14-40
			Email credit@flick.com.au
			Total Payable 410.00
			Due Date 05/04/23

C/- Ray White IMS
Accounts Department
12/3986 Pacific Highway
Loganholme, QLD 4129

For the following services provided	P/O No	Reference No.	Date Completed	No. Units	Unit Price (Ex GST)	Total Price (Ex GST)
<p>Harper Swarz Property Pty Ltd 24 Chambers Ridge Boulevard Lot 46, Park Ridge</p> <p>Non Contract Supply/Service of Ants, Cockroaches, Homeguard System, Silverfish, Spiders</p> <p>Flick Bundle & Save Package</p>	27401a-2956	407167183	03/03/23			
				1.00	372.73	372.73
Location Subtotal:						372.73

Total Ex-GST: 372.73
Total GST Amount: 37.27
Total Payable: 410.00

Remittance Advice: accounts.receivable@flick.com.au
 Billing Account Enquiries: credit@flick.com.au
 Credit claims must be advised in writing 14 days from the invoice date
 Please contact your local Branch for service related enquiries

Your Bill-To Number 421177582	Invoice Number 407107847C	Bill Enquiries 13-14-40	Due Date 05/04/23	Total Amount Payable 410.00
----------------------------------	------------------------------	----------------------------	----------------------	--------------------------------

BPAY
 Biller Code: 260182
 Ref: 4211775822

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

Flick Anticimex Pty Ltd
 QBCC License No: 54798
 504 Boundary Road
 Archerfield, QLD 4108

Remittance Details for EFT Payments:
 Westpac: BSB 035828 Account 421177582
 Please quote invoice number for prompt allocation
 Email remittance advice to
 accounts.receivable@flick.com.au

Visa Mastercard Amex
 Amount _____ Expiry Date _____ CVC _____

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Card Holder's Name _____
 Customer Signature _____

16-1

Flower Blinds -
 The Trustee for Wzietek Trust
 Unit 12/157 Cnr. North & Compton Rds
 Underwood Qld 4119
 Ph: (07) 3209 4710

Tax Invoice

Invoice #: 00019589

A.B.N.: 20 391 436 508
 A.C.N.:

Bill To:

Ship To:

Ray White IMS Loganholme
 12/3986 Pacific Hwy
 Loganholme

Ray White IMS Loganholme
 24 Chambers Ridge Blvd
 Park Ridge

SALESPERSON		YOUR NO.	SHIP VIA	CO	PP	SHIP DATE	TERMS	DATE	PG.
Greg		24Cham	Greg	X			C.O.D.	26/06/2023	1
QTY.	ITEM NO.	DESCRIPTION			PRICE	UNIT	DISC %	EXTENDED	CODE
1	6	For the Supply and Install of 1 x Broken Chain replacement			\$220.00			\$220.00	Q
COMMENT		CODE	RATE	GST	SALE AMOUNT	SALE AMOUNT	\$220.00		
We appreciate your business.		Q	10%	\$20.00	\$200.00	FREIGHT	\$0.00	N	
		N	0%	\$0.00	\$0.00	GST	\$20.00		
				TOTAL	\$220.00				
				PAID TODAY	\$0.00				
Customer ABN:						BALANCE DUE	\$220.00		



DC Smoke Alarms (Qld) Pty Tel. 1300 707 694
 Ltd ABN 68 643 265 632
 17 Wolverhampton Street Licence # Electrical: 80332
 Stafford

17-1

PLEASE PAY BY	AMOUNT	INVOICE DATE
26/08/2022	\$129.00	12/08/2022

TAX INVOICE NO. 139123

Harper Swarz SMSF Pty Ltd ATF Harper
 Swarz SMSF C/O Ray White IMS
 12/3980 Pacific Highway,
 Loganholme QLD 4129

Date:	12/08/2022
Order No.:	
Site:	24 Chambers Ridge Boulevard, Park Ridge

Smoke Alarm, Safety Switch & Pull Cord Compliance Package- Annual Subscription Renewal Invoice

This invoice is for the renewal of the 12-month package, starting from the issue date of this invoice.

Package Inclusions:

- Unlimited tenancy Smoke Alarm testing & servicing
- Battery changes (if applicable) at every Inspection
- Replacement of any 9V Alarms
- Safety Switch Testing
- Compliance Reports
- Pull Cord Compliance

Exclusions

- Replacement of Safety Switches
- Any inspections/repairs/Replacement caused by occupant damage
- Replacement of any wireless interconnecting bases (unless installed by DC Smoke Alarms)
- Replacement of any 10-year battery cell alarms (unless installed by DC Smoke Alarms)
- Replacement of alarms that other contractors have completed under the 2022 Smoke Alarm Program

Important Information

Opting Out – If you no longer own/manage this property, and are not wanting to proceed with this package for the next 12 months please simply email smoke@dcsmoke.com.au and we will remove the package. Please note; In the event, we are requested to complete an inspection for this same property over this period, we will backdate the invoice to the above dates to ensure we can honour the package inclusions.

Disclaimer - Every rental property owner must take all reasonable steps to avoid the risk of foreseeable injury or death. This broad common law duty is accompanied by a number of statutory duties set by Commonwealth and State Authorities legislation prescribing a minimum standard of achievement for certain specific items which we identify for you in our reports. However, the particular circumstances of your case may require something more than these to ensure that risks identified by us do not result in liability and expense for failing to take appropriate precautions in all circumstances. DC Smoke Alarms bases it's inspections, rectification and advice on current legislation. Should this legislation be amended or upgraded, DC Smoke Alarms reserves the right to adjust their services and prices accordingly

Item	Quantity
\$129 Package (Smoke, Cord, Safety Switch)	1.00



DC SMOKE ALARMS

17-2

DC Smoke Alarms (Qld) Pty Tel. 1300 707 694
Ltd ABN 68 643 265 632
17 Wolverhampton Street Licence # Electrical: 80332
Stafford

PLEASE PAY BY	AMOUNT	INVOICE DATE
26/08/2022	\$129.00	12/08/2022

TAX INVOICE NO. 139123

This invoice serves as a certificate of test. For electrical installations, this certifies that the electrical installation, to the extent it is affected by the electrical work completed, at the time of our attendance, has been tested to ensure that it is electrically safe and is in accordance with the requirements of the wiring rules and any other standard applying under the Electrical Safety Regulation 2013 to the electrical Installation.

Total	\$129.00
Incl. GST of	\$11.73
Amount Applied	\$0.00
Balance Due	\$129.00

Thank you for your business. Your attention to this account by the due date is much appreciated and we offer both bank transfer and credit card payment as follows:



Direct Deposit

Acc. Name **DC Smoke Alarms (Qld) Pty Ltd**
BSB **064 000**
Acc. No. **16028641**



Credit Card (MasterCard or Visa (call 1300 707 694))

EFT preferred method of payment - please use INVOICE NUMBER as reference and send remittance copy to smoke@dcsmoke.com.au

Harper Swarz SMSF

Borrowing Costs start date 01/06/2019

Liberty Loan 3063351 for property 24 Chambers Ridge Boulevard, Park Ridge 4125
\$1,015

Year	Expense	Balance
2019	\$17	\$998
2020	\$203	\$795
2021	\$203	\$592
2022	\$592	\$0 loan paid out 18/03/22
2023	\$0	\$0
2024	\$0	\$0

Firstmac Loan 100260111
\$657,56

1100 Solicitors fees

Year	Expense	Balance
2022	\$59	\$1,699
2023	\$352	\$1,347
2024	\$352	\$996
2025	352	\$644
2026	352	\$293
2027	293	\$0

TOTAL

Year	Expense	Balance
2022	\$651	\$1,699
2023	\$352	\$1,348
2024	\$352	\$996
2025	\$352	\$644
2026	\$352	\$293
2027	\$293	\$0





Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520
Sydney, NSW 2001



HARPER SWARZ SMSF PTY LTD
12 EDELSTEN COURT
CARRARA QLD 4211

1 Shelley Street
Sydney, NSW 2000

account balance **\$31,897.28**
as at 30 Dec 22

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
30.06.22	OPENING BALANCE			50,537.63
04.07.22	Direct debit FMC 10192242L49	246.33		50,291.30
11.07.22	Direct debit FMC 10192242L49	246.33		50,044.97
12.07.22	Direct debit SHANNONS PTY LIM SHH013800673	86.12		49,958.85
15.07.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		803.55	50,762.40
18.07.22	Direct debit FMC 10192242L49	246.33		50,516.07
25.07.22	Direct debit FMC 10192242L49	261.19		50,254.88
28.07.22	Deposit SuperChoice P/L PC250722-161864874		1,537.30	51,792.18
29.07.22	Interest MACQUARIE CMA INTEREST PAID*		15.55	51,807.73
01.08.22	BPAY BPAY TO TAX OFFICE PAYMENTS	132.00		51,675.73
01.08.22	Direct debit FMC 10192242L49	261.19		51,414.54
08.08.22	Direct debit FMC 10192242L49	261.19		51,153.35

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 966915209

deposits using BPay
From another bank



Billers code: 667022
Ref: 966 915 209

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

	transaction	description	debits	credits	balance
12.08.22	Direct debit	SHANNONS PTY LIM SHH013800673	86.12		51,067.23
15.08.22	Deposit	PIMS (Qld) Pty L RENT PAYMENT		682.32	51,749.55
15.08.22	Direct debit	FMC 10192242L49	261.19		51,488.36
22.08.22	Direct debit	FMC 10192242L49	276.51		51,211.85
29.08.22	Direct debit	FMC 10192242L49	276.51		50,935.34
31.08.22	Interest	MACQUARIE CMA INTEREST PAID*		34.44	50,969.78
31.08.22	Deposit	SuperChoice P/L PC290822-176706855		1,537.30	52,507.08
31.08.22	Deposit	PIMS (Qld) Pty L RENT PAYMENT		674.55	53,181.63
05.09.22	Direct debit	FMC 10192242L49	276.51		52,905.12
12.09.22	Direct debit	FMC 10192242L49	276.51		52,628.61
13.09.22	Direct debit	SHANNONS PTY LIM SHH013800673	86.12		52,542.49
15.09.22	Deposit	PIMS (Qld) Pty L RENT PAYMENT		1,330.60	53,873.09
19.09.22	Deposit	DARYLE S SWARZ Harper Swarz Pers		165.00	54,038.09
19.09.22	Direct debit	FMC 10192242L49	276.51		53,761.58
23.09.22	BPAY	BPAY TO TAX OFFICE PAYMENTS	135.00		53,626.58
26.09.22	Direct debit	FMC 10192242L49	292.22		53,334.36
29.09.22	Deposit	SuperChoice P/L PC260922-157616299		3,118.33	56,452.69
30.09.22	Interest	MACQUARIE CMA INTEREST PAID*		47.35	56,500.04
30.09.22	Deposit	PIMS (Qld) Pty L RENT PAYMENT		803.55	57,303.59
03.10.22	Direct debit	FMC 10192242L49	292.22		57,011.37
10.10.22	Direct debit	FMC 10192242L49	292.22		56,719.15
11.10.22	BPAY	BPAY TO AUDIT SHIELD	390.00		56,329.15
12.10.22	Direct debit	SHANNONS PTY LIM SHH013800673	86.12		56,243.03
14.10.22	Deposit	PIMS (Qld) Pty L RENT PAYMENT		803.55	57,046.58
17.10.22	Direct debit	FMC 10192242L49	292.22		56,754.36
24.10.22	Direct debit	FMC 10192242L49	311.54		56,442.82
31.10.22	Interest	MACQUARIE CMA INTEREST PAID*		67.27	56,510.09

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

	transaction	description	debits	credits	balance
31.10.22	Deposit	SuperChoice P/L PC271022-118511158		2,328.26	58,838.35
31.10.22	Direct debit	FMC 10192242L49	311.54		58,526.81
07.11.22	Direct debit	FMC 10192242L49	311.54		58,215.27
14.11.22	Deposit	QUICKSUPER QUICKSPR3345510605		1,677.05	59,892.32
14.11.22	Direct debit	SHANNONS PTY LIM SHH013800673	86.12		59,806.20
14.11.22	Direct debit	FMC 10192242L49	311.54		59,494.66
15.11.22	Deposit	PIMS (Qld) Pty L RENT PAYMENT		658.66	60,153.32
21.11.22	Direct debit	FMC 10192242L49	319.74		59,833.58
22.11.22	Funds transfer	TRANSACT FUNDS TFR TO HARPER SWARZ SMSF	28,000.00		31,833.58
25.11.22	Deposit	QUICKSUPER QUICKSPR3354347878		1,677.05	33,510.63
28.11.22	Direct debit	FMC 10192242L49	319.74		33,190.89
30.11.22	Interest	MACQUARIE CMA INTEREST PAID*		67.60	33,258.49
30.11.22	Deposit	PIMS (Qld) Pty L RENT PAYMENT		906.56	34,165.05
05.12.22	Direct debit	FMC 10192242L49	319.74		33,845.31
12.12.22	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	2,530.00		31,315.31
12.12.22	Direct debit	FMC 10192242L49	319.74		30,995.57
13.12.22	Direct debit	SHANNONS PTY LIM SHH013800673	107.65		30,887.92
15.12.22	Deposit	PIMS (Qld) Pty L RENT PAYMENT		1,207.25	32,095.17
19.12.22	Direct debit	FMC 10192242L49	319.74		31,775.43
28.12.22	Direct debit	FMC 10192242L49	328.02		31,447.41
30.12.22	Interest	MACQUARIE CMA INTEREST PAID*		50.02	31,497.43
30.12.22	Deposit	PIMS (Qld) Pty L RENT PAYMENT		399.85	31,897.28



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 DEC 22	39,233.31	20,592.96	31,897.28

* Stepped interest rates for the period 1 July to 13 July: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (13 days); 14 July to 11 August: balances \$0.00 to \$4,999.99 earned 0.50% balances \$5,000.00 and above earned 0.50% pa (29 days); 12 August to 15 September: balances \$0.00 to \$4,999.99 earned 0.90% balances \$5,000.00 and above earned 0.90% pa (35 days); 16 September to 13 October: balances \$0.00 to \$4,999.99 earned 1.25% balances \$5,000.00 and above earned 1.25% pa (28 days); 14 October to 15 November: balances \$0.00 to \$4,999.99 earned 1.50% balances \$5,000.00 and above earned 1.50% pa (33 days); 16 November to 15 December: balances \$0.00 to \$4,999.99 earned 1.75% balances \$5,000.00 and above earned 1.75% pa (30 days); 16 December to 30 December: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (15 days)



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
YOUNG SAMUEL J SLG FINANCIAL SERVICES	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

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

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.
- We've noticed that some applications may not have been opened with the desired entity type - for example, a trust account was intended to be opened but an individually held account was opened instead. Please check that your account name and structure is correct and contact us right away if you think there is an error.

Protect your account

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

Access to and sharing your data

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

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

Download the Macquarie Mobile Banking app

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Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520
Sydney, NSW 2001



HARPER SWARZ SMSF PTY LTD
12 EDELSTEN COURT
CARRARA QLD 4211

1 Shelley Street
Sydney, NSW 2000

account balance **\$36,316.04**
as at 30 Jun 23

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			31,897.28
03.01.23	Direct debit FMC 10192242L49	328.02		31,569.26
09.01.23	Direct debit FMC 10192242L49	328.02		31,241.24
12.01.23	Direct debit SHANNONS PTY LIM SHH013800673	107.65		31,133.59
13.01.23	Deposit PIMS (Qld) Pty L RENT PAYMENT		1,207.25	32,340.84
16.01.23	Direct debit FMC 10192242L49	328.02		32,012.82
20.01.23	Deposit QUICKSUPER QUICKSPR3392528517		1,677.05	33,689.87
23.01.23	Direct debit FMC 10192242L49	335.55		33,354.32
25.01.23	Deposit QUICKSUPER QUICKSPR3395579175		1,677.05	35,031.37
30.01.23	Direct debit FMC 10192242L49	335.55		34,695.82
31.01.23	Interest MACQUARIE CMA INTEREST PAID*		57.44	34,753.26
31.01.23	Deposit PIMS (Qld) Pty L RENT PAYMENT		803.55	35,556.81

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 966915209

deposits using BPay
From another bank



Billers code: 667022
Ref: 966 915 209

continued on next

19-8



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

	transaction	description	debits	credits	balance
06.02.23	Direct debit	FMC 10192242L49	335.55		35,221.26
13.02.23	Direct debit	FMC 10192242L49	335.55		34,885.71
14.02.23	Direct debit	SHANNONS PTY LIM SHH013800673	107.65		34,778.06
15.02.23	Deposit	PIMS (Qld) Pty L RENT PAYMENT		803.55	35,581.61
20.02.23	Direct debit	FMC 10192242L49	335.55		35,246.06
27.02.23	Direct debit	FMC 10192242L49	335.55		34,910.51
28.02.23	Interest	MACQUARIE CMA INTEREST PAID*		54.87	34,965.38
28.02.23	Deposit	PIMS (Qld) Pty L RENT PAYMENT		803.55	35,768.93
28.02.23	BPAY	BPAY TO TAX OFFICE PAYMENTS	556.00		35,212.93
06.03.23	Direct debit	FMC 10192242L49	335.55		34,877.38
08.03.23	Deposit	QUICKSUPER QUICKSPR3426434400		1,961.57	36,838.95
13.03.23	Deposit	QUICKSUPER QUICKSPR3429746311		1,733.95	38,572.90
13.03.23	Direct debit	FMC 10192242L49	335.55		38,237.35
14.03.23	Direct debit	SHANNONS PTY LIM SHH013800673	107.65		38,129.70
20.03.23	Direct debit	FMC 10192242L49	343.32		37,786.38
22.03.23	BPAY	BPAY TO TAX OFFICE PAYMENTS	346.00		37,440.38
22.03.23	BPAY	BPAY TO ASIC	59.00		37,381.38
22.03.23	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	253.00		37,128.38
27.03.23	Direct debit	FMC 10192242L49	343.32		36,785.06
31.03.23	Interest	MACQUARIE CMA INTEREST PAID*		67.46	36,852.52
31.03.23	Deposit	QUICKSUPER QUICKSPR3443469294		2,653.76	39,506.28
31.03.23	Deposit	PIMS (Qld) Pty L RENT PAYMENT		854.37	40,360.65
03.04.23	Direct debit	FMC 10192242L49	343.32		40,017.33
11.04.23	Direct debit	FMC 10192242L49	343.32		39,674.01
12.04.23	Direct debit	SHANNONS PTY LIM SHH013800673	107.65		39,566.36
13.04.23	BPAY	BPAY TO ASIC	290.00		39,276.36
13.04.23	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	253.00		39,023.36

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
14.04.23	Deposit		PIMS (Qld) Pty L RENT PAYMENT 803.55	39,826.91
17.04.23	Direct debit	FMC 10192242L49 343.32		39,483.59
17.04.23	Direct debit	ZURICH AUST LTD E371466 35 2,708.70		36,774.89
24.04.23	Direct debit	FMC 10192242L49 351.43		36,423.46
24.04.23	Direct debit	ZURICH AUST LTD E371465 35 2,050.65		34,372.81
28.04.23	Interest	MACQUARIE CMA INTEREST PAID*	65.91	34,438.72
01.05.23	Direct debit	FMC 10192242L49 351.43		34,087.29
04.05.23	Deposit	QUICKSUPER QUICKSPR3468671666	1,877.68	35,964.97
08.05.23	Direct debit	FMC 10192242L49 351.43		35,613.54
12.05.23	Direct debit	SHANNONS PTY LIM SHH013800673 107.65		35,505.89
15.05.23	Deposit	PIMS (Qld) Pty L RENT PAYMENT	303.59	35,809.48
15.05.23	BPAY	BPAY TO TAX OFFICE PAYMENTS 1,352.05		34,457.43
15.05.23	Direct debit	FMC 10192242L49 351.43		34,106.00
22.05.23	Direct debit	FMC 10192242L49 351.43		33,754.57
29.05.23	Direct debit	FMC 10192242L49 351.43		33,403.14
31.05.23	Interest	MACQUARIE CMA INTEREST PAID*	73.31	33,476.45
31.05.23	Deposit	PIMS (Qld) Pty L RENT PAYMENT	963.52	34,439.97
05.06.23	Direct debit	FMC 10192242L49 351.43		34,088.54
09.06.23	Deposit	QUICKSUPER QUICKSPR3496244503	1,877.68	35,966.22
12.06.23	Direct debit	FMC 10192242L49 351.43		35,614.79
13.06.23	Direct debit	SHANNONS PTY LIM SHH013800673 107.65		35,507.14
15.06.23	Deposit	PIMS (Qld) Pty L RENT PAYMENT	803.55	36,310.69
19.06.23	Direct debit	FMC 10192242L49 351.43		35,959.26
26.06.23	Direct debit	FMC 10192242L49 359.23		35,600.03
27.06.23	BPAY	BPAY TO TAX OFFICE PAYMENTS 346.00		35,254.03
30.06.23	Interest	MACQUARIE CMA INTEREST PAID*	74.76	35,328.79
30.06.23	Deposit	PIMS (Qld) Pty L RENT PAYMENT	987.25	36,316.04



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 23	17,767.46	22,186.22	36,316.04

* Stepped interest rates for the period 31 December to 21 February: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (53 days); 22 February to 21 March: balances \$0.00 to \$4,999.99 earned 2.10% balances \$5,000.00 and above earned 2.10% pa (28 days); 22 March to 18 May: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (58 days); 19 May to 22 June: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50% pa (35 days); 23 June to 30 June: balances \$0.00 to \$4,999.99 earned 2.75% balances \$5,000.00 and above earned 2.75% pa (8 days)

19-11



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
YOUNG SAMUEL J SLG FINANCIAL SERVICES	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

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annual interest summary 2022/2023

INTEREST PAID	675.98
TOTAL INCOME PAID	675.98

Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

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- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

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- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.

Protect your account

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

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

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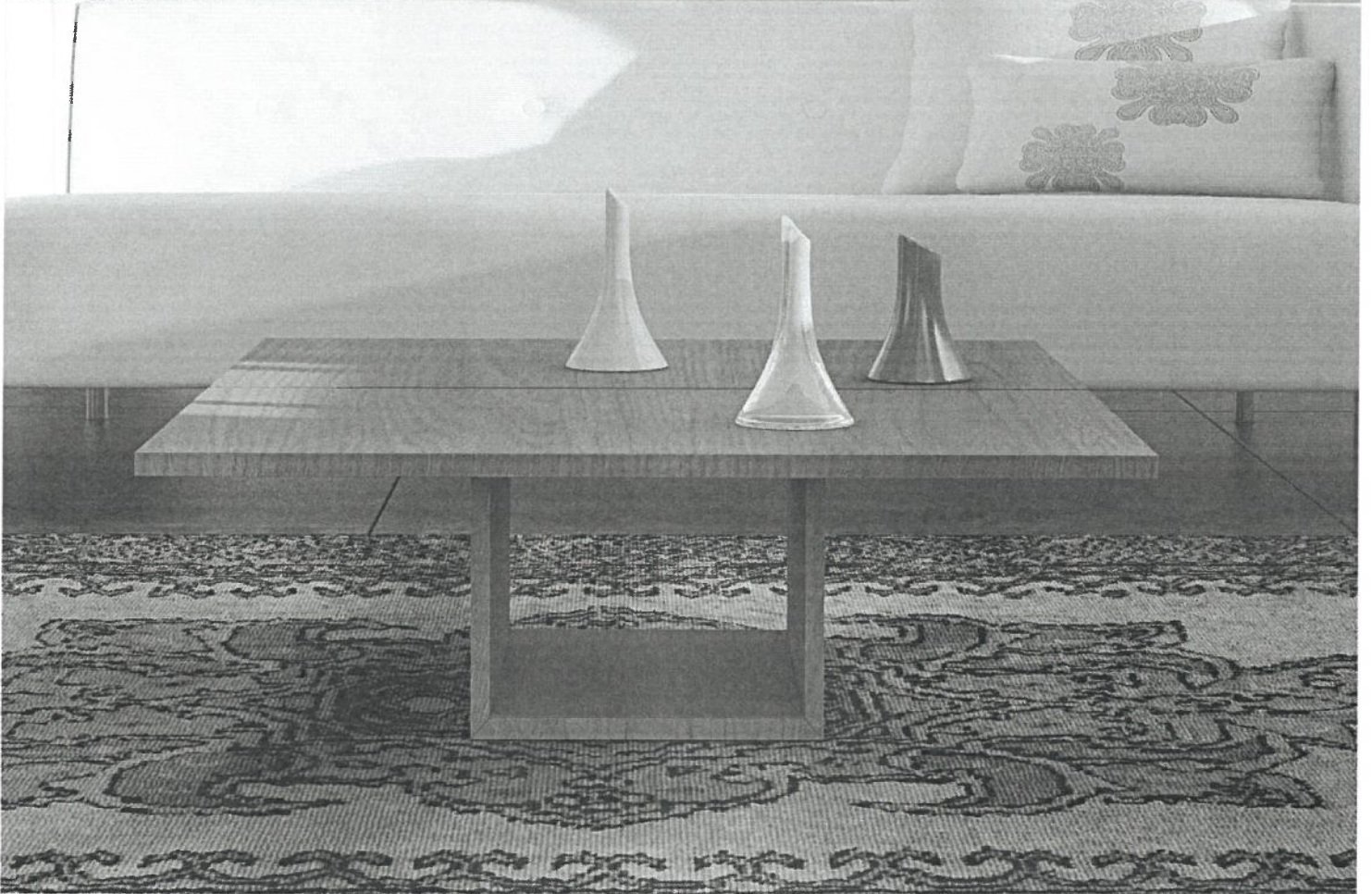
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COMPARATIVE MARKET ANALYSIS

20.1

24 CHAMBERS RIDGE BOULEVARD, PARK RIDGE, QLD 4125

PREPARED BY LEANNE BROWN IMS , RAY WHITE IMS



RayWhite

24 CHAMBERS RIDGE BOULEVARD, PARK RIDGE, QLD

4425



Owner Details

Owner Name(s): HARPER SWARZ PROPERTY PTY LTD (TTE)

Owner Address: N/A

Phone(s):

Owner Type: Owner Occupied

Property Details

Property Type: House - Freehold [Issuing]

RPD: L46 SP297354

Valuation Amount: \$280,000 - Site Value on 30/06/2023

Valuation Amount: \$207,500 - Site Value on 30/06/2022

Land Use: SINGLE UNIT DWELLING

Zoning: Emerging Community

Council: LOGAN CITY

Features:

Area: 350 m²Area \$/m²: \$1,281

Water/Sewerage:

Property ID: 1504462676 /

UBD Ref: UBD Ref: 281 G2

Sales History

Sale Amount:	Sale Date:	Vendor:	Area:	Sale Type:	Related:
\$ 448,500	05/04/2019	VILLA WORLD PROPERTIES PTY LTD	350 m ²	Normal Sale	No

School Catchment Areas



Logan Reserve State School

Prep - 6

Co-ed



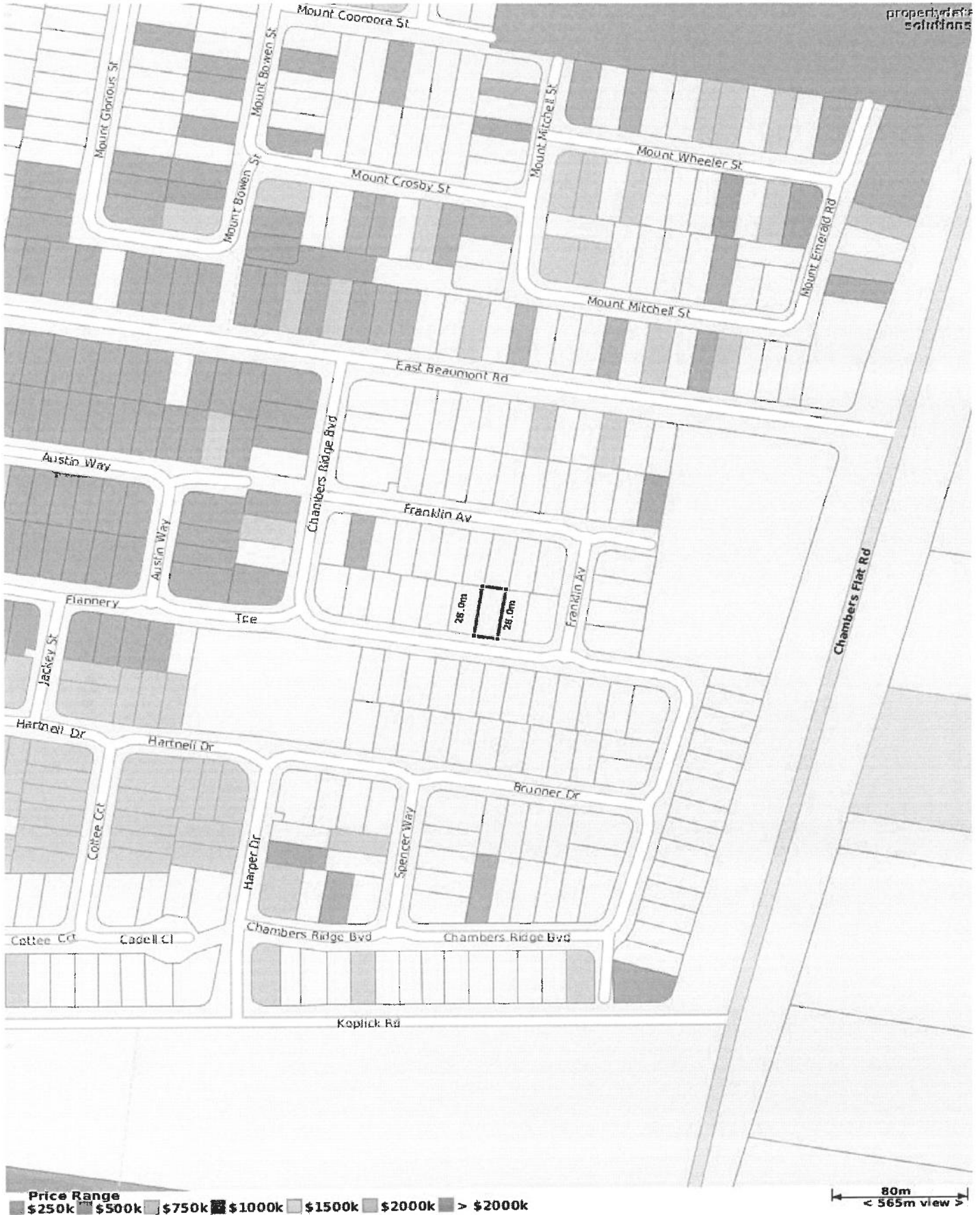
Marsden State High School

7 - 12

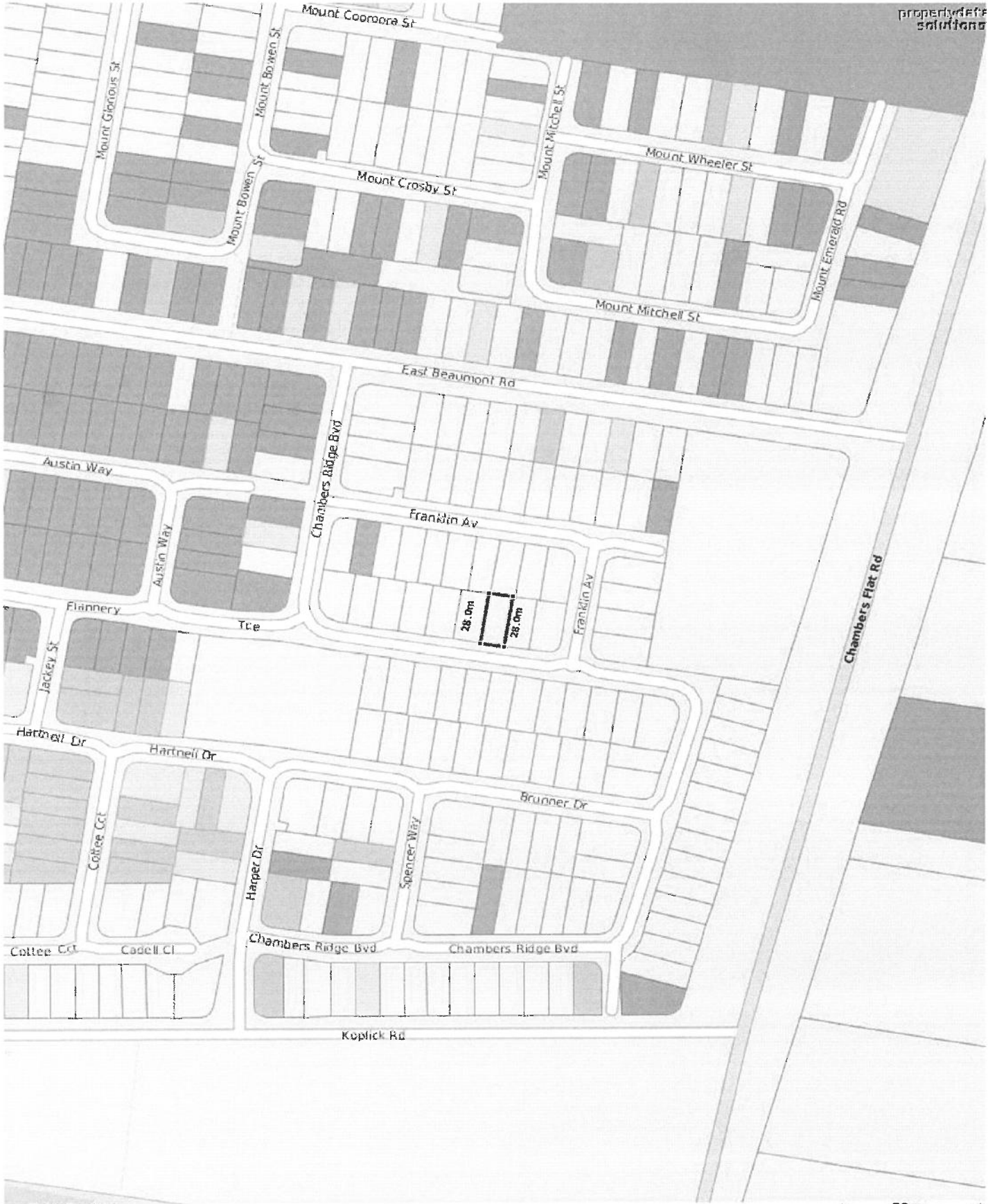
Co-ed



Nearby Sold Properties (Price Range)



Nearby Sold Properties (Sale Date)



Sale Period
■ last 36 months ■ last 24 months ■ last 12 months

80m
565m view

Nearby Properties For Sale

propertydata solutions

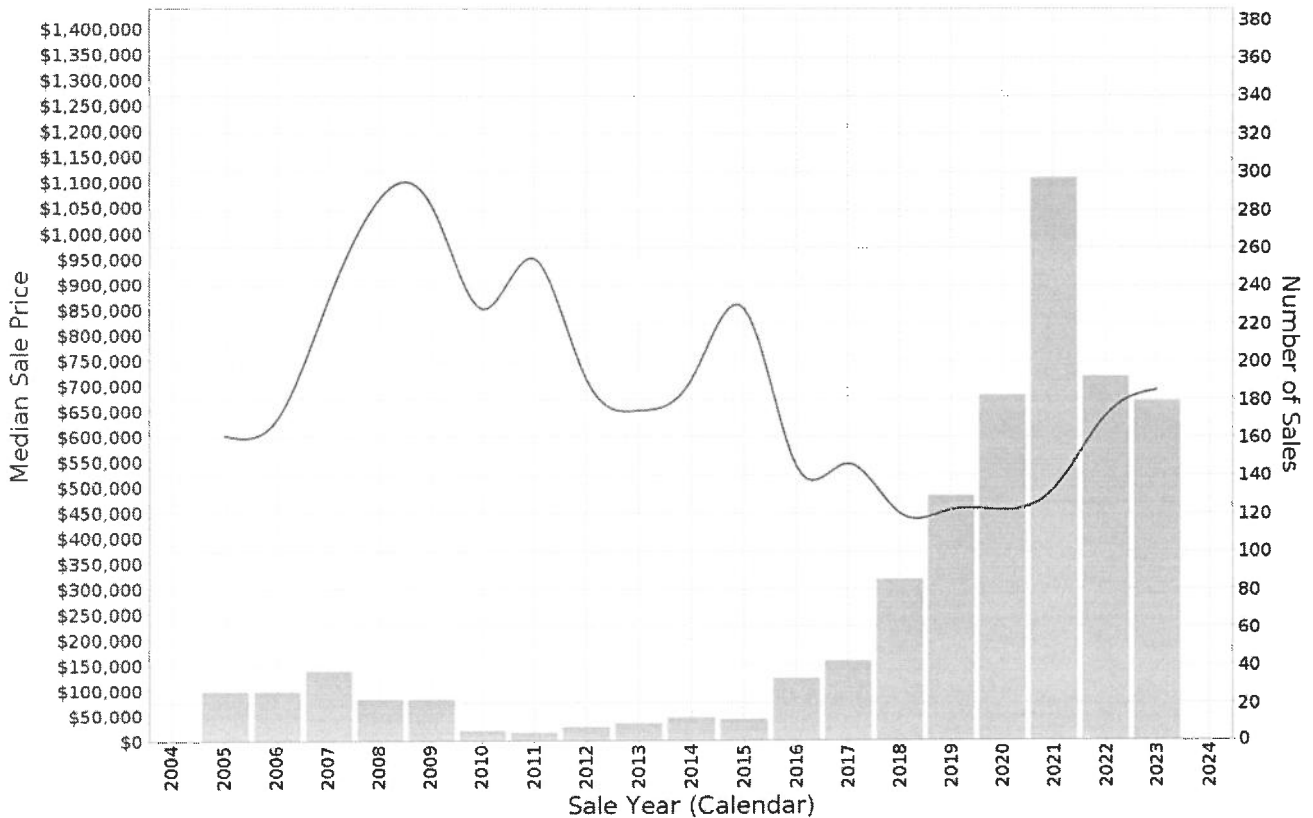


For Sale Price Range
\$250k \$500k \$750k \$1000k \$1500k \$2000k > \$2000k

80m
565m view

Sales & Growth Chart (House)

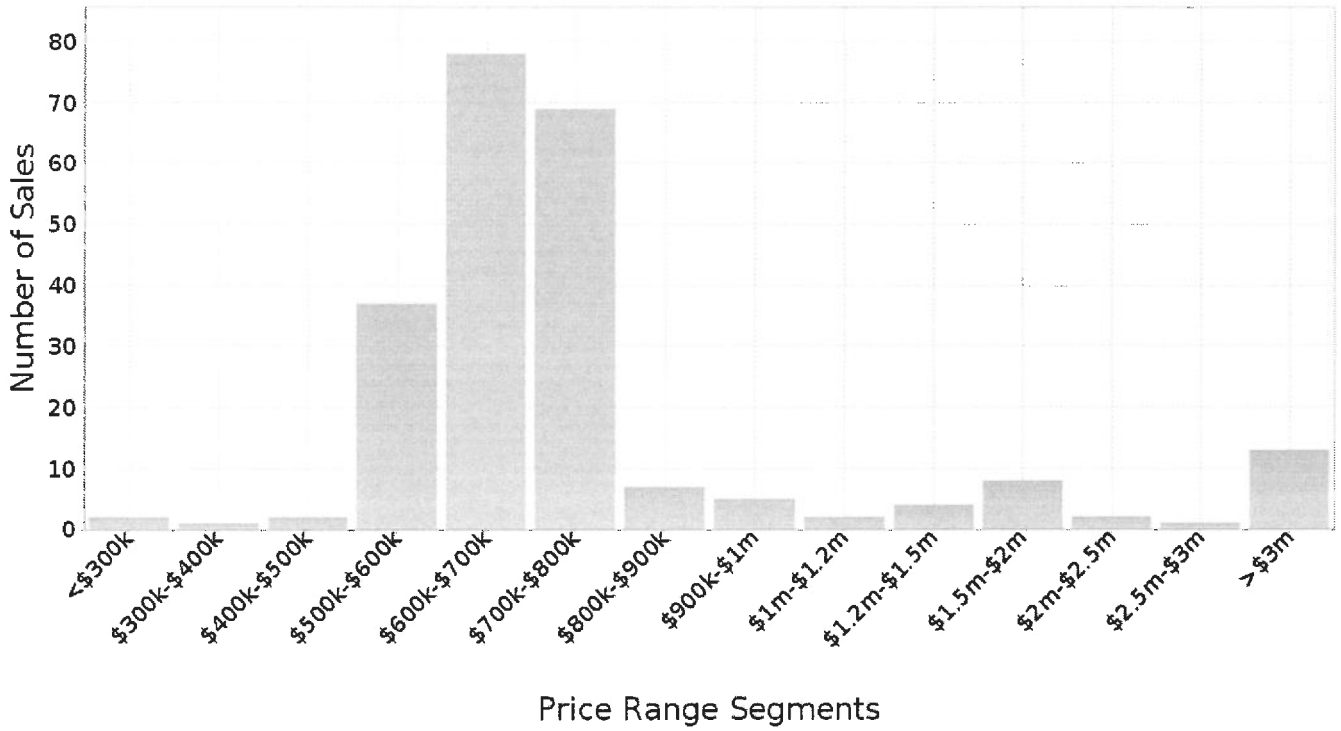
Year	No. of Sales	Average	Median	Growth	Low	High
2005	26	\$ 778,173	\$ 600,000		\$ 320,000	\$ 2,800,000
2006	26	\$ 827,846	\$ 633,500	5.6 %	\$ 316,000	\$ 2,450,000
2007	37	\$ 1,200,176	\$ 870,000	37.3 %	\$ 320,000	\$ 8,500,000
2008	22	\$ 1,246,773	\$ 1,069,000	22.9 %	\$ 300,000	\$ 3,300,000
2009	22	\$ 1,231,250	\$ 1,055,000	-1.3 %	\$ 465,000	\$ 3,050,000
2010	5	\$ 969,000	\$ 850,000	-19.4 %	\$ 615,000	\$ 1,680,000
2011	4	\$ 925,000	\$ 950,000	11.3 %	\$ 600,000	\$ 1,200,000
2012	7	\$ 815,286	\$ 712,000	-25.1 %	\$ 535,000	\$ 1,300,000
2013	9	\$ 635,722	\$ 650,000	-8.7 %	\$ 270,000	\$ 1,000,000
2014	12	\$ 881,583	\$ 710,000	9.2 %	\$ 430,000	\$ 2,250,000
2015	11	\$ 983,717	\$ 851,000	19.9 %	\$ 435,000	\$ 1,760,000
2016	33	\$ 671,854	\$ 540,000	-36.5 %	\$ 156,200	\$ 2,250,000
2017	42	\$ 1,122,728	\$ 545,250	1.0 %	\$ 214,900	\$ 4,600,000
2018	85	\$ 547,626	\$ 447,500	-17.9 %	\$ 189,000	\$ 2,000,000
2019	129	\$ 546,500	\$ 455,000	1.7 %	\$ 185,000	\$ 5,180,000
2020	182	\$ 503,425	\$ 455,500	0.1 %	\$ 227,000	\$ 2,650,000
2021	297	\$ 742,963	\$ 497,000	9.1 %	\$ 195,000	\$ 23,500,000
2022	192	\$ 1,072,164	\$ 640,000	28.8 %	\$ 260,000	\$ 7,039,000
2023	179	\$ 944,847	\$ 690,000	7.8 %	\$ 292,000	\$ 13,250,000



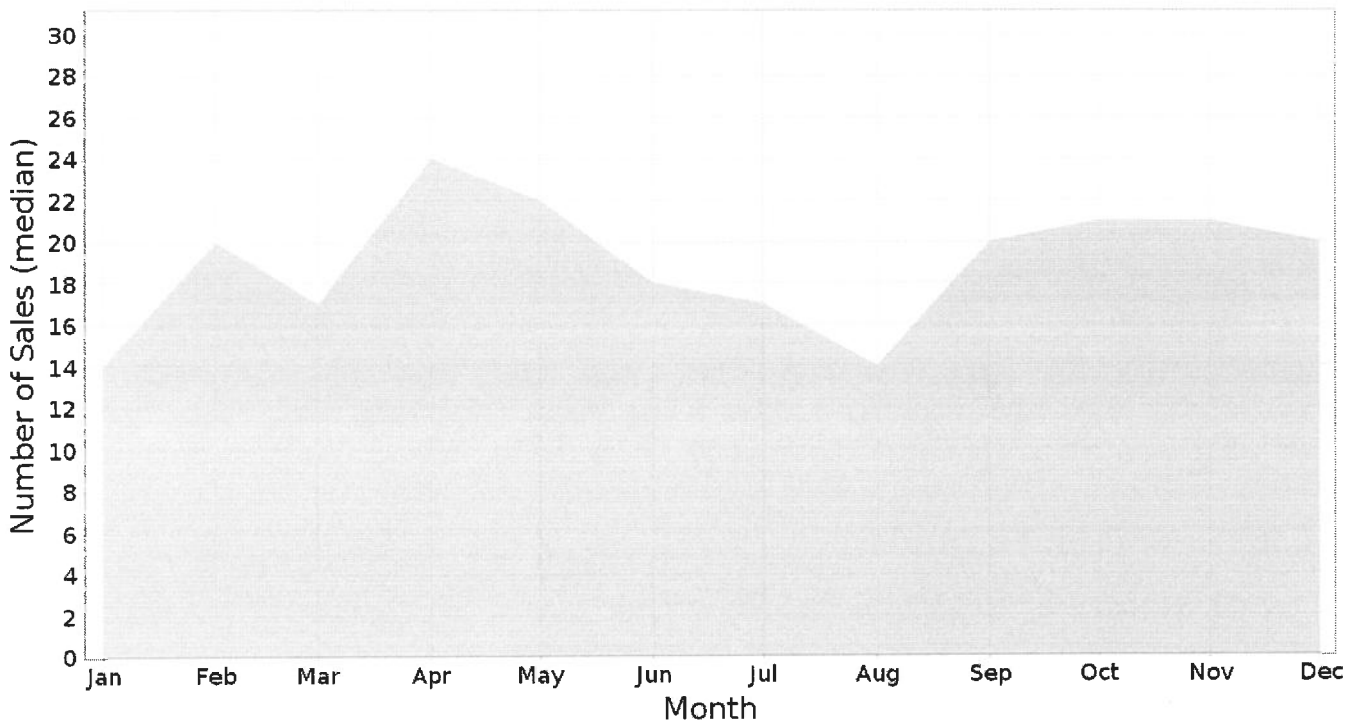
Prepared on 25/10/2023 by Leanne Brown IMS , +61 431 581 319 at Ray White IMS. © Property Data Solutions Pty Ltd 2023 (pricefinder.com.au)

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Price Segmentation



Peak Selling Periods






Comparable Properties Map



Nearby Comparable Sold Properties

There are 3 sold properties selected within the radius of 500.0m from the focus property. The lowest sale price is \$629,000 and the highest sale price is \$640,000 with a median sale price of \$632,000. Days listed ranges from 109 to 109 days with the average currently at 109 days for these selected properties.

52 MERCY CRCT, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 261 H20  4  2  2
Distance from Property: 515m






Property Type: House
Area: 361 m²
Area \$/m²: \$1,751
RPD: L39 SP301345

Features: IMPROVEMENTS: DISHWASHER

Sale Price: **\$632,000 (Normal Sale)**
Sale Date: 12/09/2023 Days to Sell: **109 Days**
Last Price: MUST SELL! \$619,000+ Chg %:
First Price: Offers over \$649,000 Chg %: **-2.6%**



17 HARTNELL DR, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 281 F2  4  2  2
Distance from Property: 284m






Property Type: House
Area: 375 m²
Area \$/m²: \$1,677
RPD: L216 SP326607

Features:

Sale Price: **\$629,000 (Normal Sale)**
Sale Date: 16/08/2023 Days to Sell:
Last Price: Chg %:
First Price: Chg %:



4 WORSLEY LA, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 281 G1  4  2  2
Distance from Property: 172m



Property Type: House
Area: 375 m²
Area \$/m²: \$1,707
RPD: L162 SP309244

Features: BUILT IN ROBES, FULLY FENCED

Sale Price: **\$640,000 (Normal Sale)**
Sale Date: 28/04/2023 Days to Sell:
Last Price: Chg %:
First Price: Chg %:



24 CHAMBERS RIDGE BOULEVARD, PARK RIDGE, QLD 4125



Appraisal Price

This market analysis has been prepared on 25/10/2023 and all information given has been based on a current market analysis for the property listed above. Based on this, we believe this property to be estimated in the following range:

\$602,000 to \$662,000

Median

\$632,000

- 7690.66 PIE @ WOV

Contact your agent for further information:



Agent Name: Leanne Brown IMS
 Mobile: +61 431 581 319
 Office: Ray White IMS
 Office Phone: 07 3139 1440
 Email: leannebrown.ims@raywhite.com

624309-34

Queensland Titles Registry Pty Ltd
ABN 23 648 568 101

Title Reference:	51159492	Search Date:	12/02/2024 08:13
Date Title Created:	18/09/2018	Request No:	47053017
Previous Title:	51147753		

ESTATE AND LAND

Estate in Fee Simple

LOT 46 SURVEY PLAN 297354
Local Government: LOGAN

REGISTERED OWNER

Dealing No: 719507714 11/07/2019

HARPER SWARZ PROPERTY PTY LTD A.C.N. 632 379 643 TRUSTEE
UNDER INSTRUMENT 719507714

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by
Deed of Grant No. 11842239 (POR 65V)
2. MORTGAGE No 721556431 18/03/2022 at 14:18
FIRST MORTGAGE COMPANY HOME LOANS PTY LIMITED A.C.N. 104 268
448

ADMINISTRATIVE ADVICES

NIL

UNREGISTERED DEALINGS

NIL

Caution - Charges do not necessarily appear in order of priority

** End of Current Title Search **



21-1

MR DARYLE SHANE SWARZ
12 Edelsten Court
CARRARA QLD 4211

Statement Period

Start date: 01/07/2022

End date: 30/06/2023

Issue date: 09/10/2023

Account Details

Product Description: SUPER LIVEZ

Customer name: HARPER SWARZ SMSF, HARPER SWARZ BARE TRUST, DARYLE SHANE SWARZ, RACHEL HARPER

BSB & Account number: 704997 - 100260111

Interest rate: 8.090%

Account type: L49

Effective	Posted	Description	Debit	Credit	Balance
	26/06/2023	Credit from 182512 966915209		\$359.23	-166858.71
	20/06/2023	Payment Altered From 1405.75 To 1436.93 Due 18jul2023			-167217.94
	19/06/2023	Credit from 182512 966915209		\$351.43	-167217.94
	18/06/2023	Loan Interest	\$1,122.95		-167569.37
	12/06/2023	Credit from 182512 966915209		\$351.43	-166446.42
	09/06/2023	Rate Altered From 7.840% (v) To 8.090% (v)			-166797.85
	05/06/2023	Credit from 182512 966915209		\$351.43	-166797.85
	29/05/2023	Credit from 182512 966915209		\$351.43	-167149.28
	22/05/2023	Credit from 182512 966915209		\$351.43	-167500.71
	18/05/2023	Loan Interest	\$1,060.21		-167852.14
	15/05/2023	Credit from 182512 966915209		\$351.43	-166791.93
	08/05/2023	Credit from 182512 966915209		\$351.43	-167143.36
	05/05/2023	Rate Altered From 7.590% (v) To 7.840% (v)			-167494.79
	01/05/2023	Credit from 182512 966915209		\$351.43	-167494.79
	24/04/2023	Credit from 182512 966915209		\$351.43	-167846.22



Effective	Posted	Description	Debit	Credit	Balance
	19/04/2023	Payment Altered From 1373.30 To 1405.75 Due 18may2023			-168197.65
	18/04/2023	Loan Interest	\$1,082.98		-168197.65
	17/04/2023	Credit from 182512 966915209		\$343.32	-167114.67
	10/04/2023	Credit from 182512 966915209		\$343.32	-167457.99
	03/04/2023	Credit from 182512 966915209		\$343.32	-167801.31
	27/03/2023	Credit from 182512 966915209		\$343.32	-168144.63
	20/03/2023	Credit from 182512 966915209		\$343.32	-168487.95
	19/03/2023	Payment Altered From 1342.20 To 1373.30 Due 18apr2023			-168831.27
	18/03/2023	Loan Interest	\$957.82		-168831.27
	13/03/2023	Credit from 182512 966915209		\$335.55	-167873.45
	10/03/2023	Rate Altered From 7.340% (v) To 7.590% (v)			-168209.00
	06/03/2023	Credit from 182512 966915209		\$335.55	-168209.00
	27/02/2023	Credit from 182512 966915209		\$335.55	-168544.55
	20/02/2023	Credit from 182512 966915209		\$335.55	-168880.10
	18/02/2023	Loan Interest	\$1,026.04		-169215.65
	13/02/2023	Credit from 182512 966915209		\$335.55	-168189.61
	10/02/2023	Rate Altered From 7.090% (v) To 7.340% (v)			-168525.16
	06/02/2023	Credit from 182512 966915209		\$335.55	-168525.16
	30/01/2023	Credit from 182512 966915209		\$335.55	-168860.71
	23/01/2023	Credit from 182512 966915209		\$335.55	-169196.26
	19/01/2023	Payment Altered From 1312.08 To 1342.20 Due 18feb2023			-169531.81
	18/01/2023	Loan Interest	\$1,019.50		-169531.81
	16/01/2023	Credit from 182512 966915209		\$328.02	-168512.31
	09/01/2023	Credit from 182512 966915209		\$328.02	-168840.33
	02/01/2023	Credit from 182512 966915209		\$328.02	-169168.35
	26/12/2022	Credit from 182512 966915209		\$328.02	-169496.37
	20/12/2022	Payment Altered From 1278.96 To 1312.08 Due 18jan2023			-169824.39
	19/12/2022	Credit from 182512 966915209		\$319.74	-169824.39

Effective	Posted	Description	Debit	Credit	Balance
	18/12/2022	Loan Interest	\$985.65		-170144.13
	12/12/2022	Credit from 182512 966915209		\$319.74	-169158.48
	09/12/2022	Rate Altered From 6.840% (v) To 7.090% (v)			-169478.22
	05/12/2022	Credit from 182512 966915209		\$319.74	-169478.22
	28/11/2022	Credit from 182512 966915209		\$319.74	-169797.96
22/11/2022	23/11/2022	Credit from Payment From: Harper Swarz Sms Ref: Firstmac Loan Pmnt		\$28,000.00	-170117.70
	21/11/2022	Credit from 182512 966915209		\$319.74	-198117.70
	19/11/2022	Payment Altered From 1246.16 To 1278.96 Due 18dec2022			-198437.44
	18/11/2022	Loan Interest	\$1,127.00		-198437.44
	14/11/2022	Credit from 182512 966915209		\$311.54	-197310.44
	07/11/2022	Credit from 182512 966915209		\$311.54	-197621.98
	04/11/2022	Rate Altered From 6.590% (v) To 6.840% (v)			-197933.52
	31/10/2022	Credit from 182512 966915209		\$311.54	-197933.52
	24/10/2022	Credit from 182512 966915209		\$311.54	-198245.06
	19/10/2022	Payment Altered From 1168.89 To 1246.16 Due 18nov2022			-198556.60
	18/10/2022	Loan Interest	\$1,047.92		-198556.60
	17/10/2022	Credit from 182512 966915209		\$292.22	-197508.68
	10/10/2022	Credit from 182512 966915209		\$292.22	-197800.90
	07/10/2022	Rate Altered From 6.340% (v) To 6.590% (v)			-198093.12
	03/10/2022	Credit from 182512 966915209		\$292.22	-198093.12
	26/09/2022	Credit from 182512 966915209		\$292.22	-198385.34
	20/09/2022	Payment Altered From 1106.04 To 1168.89 Due 18oct2022			-198677.56
	19/09/2022	Credit from 182512 966915209		\$276.51	-198677.56
	18/09/2022	Loan Interest	\$996.88		-198954.07
	12/09/2022	Credit from 182512 966915209		\$276.51	-197957.19
	09/09/2022	Rate Altered From 5.740% (v) To 6.340% (v)			-198233.70

Effective	Posted	Description	Debit	Credit	Balance
	05/09/2022	Credit from 182512 966915209		\$276.51	-198233.70
	29/08/2022	Credit from 182512 966915209		\$276.51	-198510.21
	22/08/2022	Credit from 182512 966915209		\$276.51	-198786.72
	19/08/2022	Payment Altered From 1044.77 To 1106.04 Due 18sep2022			-199063.23
	18/08/2022	Loan Interest	\$919.78		-199063.23
	15/08/2022	Credit from 182512 966915209		\$261.19	-198143.45
	08/08/2022	Credit from 182512 966915209		\$261.19	-198404.64
	05/08/2022	Rate Altered From 5.240% (v) To 5.740% (v)			-198665.83
	01/08/2022	Credit from 182512 966915209		\$261.19	-198665.83
	25/07/2022	Credit from 182512 966915209		\$261.19	-198927.02
	19/07/2022	Payment Altered From 985.33 To 1044.77 Due 18aug2022			-199188.21
	18/07/2022	Loan Interest	\$791.78		-199188.21
	18/07/2022	Credit from 182512 966915209		\$246.33	-198396.43
	11/07/2022	Credit from 182512 966915209		\$246.33	-198642.76
	08/07/2022	Rate Altered From 4.740% (v) To 5.240% (v)			-198889.09
	04/07/2022	Credit from 182512 966915209		\$246.33	-198889.09



Activity statement 004

Tax type summary

Income tax year	2023
Period	01 July 2022 - 30 June 2023
Type	Pay as you go Instalments
Balance	\$1,383.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30/10/2022	28/10/2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$135.00		\$135.00 DR
01/03/2023	28/02/2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$556.00		\$691.00 DR
26/04/2023	28/04/2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$346.00		\$1,037.00 DR
27/07/2023	28/07/2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$346.00		\$1,383.00 DR



Activity statement 004

Date generated	02 February 2024
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

19 results found - from 02 February 2022 to 02 February 2024 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Nov 2023	2 Nov 2023	General interest charge			\$0.00
2 Nov 2023	30 Oct 2023	Original Activity Statement for the period ending 30 Sep 23 - PAYG Instalments	\$359.00		\$0.00
10 Oct 2023	9 Oct 2023	Payment received		\$359.00	\$359.00 CR
27 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$346.00		\$0.00
28 Jun 2023	27 Jun 2023	Payment received		\$346.00	\$346.00 CR
26 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$346.00		\$0.00
23 Mar 2023	22 Mar 2023	Payment received		\$346.00	\$346.00 CR
2 Mar 2023	28 Feb 2023	Payment received		\$556.00	\$0.00
1 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$556.00		\$556.00 DR
30 Oct 2022	30 Oct 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$135.00		\$0.00
26 Sep 2022	23 Sep 2022	Payment received		\$135.00	\$135.00 CR
2 Aug 2022	1 Aug 2022	Payment received		\$132.00	\$0.00
1 Aug 2022	1 Aug 2022	General interest charge			\$132.00 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$132.00		\$132.00 DR
6 Jun 2022	6 Jun 2022	General interest charge			\$0.00
6 Jun 2022	3 Jun 2022	Payment received		\$132.00	\$0.00
1 Jun 2022	1 Jun 2022	General interest charge			\$132.00 DR
12 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$132.00		\$132.00 DR



22-3

Income tax 002

Date generated	02 February 2024
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from 02 February 2022 to 02 February 2024 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
16 May 2023	15 May 2023	Payment received		\$1,352.05	\$0.00
11 Oct 2022	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$1,352.05		\$1,352.05 DR
25 Feb 2022	24 Feb 2022	Payment received		\$553.45	\$0.00
2 Feb 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$553.45		\$553.45 DR