

The Avolino Superannuation Fund

Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
INVESTMENTS			
Property - Residential	10	750,000 <i>88</i>	660,000
		750,000	660,000
OTHER ASSETS			
Cash at Bank	11	138,481 <i>87</i>	99,783
Sundry Debtors - Fund Level	12	-	1,463
Formation Expense	13	1,090 <i>87</i>	1,090
		139,571	102,336
TOTAL ASSETS		889,571	762,336
LIABILITIES			
Provisions for Tax - Fund	14	11,489 <i>87</i>	5,918
Loans	15	310,642 <i>87</i>	322,410
		322,131	328,328
TOTAL LIABILITIES		322,131	328,328
NET ASSETS AVAILABLE TO PAY BENEFITS		567,440	434,008
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	16	567,440	434,008
		567,440	434,008

This Statement is to be read in conjunction with the notes to the Financial Statements

Operating Statement

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
REVENUE			
Investment Revenue			
Property - Residential	2	31,154	28,682
		31,154	28,682
Contribution Revenue			
Member Non-Concessional Contributions		8,856	-
Employer Concessional Contributions		6,156	34,941
Self-Employed Concessional Contributions		43,844	-
		58,856	34,941
Other Revenue			
Cash at Bank	3	297	339
Market Movement Non-Realised	4	90,000	-
		90,297	339
Total Revenue		180,307	63,962
EXPENSES			
General Expense			
Fund Administration Expenses	5	1,535	959
Investment Expenses	6	55	-
Property / Real Estate Expenses - Residential 1	7	16,861	19,276
Fund Lodgement Expenses	8	-	498
		18,451	20,733
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		161,856	43,229
Tax Expense			
Fund Tax Expenses	9	14,287	6,484
		14,287	6,484
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		147,569	36,745

This Statement is to be read in conjunction with the notes to the Financial Statements

The Avolino Superannuation Fund

Member Account Balances

For the year ended 30 June 2019

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Avolino, Mafalda (60)									
Accumulation									
Accum (00001)	174,613.99	4,427.95	25,000.00	-	3,750.00	-	-	38,384.33	238,676.27
	174,613.99	4,427.95	25,000.00	-	3,750.00	-	-	38,384.33	238,676.27
Avolino, Michele (65)									
Accumulation									
Accum (00002)	259,394.17	4,427.96	25,000.00	(289,017.54)	3,750.00	-	-	3,945.41	-
Pension									
ABP (00003) - 6.69%	-	-	-	289,017.54	-	-	14,136.81	53,882.53	328,763.26
	-	-	-	289,017.54	-	-	14,136.81	53,882.53	328,763.26
	259,394.17	4,427.96	25,000.00	-	3,750.00	-	14,136.81	57,827.94	328,763.26
Reserve									
TOTALS	434,008.16	8,855.91	50,000.00	-	7,500.00	-	14,136.81	96,212.27	567,439.53

CALCULATED FUND EARNING RATE: 21.6125 %
 APPLIED FUND EARNING RATE: 21.6125 %

The Avolino Superannuation Fund

Trial Balance

As at 30 June 2019

Account Number	Account Description	Units	2019		2018	
			Debit \$	Credit \$	Debit \$	Credit \$
125	Accumulation Member Balance					
125 00001	Avolino, Mafalda			174,613.99		159,885.94
125 00002	Avolino, Michele			259,394.17		237,377.72
211	Property - Residential					
211 0001	Property - 3 / 6 Murrindal Way WHITTLESEA VIC 3757		340,000.00		330,000.00	
211 0002	Property - 2 / 6 Murrindal Way WHITTLESEA VIC 3757		410,000.00		330,000.00	
290	Cash at Bank					
290 0001	Cash at Bank		31,293.12		11,941.93	
290 0002	Cash at Bank		107,188.34		87,841.42	
300	Sundry Debtors - Fund Level					
300 0001	Sundry Debtors Number 1		-		1,463.00	
310	Formation Expense					
310 0012	Formation Expenses		1,089.60		1,089.60	
450	Provisions for Tax - Fund					
450 0006	Provision for Deferred Tax (Fund)			10,632.85		5,260.94
450 0009	Provision for Income Tax (Fund)			856.30		656.90
495	Loans					
495 0001	Loans - Other			129,968.96		138,811.60
495 0002	Loan - Investment Property			180,673.42		183,598.35
611	Property - Residential					
611 0001	Property - Residential Account 1			16,161.36		13,788.70
611 0002	Property - Residential Account 2			14,992.56		14,893.31
690	Cash at Bank					
690 0001	Cash at Bank - Bank Interest			297.41		338.81
700	Member Non-Concessional Contributions					
700 00001	Avolino, Mafalda			4,427.95		-
700 00002	Avolino, Michele			4,427.96		-
702	Employer Concessional Contributions					
702 00001	Avolino, Mafalda			6,155.91		13,991.40
702 00002	Avolino, Michele			-		20,949.27
704	Self-Employed Concessional Contributions					
704 00001	Avolino, Mafalda			18,844.09		-
704 00002	Avolino, Michele			25,000.00		-
780	Market Movement Non-Realised					
780 0013	Market Movement Non-Realised - Real Property			90,000.00		-
801	Fund Administration Expenses					

The Avolino Superannuation Fund

Trial Balance

As at 30 June 2019

Account Number	Account Description	Units	2019		2018	
			Debit \$	Credit \$	Debit \$	Credit \$
801 0004	Administration Fee		288.00		-	
801 0011	Professional Fees		528.00		352.00	
801 0017	Bank Charges (Admin)		-		348.00	
801 0019	Subscriptions and Registrations (Admin)		719.00		259.00	
802	Investment Expenses					
802 0001	Bank Charges		55.00		-	
808	Property / Real Estate Expenses - Residential 1					
808 0009	Property - Residential 1 - Insurance		1,516.00		1,456.00	
808 0010	Property - Residential 1 - Interest		12,196.43		14,169.04	
808 0016	Property - Residential 1 - Rates		2,095.00		2,321.35	
808 0023	Property - Residential 1 - Water Charges		1,054.32		1,329.70	
825	Fund Lodgement Expenses					
825 0003	ASIC Annual Return Fee		-		498.00	
860	Fund Tax Expenses					
860 0004	Income Tax Expense		8,915.40		6,483.90	
860 0008	Tax Accrued During Period (Deferred Tax)		5,371.91		-	
906	Pension Member Payments					
906 00003	Avolino, Michele (00002) ACCOUNT RETIREMENT PENSION		(274,880.73)		-	
925	Accumulation Member Payments					
925 00002	Avolino, Michele		289,017.54		-	
			936,446.93	936,446.93	789,552.94	789,552.94

Tax Reconciliation

For the year ended 30 June 2019

INCOME

Gross Interest Income		297.00	
Gross Dividend Income			
Imputation Credits	-		
Franked Amounts	-		
Unfranked Amounts	-		
Gross Rental Income		31,153.00	
Gross Foreign Income			
Gross Trust Distributions			
Gross Assessable Contributions			
Employer Contributions/Untaxed Transfers	6,155.00		
Member Contributions	43,844.00	49,999.00	
Gross Capital Gain			
Net Capital Gain	-		
Pension Capital Gain Revenue	-		
Non-arm's length income			
Net Other Income			
Gross Income			81,449.00
Less Exempt Current Pension Income (using a Pension Exempt Factor of 0.25440760)		8,001.00	
Total Income			73,448.00
LESS DEDUCTIONS			
Other Deduction		14,012.00	
Total Deductions			14,012.00
TAXABLE INCOME			59,436.00
Gross Income Tax Expense (15% of Standard Component) (45% of Non-arm's length income)		8,915.40	
Less Foreign Tax Offset	-		
Less Other Tax Credit	-		
Tax Assessed			8,915.40
Less Imputed Tax Credit			
Less Amount Already paid (for the year)			
TAX DUE OR REFUNDABLE			8,915.40
Supervisory Levy			259.00
AMOUNT DUE OR REFUNDABLE			9,174.40

2018 tax 693.90
 Sep + PAYG (2,380)
 Dec PAYG (2,380)
 Mar PAYG (2,380)
 2019 tax 8,915.40
 ITA (1,095)
 2016 super levy not taken up (259)
 2017 super levy not taken up (259)
856.30

Take up in 2020 <

The Avolino Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

The financial statements are special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

The financial statements have also been prepared on a cash basis unless otherwise stated and are based on historical costs, except for investments, which have been measured at market values.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

a. Measurement of Investments

The fund initially recognises:

- i. an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- ii. a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the reporting date. The trustees have determined that the gross values of the fund's financial liabilities are equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

The Avolino Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable.

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if the investment was acquired during the period).

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

g. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (revenue) and deferred income tax expense (revenue).

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

The Avolino Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

The Avolino Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2019

	2019 \$	2018 \$
Note 2: Property - Residential		
Property - Residential Account 1	16,161	13,789
Property - Residential Account 2	14,993	14,893
	31,154	28,682
Note 3: Cash at Bank		
Cash at Bank - Bank Interest	297	339
	297	339
Note 4: Market Movement Non-Realised		
Market Movement Non-Realised - Real Property	90,000	-
	90,000	-
Note 5: Fund Administration Expenses		
Administration Fee	288	-
Bank Charges (Admin)	-	348
Professional Fees	528	352
Subscriptions and Registrations (Admin)	719	259
	1,535	959
Note 6: Investment Expenses		
Bank Charges	55	-
	55	-
Note 7: Property / Real Estate Expenses - Residential 1		
Property - Residential 1 - Insurance	1,516	1,456
Property - Residential 1 - Interest	12,196	14,169
Property - Residential 1 - Rates	2,095	2,321
Property - Residential 1 - Water Charges	1,054	1,330
	16,861	19,276
Note 8: Fund Lodgement Expenses		
ASIC Annual Return Fee	-	498
	-	498
Note 9: Fund Tax Expenses		
Income Tax Expense	8,915	6,484
Tax Accrued During Period (Deferred Tax)	5,372	-
	14,287	6,484
Note 10: Property - Residential		
Property - 2 / 6 Murrindal Way WHITTLESEA VIC 3757	410,000 <i>78</i>	330,000
Property - 3 / 6 Murrindal Way WHITTLESEA VIC 3757	340,000 <i>78</i>	330,000
	750,000	660,000

The Avolino Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2019

	2019 \$	2018 \$
Note 11: Cash at Bank		
Cash at Bank	31,293 ³³	11,942
Cash at Bank	107,188 ^{13B}	87,841
	138,481	99,783
Note 12: Sundry Debtors - Fund Level		
Sundry Debtors Number 1	-	1,463
	-	1,463
Note 13: Formation Expense		
Formation Expenses	1,090 ^A	1,090
	1,090	1,090
Note 14: Provisions for Tax - Fund		
Provision for Deferred Tax (Fund)	10,633 ⁸⁰	5,261
Provision for Income Tax (Fund)	856 ⁹²	657
	11,489	5,918
Note 15: Loans		
Loan - Investment Property	180,673 ²⁵	183,598
Loans - Other	129,969 ¹⁹	138,812
	310,642	322,410
Note 16A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	434,008	397,264
Add: Increase (Decrease) in Members' Benefits	147,569	36,745
Less: Benefit Paid	14,137	-
Liability for Members' Benefits End	567,440	434,008
Note 16B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	238,676	432,093
Total Vested Benefits	567,440	434,008

Net Capital Gain/Loss Summary

For the year ended 30 June 2019

CAPITAL GAINS SUMMARY

Assessable Current year CG revenue - discount method	-
Assessable Current year CG revenue - indexation method	-
Assessable Current year CG revenue - other method	-
PLUS indexed capital gain	-
PLUS discount capital gain	-
PLUS non-indexed/-discounted-gain	-
LESS capital loss from last year	-
LESS current year capital loss	-
LESS discounting where applicable	-
Net capital gain	-

Notes to the Tax Reconciliation

Deductions

For the year ended 30 June 2019

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
801 0004		30/06/2019	ADMIN FEE	144.00	100.00	144.00	Yes	0.9114		131.24
801 0004		30/06/2019	ADMIN FEE	144.00	100.00	144.00	Yes	0.9114		131.24
801 0011		30/06/2019	TFR NETBANK RUNW0001	176.00	100.00	176.00	Yes	0.9114		160.41
801 0011		30/06/2019	TRF ACC FEE	176.00	100.00	176.00	Yes	0.9114		160.41
801 0011		30/06/2019	TFR NETBANK KEIN0001	176.00	100.00	176.00	Yes	0.9114		160.41
801 0019		30/06/2019	ASIC	719.00	100.00	719.00	Yes	0.9114		655.30
802 0001		30/06/2019	FULL OFFESET FEE	55.00	100.00	55.00	Yes	0.7456		41.01
808 0009		30/06/2019	UNITED INS GRP PL INSURANCE	1,516.00	100.00	1,516.00	Yes	0.7456		1,130.32
808 0010		30/06/2019	INT LOAN 2	9,984.07	100.00	9,984.07	Yes	0.7456		7,444.05
808 0010		30/06/2019	INT LOAN 1	2,212.36	100.00	2,212.36	Yes	0.7456		1,649.52
808 0016		30/06/2019	WHITTLESEA NETBANK	2,095.00	100.00	2,095.00	Yes	0.7456		1,562.02
808 0023		30/06/2019	YARRA VLLY BPAY	1,054.32	100.00	1,054.32	Yes	0.7456		786.09
TOTALS				18,451.75		18,451.75				14,012.00

Notes to the Tax Reconciliation

Revenue Summary

For the year ended 30 June 2019

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
Assessable Revenue Accounts							
611 0001	Property - Residential Account 1	30/06/2019	16,161.36	-	-	-	
611 0002	Property - Residential Account 2	30/06/2019	14,992.56	-	-	-	
690 0001	Cash at Bank - Bank Interest	30/06/2019	297.41	-	-	-	
	Total Assessable Revenue		31,451.33	-	-	-	
Non-assessable Revenue Accounts							
	Total Non-assessable Revenue		-	-	-	-	
	Total Revenue		31,451.33	-	-	-	

Notes:

FMIS - Forestry Managed Investment Scheme (FMIS) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

Notes to the Tax Reconciliation

Non-Trust Income - Assessable Amounts

For the year ended 30 June 2019

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
611 0001	Property - Residential Account 1	30/06/2019	16,161.36	-	-	-	-	-	-	-	16,161.36
611 0002	Property - Residential Account 2	30/06/2019	14,992.56	-	-	-	-	-	-	-	14,992.56
690 0001	Cash at Bank - Bank Interest	30/06/2019	-	-	-	-	-	-	297.41	-	297.41
TOTALS			31,153.92	-	-	-	-	-	297.41	-	31,451.33

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2019

EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using a Pension Exempt Factor of 0.25440760.

Gross Income which may be exempted:

Gross Income	81,449.00
LESS Gross Taxable Contributions	49,999.00
LESS Non-arm's length income	-
	<hr/>
	31,450.00

Exempt Current Pension Income

Gross Income which may be exempted	31,450.00
x Pension Exempt Factor	<hr/>
	0.2544076000
	<hr/>
	8,001.12

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2019

APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

Fund Income:

Gross Income	81,449.00
PLUS Non-assessable Contributions	8,855.91
PLUS Rollins	-
	<u>90,304.91</u>

Reduced Fund Income:

Fund Income	90,304.91
LESS Exempt Current Pension Income	<u>8,001.12</u>
	82,303.79

Apportionment Factor:

<u>Reduced Fund Income</u>	<u>82,303.79</u>
Fund Income	90,304.91
	<u>0.9113988484</u>

APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

Assessable Investment Income:

Gross Income	81,449.00
LESS Gross Taxable Contributions	49,999.00
LESS Exempt Current Pension Income	<u>8,001.12</u>
	23,448.88

Total Investment Income:

Gross Income	81,449.00
LESS Gross Taxable Contributions	<u>49,999.00</u>
	31,450.00

Apportionment Factor:

<u>Assessable Investment Income</u>	<u>23,448.88</u>
Total Investment Income	31,450.00
	<u>0.7455924000</u>

The Avolino Superannuation Fund

Accrued Capital Gains

For the year ended 30 June 2019

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets								
211 0001 Property - 3 / 6 Murrindal Way WHITTLESEA VIC 3757	21/03/2016	-	169,153.59	148,513.73	-	Discount	148,513.73	20,639.86
	27/03/2016	-	170,846.41	150,000.00	-	Discount	150,000.00	20,846.41
		-	340,000.00	298,513.73	-		298,513.73	41,486.27
211 0002 Property - 2 / 6 Murrindal Way WHITTLESEA VIC 3757	22/03/2016	-	157,795.95	118,876.88	-	Discount	118,876.88	38,919.07
	27/03/2016	-	252,204.05	190,000.00	-	Discount	190,000.00	62,204.05
		-	410,000.00	308,876.88	-		308,876.88	101,123.12
Less Discounting								(47,536.46)
Less Exempt Pension Accrual								(24,187.28)
TOTALS			750,000.00	607,390.61	-		607,390.61	70,885.65
GRAND TOTAL								70,885.65

Provision for Deferred Income Tax = 70,885.65 x 0.15 = 10,632.85

The Avolino Superannuation Fund

Market Value Movements

From 01/07/2018 to 30/06/2019

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
Property									
2110001	Property - 3 / 6 Murrindal Way WHITTLESEA		330,000.00	-	-	-	340,000.00	-	10,000.00
2110002	Property - 2 / 6 Murrindal Way WHITTLESEA		330,000.00	-	-	-	410,000.00	-	80,000.00
			660,000.00	-	-	-	750,000.00	-	90,000.00
	TOTALS		660,000.00	-	-	-	750,000.00	-	90,000.00

71

The Avolino Superannuation Fund
Investment Summary

As at 30 June 2019

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank	-	-	-	-	31,293.12	31,293.12	-	-	3.52
Cash at Bank	-	-	-	-	107,188.34	107,188.34	-	-	12.06
					138,481.46	138,481.46			15.59
Property									
Property - 2 / 6 Murrindal Way WHITTLES	-	-	-	-	308,876.88	410,000.00	765	32.74	46.15
Property - 3 / 6 Murrindal Way WHITTLES	-	-	-	-	298,513.73	340,000.00	764	13.90	38.27
					607,390.61	750,000.00	142,609.39	23.48	84.41
Total Investments					745,872.07	888,481.46	142,609.39	19.12	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$
 Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

76



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

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

RUNWAY PTY. LTD.
C WU
PO BOX 697 RESERVOIR VIC 3073

INVOICE STATEMENT
Issue date 03 Sep 18
RUNWAY PTY. LTD.

ACN 600 431 007
Account No. 22 600431007

Summary

Balance outstanding	\$254.00
New items	\$79.00
Payments & credits	\$0.00
TOTAL DUE	\$333.00

- 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 \$333.00

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.

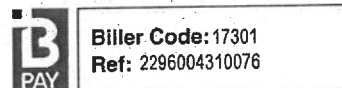


ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
RUNWAY PTY. LTD.

TOTAL DUE \$333.00
Immediately \$333.00

Payment options are listed on the back of this payment slip



ACN 600 431 007 Account No: 22 600431007



22 600431007



*814 129 0002296004310076 72

7770

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
	Unpaid or partially paid		
2018-09-03	Late Payment Fee 1	2X9229947480B A	\$79.00
	Outstanding transactions		
2018-06-29	Annual Review - Pty Co	2X9229947480B A	\$254.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 0043 1007 672

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

	Bill Code: 17301
	Ref: 2296004310076
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	

TTC



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

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

RUNWAY PTY. LTD.
C WU
PO BOX 697 RESERVOIR VIC 3073

INVOICE STATEMENT
Issue date 29 Jun 18
RUNWAY PTY. LTD.

ACN 600 431 007
Account No. 22 600431007

Summary

Balance outstanding	\$0.00
New items	\$254.00
Payments & credits	\$0.00
TOTAL DUE	\$254.00

- 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 30 Aug 18	\$254.00

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	\$254.00
Immediately	\$0.00
By 30 Aug 18	\$254.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2296004310076



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
RUNWAY PTY. LTD.

ACN 600 431 007 Account No: 22 600431007



22 600431007



*814 129 0002296004310076 72

F77B



Receipt

Receipt number
N083188877808

Amount
\$254.00

From
Super Deposit
06 3385 1051 9775
ASIC

To
Runway Pty Ltd
Runway Pty Ltd
AUSTRALIAN SECURITIES & INVESTMENTS
COMMISSION

Biller Code: 17301
Ref: 2296004310076

When
Friday 31 Aug 2018 at 9:16pm Sydney/Melbourne time

579A



**first
national**
REAL ESTATE

| South Morang

DATE 11/04/2023

previously 2/6 Murrindal Way

RE: 23 O'SHANNASY WAY WHITTLESEA VIC 3757

To Whom It May Concern,

We have conducted a market appraisal for the above mentioned property and based on comparable sales, we believe the property will sell for approximately **\$390,000 - \$430,000** in **2019**.

This appraisal may vary depending on the supply and demand of buyers. It is important for the property investor to understand that sale prices can fluctuate during the year and are predominantly determined by the market.

If you require any further information, please feel free to contact me.

Kind Regards,



Justin Sciola

Director

0423 916 416

justin.sciola@fnsouthmorang.com.au

First National South Morang

F76B

21 OSHANNASSY WAY, WHITTLESEA, VIC 3757



Appraisal Price

This market analysis has been prepared on 11/04/2023 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:

\$330,000 to \$350,000

previously 3/6 Murrindal Way. 2018/2019

Contact your agent for further information:

Agent Name: Justin Sciola
Mobile: 0423916416
Office: First National South Morang
Office Phone: 0430807471
Email: justin.sciola@fnsouthmorang.com.au



Income & Expenditure Summary

Michael and Mafalda Avolino
 13 Buchhurst Avenue
 Epping VIC 3076

Date 1/07/2018 to 30/06/2019

From Statement: 32 (26/06/2018)
 To Statement: 47 (25/06/2019)

Michael and Mafalda Avolino (ID: 2708)

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
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

21 O'Shannassy Way, Whittlesea, VIC 3757

Property Income

Rent reimbursement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.62	0.00	0.00	0.00	0.00	0.62
Residential Rent	1280.00	1920.00	1847.14	1390.00	1390.00	1390.00	1390.00	1390.00	1390.00	1390.00	1390.00	1390.00	17557.14
	\$17,357.76												
	(GST Total: \$0.00)												

Property Expenses

General Repairs and Maintenance (GST Inclusive)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205.00	0.00	0.00	0.00	205.00
Letting Fee (GST Inclusive)	0.00	0.00	225.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	225.76
Management Fee (GST Inclusive)	70.40	105.60	101.59	76.45	76.45	76.45	76.45	76.45	76.45	76.45	76.45	76.45	965.64
Tenancy Overpayment	0.00	0.00	-182.86	182.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$1,396.40												
	(GST Total: \$126.95)												

PROPERTY BALANCE: \$16,161.36
 (GST balance: -\$126.95)

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



F75



Income & Expenditure Summary

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Owner Expenses													\$0.00
													<i>(GST Total: \$0.00)</i>
Owner Payments													
M and M Avolino	1209.60	1814.40	1519.79	1313.55	1313.55	1313.55	1313.55	1314.17	1108.55	1313.55	1313.55	1313.55	16161.36
													\$16,161.36

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



F74

Michael and Mafalda Avolino
 13 Buckhurst Avenue
 EPPING VIC 3076

Ref: AVOLINO
 Page: 1

Michael and Mafalda Avolino
 Owner Income & Expenditure for July 2018 to June 2019
 Manager: Belinda Sackett

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Tot
Property: 23 O'Shannassy Way WHITTLESEA VIC 3757													
Balance Brought Forward	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
Income													
101 Rent	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	15900.00
	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	1325.00	15900.00
Expenditure													
419 GST on fees	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	82.44
481 Management Fees	66.25	66.25	66.25	66.25	66.25	66.25	66.25	66.25	66.25	66.25	66.25	66.25	795.00
483 Postage	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	30.00
	75.62	75.62	75.62	75.62	75.62	75.62	75.62	75.62	75.62	75.62	75.62	75.62	907.44
Carried Forward	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
Net Income	1249.38	1249.38	1249.38	1249.38	1249.38	1249.38	1249.38	1249.38	1249.38	1249.38	1249.38	1249.38	14992.56



769 High Street
Epping VIC 3076
P: 03 9401 5200
F: 03 9401 2031
E: epping.vic@raywhite.com
Jordan - Bel Pty Ltd A.C.N. 081 076 065
Trading as Ray White Epping

Michael and Mafalda Avolino
13 Buckhurst Avenue
EPPING VIC 3076

Primary Owner Statement for
Period Ending: 12/06/19
Reference: AVOLINO
TAX INVOICE

Michael and Mafalda Avolino
Manager: Belinda Sackett

Property	Tenant	Rent	Paid From	To	Periods	Paid	On Acct
23 O'Shannassy Way	Conrad McPhee & Yulia McPhee	1325.00 M1	14/06/19	13/07/19	1	1325.00	0.00
Date	Disbursements & Sundry Receipts					Debit	Credit
	Total Rent & Outgoings Collected From Tenants						1325.00
	*Management Fees					66.25	
	*Postage & Sundries					2.50	
	Plus GST on items marked *					6.87	
						<u>75.62</u>	<u>1325.00</u>

Transferred to your bank account \$1,249.38
Payment Details: Micheal and Mafalda Avloino 423103503 193-879

772



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Michael and Mafalda Avolino
 13 Buckhurst Avenue
 EPPING VIC 3076

Primary Owner Statement for
 Period Ending: 15/05/19
 Reference: AVOLINO
TAX INVOICE

Michael and Mafalda Avolino
 Manager: Belinda Sackett

Property	Tenant	Rent	Paid From	To	Periods	Paid	On Acct
23 O'Shannassy Way	Conrad McPhee & Yulia McPhee	1325.00 M1	14/05/19	13/06/19	1	1325.00	0.00
Date	Disbursements & Sundry Receipts					Debit	Credit
	Total Rent & Outgoings Collected From Tenants						1325.00
	*Management Fees					66.25	
	*Postage & Sundries					2.50	
	Plus GST on items marked *					6.87	
						<u>75.62</u>	<u>1325.00</u>

Transferred to your bank account \$1,249.38
 Payment Details: Micheal and Mafalda Avolino 423103503 193-879

571



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Michael and Mafalda Avolino
 13 Buckhurst Avenue
 EPPING VIC 3076

Primary Owner Statement for
 Period Ending: 12/04/19
 Reference: AVOLINO
TAX INVOICE

Michael and Mafalda Avolino
 Manager: Belinda Sackett

Property	Tenant	Rent	Paid From	To	Periods	Paid	On Acct
23 O'Shannassy Way	Conrad McPhee & Yulia McPhee	1325.00 M1	14/04/19	13/05/19	1	1325.00	0.00
Date	Disbursements & Sundry Receipts					Debit	Credit
	Total Rent & Outgoings Collected From Tenants						1325.00
	*Management Fees					66.25	
	*Postage & Sundries					2.50	
	Plus GST on Items marked *					6.87	
						75.62	1325.00

Transferred to your bank account \$1,249.38
 Payment Details: Micheal and Mafalda Avloino 423103503 193-879



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Michael and Mafalda Avolino
13 Buckhurst Avenue
EPPING VIC 3076

Primary Owner Statement for
Period Ending: 12/03/19
Reference: AVOLINO
TAX INVOICE

Michael and Mafalda Avolino
Manager: Belinda Sackett

Property	Tenant	Rent	Paid From	To	Periods	Paid	On Acct	
23 O'Shannassy Way	Conrad McPhee & Yulia McPhee	1325.00 M1	14/03/19	13/04/19	1	1325.00	0.00	
Date	Disbursements & Sundry Receipts						Debit	Credit
	Total Rent & Outgoings Collected From Tenants							1325.00
	*Management Fees						66.25	
	*Postage & Sundries						2.50	
	Plus GST on items marked *						6.87	
							<u>75.62</u>	<u>1325.00</u>

Transferred to your bank account \$1,249.38
Payment Details: Micheal and Mafalda Avloino 423103503 193-879



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Trading as Ray White Epping

Michael and Mafalda Avolino
13 Buckhurst Avenue
EPPING VIC 3076

Primary Owner Statement for
Period Ending: 13/02/19
Reference: AVOLINO
TAX INVOICE

Michael and Mafalda Avolino
Manager: Belinda Sackett

Property	Tenant	Rent	Paid From	To	Periods	Paid	On Acct	
23 O'Shannassy Way	Conrad McPhee & Yulia McPhee	1325.00 M1	14/02/19	13/03/19	1	1325.00	0.00	
Date	Disbursements & Sundry Receipts						Debit	Credit
	Total Rent & Outgoings Collected From Tenants							1325.00
	*Management Fees						66.25	
	*Postage & Sundries						2.50	
	Plus GST on items marked *						6.87	
							<u>75.62</u>	<u>1325.00</u>

Transferred to your bank account \$1,249.38
Payment Details: Micheal and Mafalda Avloino 423103503 193-879

568



769 High Street
Epping VIC 3076
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F: 03 9401 2031
E: epping.vic@raywhite.com

Jordan - Bel Pty Ltd A.C.N. 081 076 065
Trading as Ray White Epping

Michael and Mafalda Avolino
13 Buckhurst Avenue
EPPING VIC 3076

Primary Owner Statement for
Period Ending: 14/01/19
Reference: AVOLINO
TAX INVOICE

Michael and Mafalda Avolino
Manager: Belinda Sackett

Property	Tenant	Rent	Paid From	To	Periods	Paid	On Acct	
23 O'Shannassy Way	Conrad McPhee & Yulia McPhee	1325.00 M1	14/01/19	13/02/19	1	1325.00	0.00	
Date	Disbursements & Sundry Receipts						Debit	Credit
	Total Rent & Outgoings Collected From Tenants							1325.00
	*Management Fees						66.25	
	*Postage & Sundries						2.50	
	Plus GST on items marked *						6.87	
							<u>75.62</u>	<u>1325.00</u>

Transferred to your bank account \$1,249.38
Payment Details: Micheal and Mafalda Avloino 423103503 193-879

12 October 2018

Michael and Mafalda Avolino
13 Buckhurst Avenue
EPPING VIC 3076

Dear Michael and Mafalda Avolino,

RE: PERIODIC INSPECTION
PPTY: 23 O'Shannassy Way WHITTLESEA

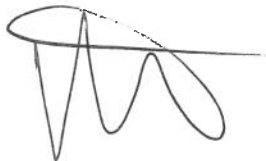
We advise that we will be conducting a periodic inspection at the abovementioned property/s. Our Property Manager will visit on **Monday, 22/10/18 between 9:15AM and 9:30AM.**

If you wish to be present at the above inspection, please advise our office prior to the inspection date. It is important that you **CONFIRM** your attendance as the set time may have changed if it was inconvenient for the tenant.

Regardless of whether you attend, you will receive a letter and a copy of the report.

Should you have any questions regarding this matter, please do not hesitate to contact me on **9401 5200.**

Yours faithfully
RAY WHITE EPPING



Belinda Sackett
SENIOR PROPERTY MANAGER

16 November 2018

Michael and Mafalda Avolino
13 Buckhurst Avenue
EPPING VIC 3076

Dear Michael and Mafalda Avolino

A routine inspection of 23 O'Shannassy Way WHITTLESEA was carried out on 22/10/18. I report the following observations:

The property appears well presented and requires no obvious maintenance.

1) I would like to bring the following items to your attention:

- The property has been displayed in a very clean and tidy manner on the day of inspection.
- It was noted that the gardens were well maintained.
- All appliances are in working order.
- Walls and doors are clean with no obvious marks or scuffs noted.
- All taps and fittings throughout were reported with no leaks.
- All blinds throughout are in a clean working order.
- Fences throughout are in a reasonable condition.
- I did note some water stains below the split system cooling unit in the lounge. The tenant said she never noticed any water leaking but it could be some stains from condensation. I spoke to Albert on the day of inspection and he asked me to get in contact with Matt who installed the unit. I sent Matt a text message along with tenants details to attend to the matter as he earliest convenience.

Photos have been included for your reference

The smoke alarms sounded when the "Test" button was pressed.

Your tenants lease is due to expire on 13/01/19, she will advise me closer to the expiration date if she would like a further 12 month lease. She is very happy in the property and did advise she believes she will be staying on long term, but will let me know.

The current rent is \$305 per week. I believe a slight rent increase of \$5 per week would be fair and reasonable in today's current market.

I ask that you kindly contact our office within seven (7) days of receipt of this correspondence to discuss the maintenance issues.

Yours sincerely
Ray White Epping



Ray White Epping VIC
769 High Street
Epping, VIC, 3076
03 9401 5200
03 9401 2031 fax
epping.vic@raywhite.com

Belinda Sackett
Property Manager



769 High Street
Epping VIC 3076
P: 03 9401 5200
F: 03 9401 2031
E: epping.vic@raywhite.com
Josden - Bel Pty Ltd A.C.N 081 076 065
Trading as Ray White Epping

Michael and Mafalda Avolino
13 Buckhurst Avenue
EPPING VIC 3076

Primary Owner Statement for
Period Ending: 12/10/18
Reference: AVOLINO
TAX INVOICE

Michael and Mafalda Avolino
Manager: Belinda Sackett

Property	Tenant	Rent	Paid From	To	Periods	Paid	On Acct	
23 O'Shannassy Way	Conrad McPhee & Yulia McPhee	1325.00 M1	14/10/18	13/11/18	1	1325.00	0.00	
Date	Disbursements & Sundry Receipts						Debit	Credit
	Total Rent & Outgoings Collected From Tenants							1325.00
	*Management Fees						66.25	
	*Postage & Sundries						2.50	
	Plus GST on items marked *						6.87	
							<u>75.62</u>	<u>1325.00</u>

Transferred to your bank account \$1,249.38
Payment Details: Micheal and Mafalda Avloino 423103503 193-879

564



769 High Street
Epping VIC 3076
P: 03 9401 5200
F: 03 9401 2031
E: epping.vic@raywhite.com
Jordan - Bel Pty Ltd A.C.N. 081 076 065
Trading as Ray White Epping

Michael and Mafalda Avolino
13 Buckhurst Avenue
EPPING VIC 3076

Primary Owner Statement for
Period Ending: 12/09/18
Reference: AVOLINO
TAX INVOICE

Michael and Mafalda Avolino
Manager: Belinda Sackett

Property	Tenant	Rent	Paid From	To	Periods	Paid	On Acct
23 O'Shannassy Way	Conrad McPhee & Yulia McPhee	1325.00 M1	14/09/18	13/10/18	1	1325.00	0.00
Date	Disbursements & Sundry Receipts					Debit	Credit
	Total Rent & Outgoings Collected From Tenants						1325.00
	*Management Fees					66.25	
	*Postage & Sundries					2.50	
	Plus GST on items marked *					6.87	
						<u>75.62</u>	<u>1325.00</u>

Transferred to your bank account \$1,249.38
Payment Details: Micheal and Mafalda Avloino 423103503 193-879



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Michael and Mafalda Avolino
 13 Buckhurst Avenue
 EPPING VIC 3076

Primary Owner Statement for
 Period Ending: 15/08/18
 Reference: AVOLINO
TAX INVOICE

Michael and Mafalda Avolino
 Manager: Belinda Sackett

Property	Tenant	Rent	Paid From	To	Periods	Paid	On Acct
23 O'Shannassy Way	Conrad McPhee & Yulia McPhee	1325.00 M1	14/08/18	13/09/18	1	1325.00	0.00
Date	Disbursements & Sundry Receipts					Debit	Credit
	Total Rent & Outgoings Collected From Tenants						1325.00
	*Management Fees					66.25	
	*Postage & Sundries					2.50	
	Plus GST on items marked *					6.87	
						75.62	1325.00

Transferred to your bank account \$1,249.38
 Payment Details: Micheal and Mafalda Avloino 423103503 193-879



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Michael and Mafalda Avolino
13 Buckhurst Avenue
EPPING VIC 3076

Primary Owner Statement for
Period Ending: 12/07/18
Reference: AVOLINO
TAX INVOICE

Michael and Mafalda Avolino
Manager: Belinda Sackett

Property	Tenant	Rent	Paid From	To	Periods	Paid	On Acct
23 O'Shannassy Way	Conrad McPhee & Yulia McPhee	1325.00 M1	14/07/18	13/08/18	1	1325.00	0.00
Date	Disbursements & Sundry Receipts					Debit	Credit
Total Rent & Outgoings Collected From Tenants							1325.00
*Management Fees						66.25	
*Postage & Sundries						2.50	
Plus GST on items marked *						6.87	
						<hr/>	<hr/>
						75.62	1325.00

Transferred to your bank account \$1,249.38
Payment Details: Micheal and Mafalda Avloino 423103503 193-879

J01



united insurance group

AFS Licence No: 327131 ABN: 31 131 564 522

Australian United Advisers Pty Ltd
Authorised Representative No. 271195
of United Insurance Group

Suite 3.04, 365 Little Collins Street
Melbourne VIC 3000
Phone: 0407 316 488
Email: peter@auadvisers.com

General Broker Representative

Renewal

TAX INVOICE

RUNWAY PTY. LTD.
13 BUCKHURST AVE.
EPPING VIC. 3076

MEMORANDUM: 16030643
INVOICE NUMBER: 1325880
DATE: 06/03/19
POLICY NUMBER: 06L2209898
YOUR CONTACT: Peter Calello

Please find attached renewal of your policy. Kindly check the attached schedule to ensure all details are correct and the cover meets with your requirements. We would also like to draw your attention to the special notices attached. Should any changes be necessary or you have any questions please contact this office immediately

INSURED: RUNWAY PTY. LTD.

Premium	501.02
Fire/SES Levy*	0.00
U/W GST	50.10
Stamp Duty	55.12
Brokers Fee	137.96
Br Fee GST	13.80
Administration Fee	

PERIOD: 10/03/19 to 10/03/20
At 4pm Local Time

Sub Total **758.00**

CLASS: CGU Sunrise Landlords

AMOUNT PAYABLE **\$758.00**

INSURER: Insurance Australia Limited (T/as CGU)

*Note: Fire Levy for risks in NSW contains the State Emergency Services contribution.

PARTICULARS:

Renewal of Policy

Contact us immediately if you would like to amend or discuss any aspect of the information provided.

B PAY	BILLER CODE: 303800
	REF. 3258806

REMITTANCE ADVICE

Telephone & Internet Banking - BPAY
Call your Bank, Credit Union or Building Society to make this payment from your cheque, savings or credit card account.
More Info: www.bpay.com.au

CLIENT REF: 019RUNW001
CLIENT: RUNWAY PTY. LTD.
INVOICE NUMBER: 1325880
AMOUNT PAYABLE: \$758.00
DUE DATE: 10/03/19

Cheque Payments: Cheques to be made payable to **United Insurance Group Pty Ltd**

Credit card payments will attract a service fee of 0.82% which is \$6.22.

Please charge \$764.22 to my Mastercard Visa

Card number: _____

Expiry Date ____ / ____

Cardholder name:

Signature:

Please send this portion with your payment to:
Australian United Advisers Pty Ltd
Suite 3.04, 365 Little Collins Street Melbourne VIC 3000

T60



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AFS Licence No: 327131 ABN: 31 131 564 522

Australian United Advisers Pty Ltd
Authorised Representative No. 271195
of United Insurance Group

SCHEDULE

STEADFAST LANDLORDS RESIDENTIAL INSURANCE

Insured Name(s)- RUNWAIY PTY. LTD.

INTERESTED PARTIES:

Name Nature of Interest
Bank of Melbourne Ltd First Mortgage

Situation 1 - 21 O'SHANNASSY WAY, WHITTLESEA, VIC 3757

Table with 2 columns: Description and SUM INSURED. Rows include BUILDINGS (\$250,000), CONTENTS (Not Insured), SPECIAL CONTENTS (Not Insured), LOSS OF RENT (\$23,200), and RENT DEFAULT AND THEFT BY A TENANT (Not Insured).

Excess applicable to all above \$600
Additional excesses apply for earthquake and tsunami claims. These are shown in the policy wording.

LIABILITY \$10,000,000
WORKERS' COMPENSATION Not Insured

POLICY VARIATIONS AND EXTENSIONS

Policy notation
IN RESPECT OF: 21 O'SHANNASSY WAY, WHITTLESEA VIC.
3757
\$10,000 INCLUDED CONTENTS COVER PROVIDED

Policy notation
We have recently reviewed our excess levels and your excess amount may have changed effective from the commencement of your new period of insurance as noted on this renewal schedule.

Excess Change
We have recently reviewed our excess levels and your excess amount may have changed effective from the commencement of your new period of insurance as noted on this renewal schedule.

Important Information

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:



- (1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?
- (2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
- (3) Have there been any changes to the insured property which might increase the risk of loss or damage?

IMPORTANT NOTICES

POLICY AMENDMENTS

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

POLICY EXCESS

For each separate identifiable incident for which your policy provides cover any applicable excess will apply for each incident giving rise to a claim.

COOLING-OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a refund of premium paid, provided you have not made a claim under the policy.

Workers' Compensation insurance is compulsory if you have employees. This cover is not provided unless specifically shown on the schedule. CGU Insurance can arrange separate cover in those states where legislation permits.

IMPORTANT CHANGE TO YOUR POLICY

There have been some changes to the cover under your policy. These changes are described below in this document. This document should be read in conjunction with your policy booklet as the terms described now form part of your policy. The following additional exclusion now applies to all sections of this policy, other than Workers' Compensation. Contamination by chemical and/or biological agents, which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public. We will continue to cover losses, such as property damage, from other forms of terrorism, in accordance with your policy's existing terms and conditions.



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AFS Licence No: 327131 ABN: 31 131 564 522

Australian United Advisers Pty Ltd
Authorised Representative No. 271195
of United Insurance Group

To provide some protection against increased costs, the sum insured on Buildings &/or Contents has been increased. You may select different sums insured if you wish.

Your renewal

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS) for this insurance. This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us.

You can contact us:

By phone on 131532, or

By writing to Insurance Australia Limited, GPO Box 9902 in your Capital City, or

By completing our e-Form or e-Mail at www.cgu.com.au

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (SPDS) updates, and should be read with, the Landlords Residential Property Insurance Disclosure Statement and Policy - Accidental Damage Cover with Flood Cover (PDS) dated 01/05/2017 version CID0242 F REV7 08/17. These documents together with your current schedule make up the terms and conditions of your insurance contract with us. Your current schedule outlines the cover you have chosen.

This SPDS will apply to policies with a commencement date on or after 01/03/2019 or with a renewal effective date on or after 01/03/2019.

Changes to your PDS

Your PDS is amended by the following:

Change 1: Excesses

Your PDS is amended to remove any additional excesses payable in the event of a claim other than the standard policy excess, and any additional excesses, noted on your schedule and the excess if loss or damage occurs as a result of an earthquake or tsunami.

In the 'Words that have a special meaning' on page 14, the fifth sentence of the definition of 'excess' is deleted and replaced with the following:

'Your Excess will be increased for claims for an earthquake or tsunami as shown on page 23.'

In the section "Paying Claims - Policy excess" on page 23, the third paragraph is deleted.

In the section "Paying Claims - Policy excess" on page 23, the following paragraph is deleted:

The additional \$400 excess for claims arising from accidental loss or damage by tenants, their visitors, or their visitors children, does NOT apply to claims arising from:

- fire



- explosion
- liquid that escapes from:
 - . a fixed pipe or something attaching to a pipe, fixed gutter, fixed tank or a drain
 - . a bath, basin, shower, sink, toilet or tiled floor that has drainage holes
 - . a washing machine or dishwasher
 - . an aquarium
 - . a waterbed
- impact by a vehicle
- accidental breakage of
 - . fixed glass in the buildings
 - . fixed shower bases, basins, sinks, baths or toilets.

In the section "Excess" on page 32, the second paragraph is deleted.

Change 2: Pet Damage

Your PDS is amended to include cover for damage to your rental property by pets owned by your tenant which live in or at your rental property, to a limit of \$2,500 for any one claim, subject to all other policy terms, conditions and exclusions.

Under Section 1 Buildings and Contents - Accidental damage cover on page 17 to 19, in the section 'What is insured' under the section 'We will cover your building and contents for any accidental damage or accidental loss including that caused by:' on page 19, the following additional dot point is added:

'a tenant's pet up to \$2,500 per claim'.

In the 'Words that have a special meaning' on page 14, the definition of 'Deliberate or Intentional Damage' in the section under 'This does not include' the clause 'damage caused by pets belonging to tenants, their visitors or children of the tenants or their visitors' is deleted and replaced with 'damage caused by pets belonging to visitors or children of the tenants or their visitors'

In the 'Words that have a special meaning' on page 15, the definition of 'Malicious Damage or Vandalism' in the section under 'This does not include' the clause 'damage caused by pets belonging to tenants, their visitors or children of the tenants or their visitors' is deleted and replaced with 'damage caused by pets belonging to visitors or children of the tenants or their visitors'

In the 'Words that have a special meaning' on page 15, a definition of 'pet' is added with the meaning 'a domestic animal kept in or at your rental property'.

In the 'Words that have a special meaning' on page 15, the definition of 'tenant' is amended by deleting the word 'pets' in the first and second sentences.

Change 3: External complaints are now administered by the Australian Financial Complaints Authority (AFCA).

How to resolve a complaint or dispute

All references to Financial Ombudsman Service Australia Limited (FOS) and its contact phone number, is deleted and replaced with



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AFS Licence No: 327131 ABN: 31 131 564 522

Australian United Advisers Pty Ltd
Authorised Representative No. 271195
of United Insurance Group

Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).



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AFS Licence No: 327131 ABN: 31 131 564 522

Australian United Advisers Pty Ltd
Authorised Representative No. 271195
of United Insurance Group

Suite 3.04, 365 Little Collins Street
Melbourne VIC 3000
Phone: 0407 316 488
Email: peter@auadvisers.com

General Broker Representative

SPECIAL NOTICES

The document set attached is prepared as a summary of your insurance policy. It is not a complete description of all your policy terms, conditions and exclusions.

In case of a claim under any policy, or questions with regard thereto, the provisions of the policy will prevail.

YOUR DUTY OF DISCLOSURE

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

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of any matter:-

- that is common knowledge;
- that diminishes the risk to be undertaken by the insurer;
- that your insurer knows or, in the ordinary course of business, ought to know;
- as to which, compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If, however, your non-disclosure is fraudulent, the insurer may also have the option of voiding the contract.

SUBROGATION (RECOVERY) AGREEMENTS

Before you enter into a contract of general insurance with an insurer, the Insurance Contracts Act 1984 stipulates that the insurer must advise you of any provisions in your policy affecting the preservation of their rights of subrogation.

As your insurer has given us such advice, your policy of insurance provides that you will not be able to recover under it if you enter into or have entered into any agreement which excludes or limits your rights of recovery from other parties. Therefore, you must not have agreed to and must not agree to give away any of your rights which may affect your insurer's right to recover under subrogation from other parties.

LIABILITY FOR GOODS AND SERVICES TAX (GST)

As the service of providing general insurance services falls under the umbrella of the Goods and Services Tax (GST), we are required to charge you on a proportional basis for any insurance services provided by or via us after 30 June, 2000.

Therefore, the attached document includes this charge which has been calculated based on information available to us at this time. Subsequently, if this charge requires amendment, we will recover from (or reimburse) you for any difference.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

Clients not satisfied with our services should contact UIG's Complaints Officer. They are members of the Australian Financial Complaints Authority, a free consumer service. Further information is available from our office, or contact AFCA on 1800 931 678 or visit www.afca.org.au. They also adopt the Insurance Brokers Code of Practice.

GENERAL ADVICE WARNING

If you are a RETAIL CLIENT (defined in your Financial Services Guide) and a Statement of Advice has not been provided to you then the advice that we are giving you is General Advice.

General Advice is advice that has been prepared without considering your current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs. Before you make any decision about whether to acquire the policy, you should obtain and read the Product Disclosure Statement for the policy.

PREMIUMS HELD IN TRUST

UIG retain the interest on premiums paid by you that are held in their trust account before paying the insurer.

INSURANCE SCHEDULE AND SUMS INSURED

You should check and confirm that items listed in your schedule are correct and are insured for full replacement value. With regular rises in building and construction costs, if you do not ensure that you have items covered in your schedule for full replacement value, the issue of Under Insurance or Average Clauses that exist in some policies, can become an issue that apply in settlement. The sums insured should represent full values to rebuild to a condition that is equivalent to when the building was new including any extra costs required to comply with Government, Municipal or Statutory Authority requirements.

Obtaining a valuation of your property may incur costs, however, it would be money well spent should you sustain a fire or some other insured catastrophe.

UIG SOURCES OF INCOME

When placing your insurance they usually receive a commission from the insurer and we may charge additional fees. All fees payable for services will be advised to you at or before the time of providing the advice or service. Where a policy is cancelled before the period of insurance has ended we will usually retain the commission/fee on any return premium involved.

F54



Receipt

Receipt number
N042891086123

Amount
\$758.00

From
Super Deposit
06 3385 1051 9775
insurance

To
Runway Insurance
Runway Insurance
united insurance group pty ltd

Biller Code: 303800
Ref: 2308167

When
Sunday 28 Apr 2019 at 9:31pm Sydney/Melbourne time

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TSB



Receipt

Receipt number
N021493599612

Amount
\$145.49

From
Super Deposit
06 3385 1051 9775
refund paid error

To
Sams Rental & Wages
06 3385 1035 4392
refund paid error

When
Thursday 14 Feb 2019 at 10:22am Sydney/Melbourne time

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05:20:08 AM
Sydney/Melbourne time

Receipt number N021092348216

From account

Sams Rental & Wages
063-385 1035 4392

Authorised by
MAFALDA AVOLINO

Transaction date and time
10/02/19 05:20:08 AM
Sydney/Melbourne time

To biller

Yarra Valley Water Corporation

\$145.49

Biller nickname

Bill code

Customer reference number

Amount

Runway water

0000344366

04505615210

\$145.49

145.49



**City of
Whittlesea**

Phone (03) 9217 2170
TTY 133 677 (ask for (03) 9217 2170)
Fax (03) 9409 9880
Website www.whittlesea.vic.gov.au

Email info@whittlesea.vic.gov.au
Mail Locked Bag 1, Bundoora 3083
Offices 25 Ferres Blvd, South Morang 3752
ABN 72 431 091 058

Valuations, Rates & Charges

For the period 1 July 2018 to 30 June 2019

Issue Date 11/07/2018

Assessment Number

0958686

**Rates & charges
payable for this year
\$1,047.50**



029-3076 (3107)

Runway Pty Ltd
13 Buckhurst Ave
EPPING VIC 3076

Property Details

23 Oshannassy Way WHITTLESEA VIC 3757
LOT 2 PS 422080W

Ward North

AVPCC 110 Detached Dwelling

Land Use Residential

Land use is for State fire services levy purposes only.

Rating Details

Overdue Balance at 30/06/2018	\$0.00
Net payments and other adjustments	\$0.00
General rate 16,750.00 x 0.04930848	\$825.92
State CFA fixed charge Residential 1.00 x 109.00	\$109.00
State CFA levy Residential 335,000.00 x 0.00005800	\$19.43
Waste Service Charge (Res/Rural) 1.00 x 93.15	\$93.15
Rates pensioner concession	\$0.00
State fire services pensioner concession	\$0.00
Rates Rebate	\$0.00

Valuation Details

Site value \$176,000
Capital improved value \$335,000
Net annual value \$16,750
Level of value date 01/01/2018
Valuation operative date 01/07/2018

These valuations have been prepared for rating and taxation purposes only and are not intended for any other use.

Council has complied with the Victorian Government's rate cap of 2.25%. The cap applies to the average annual increase of rates and charges.

The rates and charges for your property may have increased or decreased by a different percentage amount for the following reasons;

- The valuation of your property relative to the valuation of other properties in the municipality;
- The application of any differential rate by Council;
- The inclusion of other rates and charges not covered by the Victorian Government's rate cap.

Payment Options

Quarterly instalments

1st Instalment By 30/09/2018 \$264.50	2nd Instalment By 30/11/2018 \$261.00	3rd Instalment By 28/02/2019 \$261.00	4th instalment By 31/05/2019 \$261.00
---	---	---	---

If full payment of the first instalment is not received by the due date, your account will revert to the lump sum option shown below. If this occurs you will not receive instalment notices for the remainder of this rating year.

Lump sum

Payable by 15/02/2019
\$1,047.50

9 Monthly payments

1st payment by 30/09/2018
By application only - closes 31/08/2018
See application form for details.

18 Fortnightly payments

1st payment by 30/09/2018
By application only - closes 31/08/2018
See application form for details.

Payment Methods

www.whittlesea.vic.gov.au

Phone 1300 301 185

Council Offices
Cash, Cheque or EFTPOS
Hours - 8.30am to 5.00 pm Mon. to Fri.
(except public holidays).

Waste & Recycling Voucher



Billcode: 5157
Ref: 0958686

BPAY™ this payment via internet or phone banking.
BPAY View™ - View and pay this bill using internet banking
BPAY View Registration No.: 0958686



Mail
PO Box 2002
Preston Vic 3072
Please allow for postal delays.



350 9586863
\$264.50

2018/19 Budget Highlights



Billpay Code: 0350
Ref: 9586863

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au
Scan & pay this invoice with your iPhone, iPad or Android device. Download the Australia Post mobile app.



350 9586863
\$1,047.50

\$30

Brick & Rubble Waste
Timber Waste
Green Waste
Hard Waste
Terms and Conditions apply



Receipt

Receipt number
N100381507778

Amount
\$264.50

From
Super Deposit
06 3385 1051 9775
rates

To
Runway rates 23
Runway rates 23
CITY OF WHITTLESEA-RATES

Billier Code: 5157
Ref: 958686

When
Wednesday 03 Oct 2018 at 5:31pm Sydney/Melbourne time

Automatically pay your bills on time Set up BPAY View autopay for this bill.

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569



**City of
Whittlesea**

Phone (03) 9217 2170
TTY 133 677 (ask for (03) 9217 2170)
Fax (03) 9409 9880
Website www.whittlesea.vic.gov.au

Email info@whittlesea.vic.gov.au
Mail Locked Bag 1, Bundoora 3083
Offices 25 Ferres Blvd, South Morang 3752
ABN 72 431 091 058

Valuations, Rates & Charges

For the period 1 July 2018 to 30 June 2019

Issue Date 26/10/2018

Assessment Number

0958686



029-3076 (1899)

Runway Pty Ltd
13 Buckhurst Ave
EPPING VIC 3076

Second Instalment

\$261.00

This amount is payable by 30/11/2018

Property Details

23 Oshannassy Way WHITTLESEA VIC 3757
LOT 2 PS 422080W

Ward North

AVPCC 110 Detached Dwelling

Land Use Residential

Land use is for State fire services levy purposes only.

Valuation Details

Site Value \$176,000

Capital improved value \$335,000

Net annual value \$16,750

Level of value date 01/01/2018

Valuation operative date 01/07/2018

These valuations have been prepared for rating and taxation purposes only. They are not intended for any other use.

1st Instalment Balance
\$0.00

2nd Instalment
\$261.00
Payable by 30/11/2018

3rd Instalment
\$261.00
Payable by 28/02/2019

4th Instalment
\$261.00
Payable by 31/05/2019

Payment Methods

www.whittlesea.vic.gov.au

Phone 1300 301 185

Council Offices
Cash, Cheque or EFTPOS
Hours - 8.30am to 5.00 pm Mon. to Fri.



Billers Code: 5157
Ref: 958686

BPAY™ this payment via internet or phone banking.
BPAY View™ - View and pay this bill using internet banking
BPAY View Registration No.: 0958686



Mail
PO Box 2002
Preston Vic 3072
Please allow for postal delays.



Billpay Code: 0350
Ref: 9586863

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au
Scan & pay this invoice with your iPhone, iPad or Android device. Download the Australia Post mobile app.



*350 9586863

FLX



06:53:20 AM
Sydney/Melbourne time

Receipt number N120481460290

From account

Super Deposit
063-385 1051 9775

Authorised by
MAFALDA AVOLINO

Transaction date and time
04/12/18 06:53:20 AM
Sydney/Melbourne time

To biller

CITY OF WHITTLESEA-RATES			\$261.00
Billers nickname	Billers code	Customer reference number	Amount
Runway rates 23	0000005157	958686	\$261.00

547



Phone (03) 9217 2170
 TTY 133 677 (ask for (03) 9217 2170)
 Fax (03) 9409 9880
 Website www.whittlesea.vic.gov.au

Email info@whittlesea.vic.gov.au
 Locked Bag 1, Bundoora 3083
 Offices 25 Ferres Blvd, South Morang 3752
 ABN 72 431 091 058

Valuations, Rates & Charges

For the period 1 July 2018 to 30 June 2019

Issue Date 30/04/2019

Assessment Number

0958686



029-3076 (2184)

Runway Pty Ltd
 13 Buckhurst Ave
 EPPING VIC 3076

Fourth Instalment
\$261.00
 This amount is payable by 31/05/2019

Property Details

23 Oshannassy Way WHITTLESEA VIC 3757
 LOT 2 PS 422080W

Ward North

AVPCC 110 Detached Dwelling

Land Use Residential

Land use is for State fire services levy purposes only.

Valuation Details

Site Value \$176,000

Capital improved value \$335,000

Net annual value \$16,750

Level of value date 01/01/2018

Valuation operative date 01/07/2018

These valuations have been prepared for rating and taxation purposes only. They are not intended for any other use.

Quarterly instalments

3rd Instalment Balance
 \$0.00

4th Instalment
\$261.00
Payable by 31/05/2019

Payment Methods



www.whittlesea.vic.gov.au



Billor Code: 5157

Ref: 958686

BPAY™ this payment via internet or phone banking.
 BPAY View™ - View and pay this bill using internet banking
 BPAY View Registration No.: 0958686



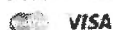
Billpay Code: 0350

Ref: 9586863

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au
 Scan & pay this invoice with your iPhone, iPad or Android device. Download the Australia Post mobile app.



Phone 1300 301 185



Mail

PO Box 2002
 Preston Vic 3072

Please allow for postal delays.



Council Offices

Cash, Cheque or EFTPOS
 Hours - 8.30am to 5.00 pm Mon. to Fri.



*350 9586863

846

Financial Hardship

If you cannot pay in a timely manner due to financial hardship please submit an application for consideration under the *Financial Hardship Policy for Residential Property Owners (Municipal Rates & Charges)*. The Policy is available on the Council website at www.whittlesea.vic.gov.au.

Pensioner Concession

If you are in receipt of a pension concession card or service concession card, you may be eligible to a concession on your rates and fire services fixed charge on your principle place of residence. If you have previously applied and are still eligible for a concession, this will be shown on the front of the annual notice. Instalment notices will not show concession amounts.

Forms are available from the Council website or by calling (03) 9217 2170. Note: Health care cards are not accepted.

Penalty interest charges on late payments

Penalty interest charges may be applied on overdue amounts in accordance with s172 of the *Local Government Act 1989*. The applicable interest rate of 10.0 % p.a. is determined under the Penalty Interest Rates Act 1983. The penalty interest charge is applied after the due date of an instalment. In the case of a lump sum payment it will be applied after the due date of the lump sum, but calculated on each of the instalment amounts that are overdue from the following day after their due dates. In all cases penalty interest will continue to accrue until all amounts are paid in full.

Sections 26 and 27 of the *Fire Services Property Levy Act 2012* apply for waiver, deferral or concession requests on the fire services levy.

Other penalties for failing to pay

Council may sue in the Magistrates' Court to recover any outstanding rates and/or charges. This may result in further costs for the owner/s of the property. In accordance with s181 of the *Local Government Act 1989*, Council may exercise its right to sell property in order to recover unpaid rates and charges.

Objection to valuation

The values shown on this notice were assessed as at 1 January 2018. A person aggrieved by an assessment of the value and/or the AVPCC of any land may lodge a written objection with the Council. An objection must be lodged:

- within 2 months after the Annual Notice or Supplementary Notice is given if the notice is sent directly to the occupier of the property, or
- within 4 months after the Annual Notice or Supplementary Notice is given to the occupier, if the notice is sent directly to the landlord.

Objections on valuations cannot be lodged on Instalment, Reminder, Final, Duplicate or Amended Notices.

The grounds for objection are limited – see section 17 of the *Valuation of Land Act 1960*.

Please note, the rates must be paid even if an objection is lodged as required by section 29 of the Valuation of Land Act 1960.

Upon receipt of an objection, Council will refer it to its valuer who will consult with the objector and decide whether an adjustment is necessary. If an objector is dissatisfied with the valuer's determination, or a decision has not been reached by Council in 4 months of lodging an objection, the objector may lodge a written request within 30 days with the Civil and Administrative Tribunal or, depending upon the capital improved value of the property, treat the objection as an appeal to the Supreme Court.

Objection to rate or charge

A person who is aggrieved by a rate or charge imposed by the Council, or by anything included or excluded from such a rate or charge may appeal to the County Court under section 184 of the *Local Government Act 1989*.

Any appeal must be lodged with the County Court within 30 days of receiving this notice. A person may only appeal on one or more of the following grounds:

- that the land is not rateable land (this is not applicable to special rates); or
- that the rate or charge assessment was calculated incorrectly; or
- that the person rated is not liable to be rated.

A person cannot appeal to the County Court where an objection or appeal may be made under the *Valuation of Land Act 1960* (see above).

Australian Valuation Property Classification Code (AVPCC)

A property is allocated an AVPCC to determine the land use classification for Fire Services Levy purposes. In some cases, a property may have dual/multiple uses and in this instance the predominant/primary use will be allocated when determining the appropriate code.

Farm Land

In order for a property to be considered for classification as 'farm land', an application form must be completed which can be obtained from the Council Offices or downloaded from www.whittlesea.vic.gov.au. If Council has rejected an application and the owner or occupier of that land considers that the land should be classified as 'farm land', that owner or occupier may apply to the Civil and Administrative Tribunal for a review of Council's decision. 'farm land' is defined within the *Valuation of Land Act 1960*.

A person may apply for a single farm enterprise exemption in accordance with section 9 of the *Fire Services Property Levy Act 2012*.

Allocation of payments 1. Legal costs (if any) 2. Interest charges (if any) 3. Overdue rates & charges (if any) 4. Current year rates & charges

Change of address or ownership

Please notify Council in writing if any details on the front of this notice are incorrect. It is the responsibility of the property owner to notify the Council of any changes of ownership within one month.

Privacy statement

The information on this notice is subject to the Privacy Act and will be kept on record at Council. Please call (03) 9217 2170 for further information on privacy matters.

Waste vouchers terms and conditions

Vouchers are not transferable or for commercial use – the home owner must be present when using vouchers. Photo identification may be requested when presenting vouchers.



Free Telephone Interpreter Service

العربية	9679 9871	Italiano	9679 9874	ਪੰਜਾਬੀ	9679 9879	Tiếng Việt	9679 9878
Ελληνικά	9679 9873	Македонски	9679 9875	தமிழ்	9679 9879	Other	9679 9879
हिंदी	9679 9879	简体中文	9679 9857	Türkçe	9679 9877		

845



If there isn't enough money in your account on the due date we'll try 5 times. If the funds are still unavailable, a dishonour fee of \$5.00 will apply.

Receipt

Receipt number
N052990495798

Amount
\$261.00

From
Super Deposit
06 3385 1051 9775
rates

To
Runway rates 23
CITY OF WHITTLESEA-RATES

Biller Code: 5157
Ref: 958686

When
Friday 31 May 2019 Sydney/Melbourne time

Automatically pay your bills on time
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**City of
Whittlesea**

Phone (03) 9217 2170
TTY 133 677 (ask for (03) 9217 2170)
Fax (03) 9409 9880
Website www.whittlesea.vic.gov.au

Email info@whittlesea.vic.gov.au
Mail Locked Bag 1, Bundoora 3083
Offices 25 Ferres Blvd, South Morang 3752
ABN 72 431 091 058

Valuations, Rates & Charges

For the period 1 July 2018 to 30 June 2019

Issue Date 31/01/2019

Assessment Number

0958686



029-3076 (2147)

Runway Pty Ltd
 13 Buckhurst Ave
 EPPING VIC 3076

Third Instalment
\$261.00
 This amount is payable by 28/02/2019

Property Details

23 Oshannassy Way WHITTLESEA VIC 3757
 LOT 2 PS 422080W

Ward North

AVPCC 110 Detached Dwelling

Land Use Residential

Land use is for State fire services levy purposes only.

Valuation Details

Site Value \$176,000

Capital improved value \$335,000

Net annual value \$16,750

Level of value date 01/01/2018

Valuation operative date 01/07/2018

These valuations have been prepared for rating and taxation purposes only. They are not intended for any other use.

Quarterly instalments

2nd Instalment Balance
\$0.00

3rd Instalment
\$261.00
Payable by 28/02/2019

4th Instalment
\$261.00
Payable by 31/05/2019

Payment Methods

www.whittlesea.vic.gov.au

Phone 1300 301 185

Council Offices
 Cash, Cheque or EFTPOS
 Hours - 8.30am to 5.00 pm Mon. to Fri.
 (except public holidays).



Biller Code: 5157
Ref: 958686

BPAY™ this payment via internet or phone banking.
 BPAY View™ - View and pay this bill using internet banking
 BPAY View Registration No.: 0958686



Mail
 PO Box 2002
 Preston Vic 3072
 Please allow for postal delays.



Billpay Code: 0350
Ref: 9586863

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au
Scan & pay this invoice with your iPhone, iPad or Android device. Download the Australia Post mobile app.



*350 9586863
\$261.00

FL43



If there isn't enough money in your account on the due date we'll try 5 times. If the funds are still unavailable, a dishonour fee of \$5.00 will apply.

Receipt

Receipt number
N022694980516

Amount
\$261.00

From
Super Deposit
06 3385 1051 9775
3rs installment

To
Runway rates 23
Runway rates 23
CITY OF WHITTLESEA-RATES

Biller Code: 5157
Ref: 958686

When
Thursday 28 Feb 2019 Sydney/Melbourne time

Automatically pay your bills on time
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842



Receipt

Receipt number
N090588968975

Amount
\$79.00

From
Super Deposit
06 3385 1051 9775
late fee

To
Runway Pty Ltd
Runway Pty Ltd
AUSTRALIAN SECURITIES & INVESTMENTS
COMMISSION

Billier Code: 17301
Ref: 2298004310078

When
Wednesday 05 Sep 2018 at 9:53am Sydney/Melbourne
time



Yarra Valley Water ABN 93 066 902 501

Quarterly Bill

Enquiries **1300 304 688**

Faults **13 2762** (24hrs)

RUNWAYI PTY LTD
13 BUCKHURST AVE
EPPING VIC 3076

Account Number **04 5056 1521**

Invoice Number **0450 5618 55234**

Total Due **\$148.72**

Due Date **26 November 2018**

Need more time to pay?
Request online or call **1300 304 688**.

Tax Invoice Issued 05 Nov 2018

ACCOUNT SUMMARY

23 OSHANNASSY WAY, WHITTLESEA
Property Number **5113 404**, PS 422080

Product/Service	Amount
Water Supply System Charge	\$19.63
Sewerage System Charge	\$115.14
Yarra Valley Water Total	\$134.77
Other Authority Charges	
Waterways Charge on behalf of Melbourne Water	\$13.95
TOTAL (GST does not apply)	\$148.72

PAYMENT SUMMARY

Last Account	\$225.82
Paid/Adjusted	-\$225.82
Balance	\$0.00
Total this Account	+\$148.72
Amount Due	\$148.72

WATER USAGE

No Water Usage
has been charged
on this account.



The service level guarantees you can expect from us have been updated. Go to yvw.com.au/charters for more information.

To claim an automatic concession on your account, update your details at yvw.com.au/online or call 1800 680 824. Please see reverse for details.

Payment Slip

Account Number **04 5056 1521**

Invoice Number **0450 5618 55234**

Total Due **\$148.72**

Due Date **26 November 2018**

540

ACCOUNT DETAILS


The Water Supply System Charge from 01 Oct 18 to 31 Dec 18 is a fixed charge of \$19.63 per property based on a daily rate.


The Sewerage System Charge from 01 Oct 18 to 31 Dec 18 is a fixed charge of \$115.14 per property based on a daily rate.


Waterways Charge from 01 Oct 18 to 31 Dec 18.

This charge, based on a daily rate, is collected on behalf of Melbourne Water and used to manage and improve waterways, regional drainage and flood protection. A lower rural rate is charged to reflect reduced drainage and flood protection services compared to urban customers. For information about the charge and the projects it funds in your region, visit melbournewater.com.au/localupdates


ADDITIONAL INFORMATION


 **If you are buying or selling a property**, you don't need to contact us. Your conveyancer or solicitor will manage your water account through the settlement process.

 **Payment Assistance** is available if you are having difficulty paying your account, call 1800 994 789.

 **Concessions** are available to eligible customers. To register, change or check your concession details, go to yvw.com.au/online or call 1800 680 824. We require your consent to confirm your eligibility with Centrelink or the DVA.

 **Large Print and Braille** accounts call 1300 304 688.

 **Privacy Statement** Yarra Valley Water collects personal information for the purposes of providing water and related services and products, promoting such services and products and market research. We may disclose your personal information to our contractors for these purposes and other third parties including Melbourne Water and the Minister for Environment, Climate Change and Water relating to Parks Victoria services. You may request access to your personal information that we hold by writing to the Privacy Officer at Private Bag 1, Mitcham VIC 3132. Please note we may charge you the reasonable cost of providing you with access to your personal information.


 **Hearing Impaired Customers** contact the National Relay Service on 133 677 or visit relayservice.gov.au. This is a 24 hour service for TTY customers.


For language assistance

العربية	1300 914 361	Ελληνικά	1300 931 364
廣東話	1300 921 362	普通话	1300 927 363

For other language assistance, please call **ezispeak**.

Македонски	1300 976 224	Hrvatski	1300 976 224
한국어	1300 976 224	Српски	1300 976 224
فارسی	1300 976 224	Türkçe	1300 976 224
Italiano	1300 976 224	Tiếng Việt	1300 976 224

 **Yarra Valley Water** is pleased to help you if you have a question about water services. Please call **1300 304 688** or visit our website at yvw.com.au or email enquiry@yvw.com.au

 **Have a complaint?** If you would like to talk to us about an unresolved issue, call **1800 051 379**.

HOW TO PAY

Account Number: 04 5056 1521 Invoice Number: 0450 5618 55234

YARRA VALLEY ONLINE WATER

Manage your water account easier, faster and more securely than ever before. Register your account at yvw.com.au/online

Pay by credit card 24/7 at yvw.com.au/paying or on 1300 362 332. To get an email receipt, pay via your **online account**. 



Use Centrepay to arrange regular deductions from your Centrelink payment. Call Yarra Valley Water on 1300 304 688 to discuss how to set up a payment arrangement.



Billpay Code: 3042
Ref: 0450 5618 55234



Mail a Cheque with this portion of the account to: Yarra Valley Water, GPO Box 2860 Melbourne VIC 3001



Biller Code: 344366
Ref: 045 0561 5210



Direct Debit your account automatically, call 1300 304 688 or visit yvw.com.au/directdebit

Pay in Person at any post office (Cash or Cheque), phone 13 1816 or go to postbillpay.com.au



Check your account balance or **request more time to pay** at yvw.com.au/extend or call 1300 304 688.

Amount Due	\$148.72	Amount Paid		Date Paid		Receipt Number	
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+00450561855234>

+009120+

<0450561521>

<0000014872>

+444+

F39



Receipt

Receipt number
N112784766803

Amount
\$148.72

From
Super Deposit
06 3385 1051 9775
runway water

To
Runway water
Runway water
Yarra Valley Water Corporation

Biller Code: 344366
Ref: 04505615210

When
Tuesday 27 Nov 2018 at 10:19pm Sydney/Melbourne time

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538



**Yarra
Valley
Water**

Yarra Valley Water ABN 93 066 902 501

RUNWAY PTY LTD
13 BUCKHURST AVE
EPPING VIC 3076

Tax Invoice Issued 06 Aug 2018

ACCOUNT SUMMARY

23 OSHANNASSY WAY, WHITTLESEA
Property Number 5113 404, PS 422080

Product/Service	Amount
Water Supply System Charge	\$19.63
Sewerage System Charge	\$115.14
Yarra Valley Water Total	\$134.77
Other Authority Charges	
Waterways Charge on behalf of Melbourne Water	\$13.95
Annual Parks Charge	\$77.10
TOTAL (GST does not apply)	\$225.82

Quarterly Bill

Enquiries 1300 900 229

Faults 13 2762 (24hrs)

Account Number **04 5056 1521**

Invoice Number **0450 5153 98677**

Total Due **\$225.82**

Due Date **27 August 2018**

Need more time to pay?
Request online or call 1300 304 688.

PAYMENT SUMMARY

Last Account	\$146.85
Paid/Adjusted	-\$146.85
Balance	\$0.00
Total this Account	+\$225.82
Amount Due	\$225.82

WATER USAGE

No Water Usage
has been charged
on this account.



We are pleased to confirm that there is no increase to the average bill, with typical water use, in 2018/19. See the flyer with your bill or visit yvw.com.au/prices for more information.

Yarra Valley Water News - [click here](#) to find out what is happening with your water this quarter.

To claim an automatic concession on your account, update your details at yvw.com.au/online or call 1800 680 824. Please see reverse for details.

Payment Slip

Account Number **04 5056 1521**

Invoice Number **0450 5153 98677**

Total Due **\$225.82**

Due Date **27 August 2018**

ACCOUNT DETAILS

The Water Supply System Charge from 01 Jul 18 to 30 Sep 18 is a fixed charge of \$19.63 per property based on a daily rate.

The Sewerage System Charge from 01 Jul 18 to 30 Sep 18 is a fixed charge of \$115.14 per property based on a daily rate.

Waterways Charge from 01 Jul 18 to 30 Sep 18.

This charge, based on a daily rate, is collected on behalf of Melbourne Water and used to manage and improve waterways, regional drainage and flood protection. A lower rural rate is charged to reflect reduced drainage and flood protection services compared to urban customers. For information about the charge and the projects it funds in your region, visit melbournewater.com.au/localupdates


Annual Parks Charge from 01 Jul 18 to 30 Jun 19.


Collected on behalf of the Department of Environment and Primary industries for the management and maintenance of metropolitan parks, gardens, waterways, zoos, Royal Botanic Gardens and the Shrine of Remembrance. For more information visit www.parkweb.vic.gov.au or call 13 1963.


Your *NAV is at a sufficiently low level to attract the minimum charge of **77.10**

*NAV = Net Annual Value of your property which is capped at 1990 levels.


ADDITIONAL INFORMATION


 **If you are buying or selling a property**, you don't need to contact us. Your conveyancer or solicitor will manage your water account through the settlement process.

 **Payment Assistance** is available if you are having difficulty paying your account, call 1800 994 789.





 **Concessions** are available to eligible customers. To register, change or check your concession details, go to yvw.com.au/online or call 1800 680 824. We require your consent to confirm your eligibility with Centrelink or the DVA.

 **Large Print and Braille accounts** call 1300 304 688.









 **Privacy Statement** Yarra Valley Water collects personal information for the purposes of providing water and related services and products, promoting such services and products and market research. We may disclose your personal information to our contractors for these purposes and other third parties including Melbourne Water and the Minister for Environment, Climate Change and Water relating to Parks Victoria services. You may request access to your personal information that we hold by writing to the Privacy Officer at Private Bag 1, Mitcham VIC 3132. Please note we may charge you the reasonable cost of providing you with access to your personal information.


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For language assistance

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 廣東話	1300 921 362	 普通话	1300 927 363

For other language assistance, please call **ezispeak**.

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 한국어	1300 976 224	 Српски	1300 976 224
 فارسی	1300 976 224	 Türkçe	1300 976 224
 Italiano	1300 976 224	 Tiếng Việt	1300 976 224

 **Yarra Valley Water** is pleased to help you if you have a question about water services. Please call **1300 304 688** or visit our website at yvw.com.au or email enquiry@yvw.com.au

 **Have a complaint?** If you would like to talk to us about an unresolved issue, call **1800 051 379**.

HOW TO PAY

Account Number: 04 5056 1521 Invoice Number: 0450 5153 98677

YARRA VALLEY ONLINE WATER

Manage your water account easier, faster and more securely than ever before. Register your account at yvw.com.au/online



Billers Code: 344366
Ref: 045 0561 5210

 **Direct Debit** your account automatically, call 1300 304 688 or visit yvw.com.au/directdebit

Pay by credit card 24/7 at yvw.com.au/paying or on 1300 362 332. To get an email receipt, pay via your **online account**.  **VISA**



Billpay Code: 3042
Ref: 0450 5153 98677

Pay in Person at any post office (Cash or Cheque), phone 13 1816 or go to postbillpay.com.au



Use Centrepay to arrange regular deductions from your Centrelink payment. Call Yarra Valley Water on 1300 304 688 to discuss how to set up a payment arrangement.

Mail a Cheque with this portion of the account to: Yarra Valley Water, GPO Box 2860 Melbourne VIC 3001



Check your account balance or **request more time to pay** at yvw.com.au/extend or call 1300 304 688.

Amount Due

\$225.82

Amount Paid

Date Paid

Receipt Number

+00450515398677>

+009120+

<0450561521>

<0000022582> +444+

736



Receipt

Receipt number
N083188469986

Amount
\$225.82

From
Super Deposit
06 3385 1051 9775

To
Runway water
Runway water
Yarra Valley Water Corporation

Biller Code: 344366
Ref: 04505615210

When
Friday 31 Aug 2018 at 9:28pm Sydney/Melbourne time

F33

Date	Transaction	Debit	Credit	Balance
26 Aug	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$34,659.16 CR
26 Aug	Yarra Valley Water NetBank BPAY 344366 33455118920 21 Oshannesseyway	227.94		\$34,431.22 CR
26 Aug	Yarra Valley Water NetBank BPAY 344366 04505615210 23Oshannasey way	227.94		\$34,203.28 CR
26 Aug	2019 CLOSING BALANCE			\$34,203.28 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$24,234.86 CR		\$12,610.88		\$22,579.30		\$34,203.28 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.90%

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

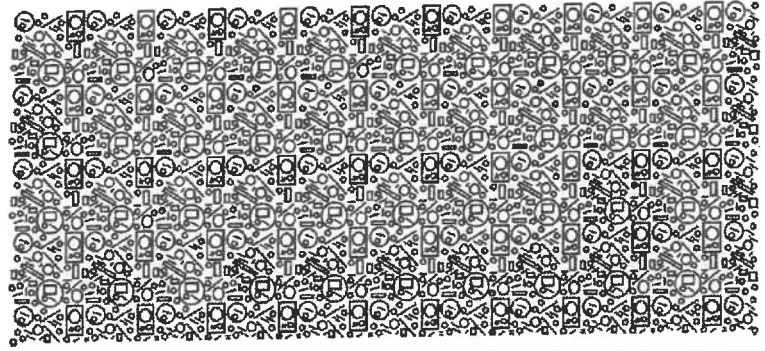


15906.47708.2.3.ZZ258R3.0303.SL.R3.S951.D238.O.V06.00.25

834

Account Number

06 3385 10519775



Date	Transaction	Debit	Credit	Balance
28 Apr	united ins grp pl NetBank BPAY 303800 3258815 insurance	758.00		\$27,727.76 CR
01 May	Credit Interest		33.37	\$27,761.13 CR
02 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 197510570261660 Super PAYG	2,380.00		\$25,381.13 CR
16 May	Transfer from NetBank michael super		1,600.00	\$26,981.13 CR
24 May	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$28,581.13 CR
31 May	CITY OF WHITTLESEA NetBank BPAY 5157 958686 rates	261.00		\$28,320.13 CR
31 May	CITY OF WHITTLESEA NetBank BPAY 5157 0958694 rates	261.00		\$28,059.13 CR
01 Jun	Credit Interest		33.99	\$28,093.12 CR
16 Jun	Transfer from NetBank michael super		1,600.00	\$29,693.12 CR
24 Jun	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$31,293.12 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$297.41			
01 Jul	Credit Interest		31.87	\$31,324.99 CR
04 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR2468106997		1,737.65	\$33,062.64 CR
08 Jul	Transfer to other Bank NetBank KEIN0001	187.00		\$32,875.64 CR
08 Jul	Transfer to other Bank NetBank RUNW0001	187.00		\$32,688.64 CR
16 Jul	Transfer from NetBank michael super		1,600.00	\$34,288.64 CR
24 Jul	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$35,888.64 CR
25 Jul	Transfer to CBA A/c CommBank app error transfer	1,600.00		\$34,288.64 CR
31 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 197510570261660 PAYG super	2,380.00		\$31,908.64 CR
01 Aug	Credit Interest		31.52	\$31,940.16 CR
11 Aug	SROVIC LAND TAX NetBank BPAY 5249 29309766 land tax	481.00		\$31,459.16 CR
16 Aug	Transfer from NetBank michael super		1,600.00	\$33,059.16 CR



Account Number 06 3385 10519775

Statement Period 27 Feb 2019 - 26 Aug 2019

Closing Balance \$34,203.28 CR

Enquiries 13 2221



029

THE DIRECTORS
 13 BUCKHURST AVE
 EPPING VIC 3076

Direct Investment Account

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

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

Name: AVOLINO NOMINEES PTY LTD ITF THE AVOLINO SUPERANNUATION FUND

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

Date	Transaction	Debit	Credit	Balance
27 Feb	2019 OPENING BALANCE			\$24,234.86 CR
28 Feb	CITY OF WHITTLESEA NetBank BPAY 5157 0958694 3rd installment	261.00		\$23,973.86 CR
28 Feb	CITY OF WHITTLESEA NetBank BPAY 5157 958686 3rs installment	261.00		\$23,712.86 CR
28 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 197510570261660 PAYG super	2,380.00		\$21,332.86 CR
01 Mar	Credit Interest		25.93	\$21,358.79 CR
16 Mar	Transfer from NetBank michael super		1,600.00	\$22,958.79 CR
25 Mar	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$24,558.79 CR
29 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR2398615303		1,456.07	\$26,014.86 CR
01 Apr	Credit Interest		28.90	\$26,043.76 CR
16 Apr	Transfer from NetBank michael super		1,600.00	\$27,643.76 CR
24 Apr	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$29,243.76 CR
28 Apr	united ins grp pl NetBank BPAY 303800 2308167 insurance	758.00		\$28,485.76 CR

*# 15906.47707.1.3 ZZ258R3 0303 SL.R3.S951.D238.O V06.00.25

F32

Date	Transaction	Debit	Credit	Balance
24 Jan	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$25,968.94 CR
01 Feb	Credit Interest		30.71	\$25,999.65 CR
04 Feb	Transfer to xx7148 NetBank mc repayment	4,673.81		\$21,325.84 CR
14 Feb	Transfer to CBA A/c NetBank bpay error refund	145.49		\$21,180.35 CR
14 Feb	Transfer to CBA A/c NetBank refund paid error	145.49		\$21,034.86 CR
16 Feb	Transfer from NetBank michael super		1,600.00	\$22,634.86 CR
25 Feb	Transfer In Michèals Super MARLIN SERVICES		1,600.00	\$24,234.86 CR
26 Feb	2019 CLOSING BALANCE			\$24,234.86 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$16,582.89 CR		\$15,006.13		\$22,658.10		\$24,234.86 CR

Your Credit Interest Rate Summary

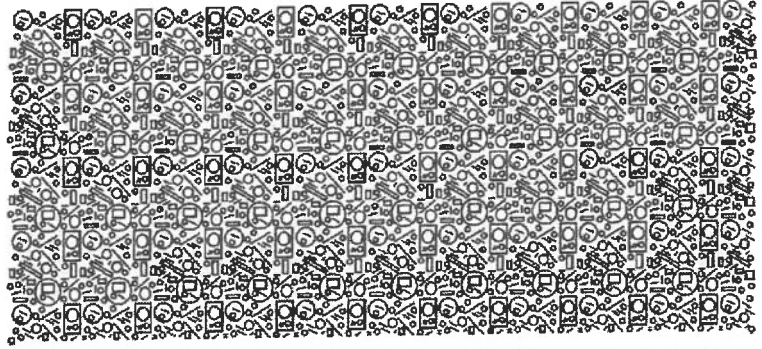
Date	Balance	Standard Credit Interest Rate (p.a.)
26 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

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

5071.11334.2.2 ZZ258R3 0303 SLR3.S951.D057.OV06.00.25

Account Number

06 3385 10519775



Date	Transaction	Debit	Credit	Balance
03 Oct	CITY OF WHITTLESEA NetBank BPAY 5157 0958694 rates	264.50		\$17,823.28 CR
03 Oct	Direct Credit 361578 QUICKSUPER QSUPER2272831582		1,653.76	\$19,477.04 CR
16 Oct	Transfer from NetBank michael super		1,600.00	\$21,077.04 CR
24 Oct	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$22,677.04 CR
27 Oct	Transfer to xx7148 NetBank transfer	3,000.00		\$19,677.04 CR
29 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 197510570261660 Super Oct 18	2,380.00		\$17,297.04 CR
01 Nov	Credit Interest		25.39	\$17,322.43 CR
16 Nov	Transfer from NetBank michael super		1,600.00	\$18,922.43 CR
26 Nov	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$20,522.43 CR
27 Nov	Yarra Valley Water NetBank BPAY 344366 04505615210 runway water	148.72		\$20,373.71 CR
27 Nov	Yarra Valley Water NetBank BPAY 344366 33455118920 Keinan water	162.98		\$20,210.73 CR
01 Dec	Credit Interest		22.62	\$20,233.35 CR
04 Dec	CITY OF WHITTLESEA NetBank BPAY 5157 0958694	261.00		\$19,972.35 CR
04 Dec	CITY OF WHITTLESEA NetBank BPAY 5157 958686	261.00		\$19,711.35 CR
16 Dec	Transfer from NetBank michael super		1,600.00	\$21,311.35 CR
24 Dec	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$22,911.35 CR
01 Jan	Credit Interest		26.75	\$22,938.10 CR
02 Jan	ASIC NetBank BPAY 17301 2291475978402	53.00		\$22,885.10 CR
02 Jan	Transfer to CBA A/c NetBank transaction error	176.00		\$22,709.10 CR
07 Jan	Direct Credit 361578 QUICKSUPER QSUPER2339362200		1,659.84	\$24,368.94 CR
09 Jan	Transfer to CBA A/c NetBank trans error	1,600.00		\$22,768.94 CR
16 Jan	Transfer from NetBank michael super		1,600.00	\$24,368.94 CR

5071.11333.1.2 ZZ258R3 0303 SL P3 S951 D057 OV06.00.25

F30



029

THE DIRECTORS
 13 BUCKHURST AVE
 EPPING VIC 3076

Account Number	06 3385 10519775
Statement Period	27 Aug 2018 - 26 Feb 2019
Closing Balance	\$24,234.86 CR
Enquiries	13 2221

Direct Investment Account

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

Name: AVOLINO NOMINEES PTY LTD ITF THE AVOLINO SUPERANNUATION FUND

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

Date	Transaction	Debit	Credit	Balance
27 Aug	2018 OPENING BALANCE			\$16,582.89 CR
31 Aug	ASIC NetBank BPAY 17301 2296004309482 ASIC	254.00		\$16,328.89 CR
31 Aug	ASIC NetBank BPAY 17301 2296004310076 ASIC	254.00		\$16,074.89 CR
31 Aug	Transfer to other Bank NetBank RUNW0001	176.00		\$15,898.89 CR
31 Aug	Transfer to other Bank NetBank KEIN0001	176.00		\$15,722.89 CR
31 Aug	Yarra Valley Water NetBank BPAY 344366 04505615210	225.82		\$15,497.07 CR
31 Aug	Yarra Valley Water NetBank BPAY 344366 33455118920	225.82		\$15,271.25 CR
01 Sep	Credit Interest		18.90	\$15,290.15 CR
05 Sep	ASIC NetBank BPAY 17301 2296004309482 late fee	79.00		\$15,211.15 CR
05 Sep	ASIC NetBank BPAY 17301 2296004310076 late fee	79.00		\$15,132.15 CR
16 Sep	Transfer from NetBank michael super		1,600.00	\$16,732.15 CR
24 Sep	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$18,332.15 CR
01 Oct	Credit Interest		20.13	\$18,352.28 CR
03 Oct	CITY OF WHITTLESEA NetBank BPAY 5157 958686 rates	264.50		\$18,087.78 CR

*# 5071.11333.1.2 ZZ258R3 0303 SL.R3.S951.D057.O.V06.00.25

F29

Date	Transaction	Debit	Credit	Balance
01 Aug	Credit Interest		17.47	\$14,958.89 CR
06 Aug	TAX OFFICE PAYMENTS NetBank BPAY 75556 197510570261660 July Super	1,576.00		\$13,382.89 CR
16 Aug	Transfer from NetBank michael super		1,600.00	\$14,982.89 CR
24 Aug	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$16,582.89 CR
26 Aug	2018 CLOSING BALANCE			\$16,582.89 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$24,730.58 CR		\$24,012.21		\$15,864.52		\$16,582.89 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

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

IMPORTANT NOTICE

New daily cash deposit limit for ATMs that accept instant deposits.

We will be updating our terms and conditions on 31 January 2019 to reflect the introduction of a \$10,000 daily deposit limit per account for cash deposits made at our ATMs that accept instant deposits. This new daily cash deposit limit applies to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect this change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to continuously improve controls at our ATMs that accept instant deposits, while balancing the banking needs of our customers.

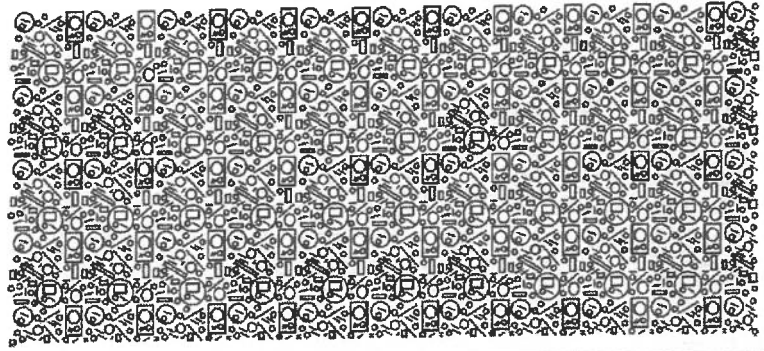
If you need to deposit more than \$10,000 in cash, you still can do this at any CommBank branch.

18791.42347.2.2.ZZ258R3.0303.SL.R3.S951.D239.O.V06.00.25

F28

Account Number

06 3385 10519775



Date	Transaction	Debit	Credit	Balance
27 Mar	Transfer to CBA A/c CommBank app transfer back	1,600.00		\$16,064.07 CR
29 Mar	Direct Credit 361578 QUICKSUPER QSUPER2143190227		1,426.86	\$17,490.93 CR
01 Apr	Credit Interest		23.47	\$17,514.40 CR
02 Apr	Transfer to CBA A/c NetBank trans back to GST	1,463.00		\$16,051.40 CR
10 Apr	united ins grp pl NetBank BPAY 303800 2308096 rental insurance	728.00		\$15,323.40 CR
10 Apr	united ins grp pl NetBank BPAY 303800 2764235 rental insurance	728.00		\$14,595.40 CR
11 Apr	Transfer to other Bank NetBank rental repayments	2,500.00		\$12,095.40 CR
24 Apr	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$13,695.40 CR
24 Apr	Transfer to CBA A/c NetBank trans back to marl	1,600.00		\$12,095.40 CR
01 May	Credit Interest		16.54	\$12,111.94 CR
01 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 197510570261660 April 18	2,500.00		\$9,611.94 CR
24 May	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$11,211.94 CR
01 Jun	Credit Interest		3.69	\$11,215.63 CR
04 Jun	Yarra Valley Water NetBank BPAY 344366 33455118920	146.85		\$11,068.78 CR
04 Jun	Yarra Valley Water NetBank BPAY 344366 04505615210	146.85		\$10,921.93 CR
04 Jun	CITY OF WHITTLESEA NetBank BPAY 5157 958686	291.00		\$10,630.93 CR
04 Jun	CITY OF WHITTLESEA NetBank BPAY 5157 0958694	289.00		\$10,341.93 CR
25 Jun	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$11,941.93 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$338.81			
01 Jul	Credit Interest		13.25	\$11,955.18 CR
02 Jul	Direct Credit 361578 QUICKSUPER QSUPER2207747978		1,386.24	\$13,341.42 CR
24 Jul	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$14,941.42 CR



2900001

Your Statement

Statement 36 (Page 1 of 3)

Account Number 06 3385 10519775

Statement Period 27 Feb 2018 - 26 Aug 2018

Closing Balance \$16,582.89 CR

Enquiries 13 2221
 (24 hours a day, 7 days a week)



029

THE DIRECTORS
 13 BUCKHURST AVE
 EPPING VIC 3076

Direct Investment Account

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

Name: AVOLINO NOMINEES PTY LTD ITF THE AVOLINO SUPERANNUATION FUND

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

Date	Transaction	Debit	Credit	Balance
27 Feb	2018 OPENING BALANCE			\$24,730.58 CR
27 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 197510570261660	1,116.00		\$23,614.58 CR
27 Feb	Yarra Valley Water NetBank BPAY 344366 33455118920	145.23		\$23,469.35 CR
27 Feb	Yarra Valley Water NetBank BPAY 344366 04505615210	145.23		\$23,324.12 CR
01 Mar	Credit Interest		27.73	\$23,351.85 CR
05 Mar	CITY OF WHITTLESEA NetBank BPAY 5157 0958694	289.00		\$23,062.85 CR
05 Mar	CITY OF WHITTLESEA NetBank BPAY 5157 958686	291.00		\$22,771.85 CR
05 Mar	Direct Credit 086604 EML Vic Pty Ltd 5001888995		23.36	\$22,795.21 CR
11 Mar	Transfer to other Bank NetBank rental repayments	2,500.00		\$20,295.21 CR
12 Mar	TAX OFFICE PAYMENTS NetBank BPAY 75556 921953725000180777 repayment	5,957.05		\$14,338.16 CR
13 Mar	Direct Credit 086604 EML Vic Pty Ltd 5001892350		116.77	\$14,454.93 CR
16 Mar	Transfer from NetBank michael super		1,600.00	\$16,054.93 CR
16 Mar	Direct Credit 086604 EML Vic Pty Ltd 5001893960		9.14	\$16,064.07 CR
26 Mar	Transfer In Micheals Super MARLIN SERVICES		1,600.00	\$17,664.07 CR

#* 18791.42346.1.2 ZZ258R3 0303 SL.R3.S951.D239.O.V06.00.25

F26



Bank of Melbourne
Statement of Account
HOME LOAN

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AFSL and Australian credit licence 233714



029

MICHELE AVOLINO & MAFALDA AVOLINO
13 BUCKHURST AVENUE
EPPING VIC 3076

Customer Enquiries 13 22 66
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S311 0512250 00

BSB/Acct ID No. 193-911 051225000

Statement Start Date 23/03/2019

Statement End Date 30/06/2019

Page 1 of 2

Loan Account

AVOLINO NOMINEES P/L ACN 147597840 ATF THE AVOLINO SUPERANNUATION FUND

Account Summary as at 30 Jun 2019

Opening Balance 181,271.05	+	Interest Charge for the Period \$3,032.37	+	Total Debits excluding Interest 36.00	-	Total Credits 3,666.00	=	Closing Balance 180,673.42
		Contract Term Remaining 26yrs 09mths		Forecasted Term 25yrs 05mths		Interest Offset Benefit for Statement Period \$0.00		Annual Percentage Rate 6.470%

Repayment Details as at 30 Jun 2019

Monthly Repayment
\$1,222.00

Monthly Repayment Due Date
due on the 22nd

Repayment Account
423 103 503

Additional Monthly Repayment
\$0.00

Repayment Frequency
Monthly

Repayment Frequency Amount
\$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$9,984.07.



Bill Code: 22871
Ref: 193911051225000

**Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

F25

Loan Acct Number S311 0512250 00

BSB/Acct ID No. 193-911 051225000

Statement Start Date 23/03/2019

Statement End Date 30/06/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
23 Mar 2019	<i>Opening Balance</i> Interest Rate 6.670% PA			181,271.05
23 Mar 2019	INTEREST RATE CHANGE TO 6.67% PA			181,271.05
21 Apr 2019	INTEREST	1,019.04		182,290.09
21 Apr 2019	ADMIN FEE	12.00		182,302.09
22 Apr 2019	REPAYMT A/C TFR		1,222.00	181,080.09
21 May 2019	INTEREST	992.72		182,072.81
21 May 2019	ADMIN FEE	12.00		182,084.81
22 May 2019	REPAYMT A/C TFR		1,222.00	180,862.81
18 Jun 2019	INTEREST RATE CHANGE TO 6.47% PA			180,862.81
21 Jun 2019	INTEREST	1,020.61		181,883.42
21 Jun 2019	ADMIN FEE	12.00		181,895.42
22 Jun 2019	REPAYMT A/C TFR		1,222.00	180,673.42
30 Jun 2019	<i>Closing Balance</i>			180,673.42

524



Bank of Melbourne
Statement of Account
HOME LOAN

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029

MICHELE AVOLINO & MAFALDA AVOLINO
13 BUCKHURST AVENUE
EPPING VIC 3076

Customer Enquiries 13 22 66
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S311 0512250 00

BSB/Acct ID No. 193-911 051225000

Statement Start Date 23/09/2018

Statement End Date 22/03/2019

Page 1 of 2

Loan Account

AVOLINO NOMINEES P/L ACN 147597840 ATF THE AVOLINO SUPERANNUATION FUND

Account Summary as at 22 Mar 2019



Opening Balance 182,857.54	+	Interest Charge for the Period \$4,599.51	+	Total Debits excluding Interest 72.00	-	Total Credits 6,258.00	=	Closing Balance 181,271.05
		Contract Term Remaining 27yrs 00mths		Forecasted Term 26yrs 11mths		Interest Offset Benefit for Statement Period \$0.00		Annual Percentage Rate 6.670%

Repayment Details as at 22 Mar 2019

Monthly Repayment \$1,222.00	Monthly Repayment Due Date due on the 22nd	Repayment Account 423 103 503
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00



Bill Code: 22871
Ref: 193911051225000

**Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

523

Loan Acct Number S311 0512250 00

BSB/Acct ID No. 193-911 051225000

Statement Start Date 23/09/2018

Statement End Date 22/03/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
23 Sep 2018	<i>Opening Balance</i> Interest Rate 5.090% PA			182,857.54
21 Oct 2018	INTEREST	765.00		183,622.54
21 Oct 2018	ADMIN FEE	12.00		183,634.54
22 Oct 2018	REPAYMT A/C TFR		1,043.00	182,591.54
21 Nov 2018	INTEREST	789.35		183,380.89
21 Nov 2018	ADMIN FEE	12.00		183,392.89
22 Nov 2018	REPAYMT A/C TFR		1,043.00	182,349.89
21 Dec 2018	INTEREST	762.87		183,112.76
21 Dec 2018	ADMIN FEE	12.00		183,124.76
22 Dec 2018	REPAYMT A/C TFR		1,043.00	182,081.76
21 Jan 2019	INTEREST	787.14		182,868.90
21 Jan 2019	ADMIN FEE	12.00		182,880.90
22 Jan 2019	REPAYMT A/C TFR		1,043.00	181,837.90
21 Feb 2019	INTEREST	786.09		182,623.99
21 Feb 2019	ADMIN FEE	12.00		182,635.99
22 Feb 2019	REPAYMT A/C TFR		1,043.00	181,592.99
21 Mar 2019	INTEREST	709.06		182,302.05
21 Mar 2019	ADMIN FEE	12.00		182,314.05
22 Mar 2019	REPAYMT A/C TFR		1,043.00	181,271.05
22 Mar 2019	<i>Closing Balance</i>			181,271.05

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au. To discuss your specific insurance needs, contact your current insurer or visit your local branch.

F22



Bank of Melbourne
Statement of Account
HOME LOAN

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MICHELE AVOLINO & MAFALDA AVOLINO
13 BUCKHURST AVENUE
EPPING VIC 3076

Customer Enquiries 13 22 66
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S311 0512250 00

BSB/Acct ID No. 193-911 051225000

Statement Start Date 01/07/2018

Statement End Date 22/09/2018

Page 1 of 2

Loan Account

AVOLINO NOMINEES P/L ACN 147597840 ATF THE AVOLINO SUPERANNUATION FUND

Account Summary as at 22 Sep 2018



Opening Balance 183,598.35	+	Interest Charge for the Period \$2,352.19	+	Total Debits excluding Interest 36.00	-	Total Credits 3,129.00	=	Closing Balance 182,857.54
		Contract Term Remaining 27yrs 06mths		Forecasted Term 27yrs 06mths		Interest Offset Benefit for Statement Period \$0.00		Annual Percentage Rate 5.090%

Repayment Details as at 22 Sep 2018

Monthly Repayment
\$1,043.00

Monthly Repayment Due Date
due on the 22nd

Repayment Account
423 103 503

Additional Monthly Repayment
\$0.00

Repayment Frequency
Monthly

Repayment Frequency Amount
\$0.00

Inter - \$x
D/C - \$x
Repay - \$x
Loan - \$x



Bill Code: 22871
Ref: 193911051225000

**Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

521

Loan Acct Number S311 0512250 00

BSB/Acct ID No. 193-911 051225000

Statement Start Date 01/07/2018

Statement End Date 22/09/2018

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2018	<i>Opening Balance</i> Interest Rate 5.090% PA			183,598.35
21 Jul 2018	INTEREST	768.10		184,366.45
21 Jul 2018	ADMIN FEE	12.00		184,378.45
22 Jul 2018	REPAYMT A/C TFR		1,043.00	183,335.45
21 Aug 2018	INTEREST	792.56		184,128.01
21 Aug 2018	ADMIN FEE	12.00		184,140.01
22 Aug 2018	REPAYMT A/C TFR		1,043.00	183,097.01
21 Sep 2018	INTEREST	791.53		183,888.54
21 Sep 2018	ADMIN FEE	12.00		183,900.54
22 Sep 2018	REPAYMT A/C TFR		1,043.00	182,857.54
22 Sep 2018	<i>Closing Balance</i>			182,857.54

F20



Bank of Melbourne
Statement of Account
HOME LOAN

A Division of
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AFSL and Australian credit licence 233714



029

MICHELE AVOLINO & MAFALDA AVOLINO
13 BUCKHURST AVENUE
EPPING VIC 3076

Customer Enquiries 13 22 66
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S311 0512233 00

BSB/Acct ID No. 193-911 051223300

Statement Start Date 22/03/2019

Statement End Date 30/06/2019

Page 1 of 2

Loan Account

AVOLINO NOMINEES P/L ACN 147597840 ATF THE AVOLINO SUPERANNUATION FUND

Account Summary as at 30 Jun 2019

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
132,301.71	+	\$397.25	+	46.00	-	2,776.00	=	129,968.96
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		26yrs 09mths		22yrs 10mths		\$1,811.79		6.470%

Repayment Details as at 30 Jun 2019

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$922.00	due on the 21st	423 103 503
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$2,212.36.



Bill Code: 22871
Ref: 193911051223300

**Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

519

Loan Acct Number S311 0512233 00

BSB/Acct ID No. 193-911 051223300

Statement Start Date 22/03/2019

Statement End Date 30/06/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
22 Mar 2019	<i>Opening Balance</i> Interest Rate 6.670% PA			132,301.71
20 Apr 2019	INTEREST	133.93		132,435.64
20 Apr 2019	ADMIN FEE	12.00		132,447.64
20 Apr 2019	FULL OFFSET SERVICE FEE	5.00		132,452.64
21 Apr 2019	REPAYMT A/C TFR		927.00	131,525.64
20 May 2019	INTEREST	128.71		131,654.35
20 May 2019	ADMIN FEE	12.00		131,666.35
20 May 2019	FULL OFFSET SERVICE FEE	5.00		131,671.35
21 May 2019	REPAYMT A/C TFR		927.00	130,744.35
18 Jun 2019	INTEREST RATE CHANGE TO 6.47% PA			130,744.35
20 Jun 2019	INTEREST	134.61		130,878.96
20 Jun 2019	ADMIN FEE	12.00		130,890.96
21 Jun 2019	REPAYMT A/C TFR		922.00	129,968.96
30 Jun 2019	<i>Closing Balance</i>			129,968.96

518



Bank of Melbourne
Statement of Account
HOME LOAN

A Division of
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AFSL and Australian credit licence 233714



029

MICHELE AVOLINO & MAFALDA AVOLINO
13 BUCKHURST AVENUE
EPPING VIC 3076

Customer Enquiries 13 22 66
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S311 0512233 00

BSB/Acct ID No. 193-911 051223300

Statement Start Date 22/09/2018

Statement End Date 21/03/2019

Page 1 of 2

Loan Account

AVOLINO NOMINEES P/L ACN 147597840 ATF THE AVOLINO SUPERANNUATION FUND

Account Summary as at 21 Mar 2019



Opening Balance 136,768.24	+	Interest Charge for the Period \$1,047.47	+	Total Debits excluding Interest 102.00	-	Total Credits 5,616.00	=	Closing Balance 132,301.71
		Contract Term Remaining 27yrs 00mths		Forecasted Term 24yrs 10mths		Interest Offset Benefit for Statement Period \$3,416.24		Annual Percentage Rate 6.670%

Repayment Details as at 21 Mar 2019

Monthly Repayment \$922.00	Monthly Repayment Due Date due on the 21st	Repayment Account 423 103 503
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00



Billers Code: 22871
Ref: 193911051223300

**Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

517

Loan Acct Number S311 0512233 00

BSB/Acct ID No. 193-911 051223300

Statement Start Date 22/09/2018

Statement End Date 21/03/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
22 Sep 2018	<i>Opening Balance</i> Interest Rate 6.670% PA			136,768.24
20 Oct 2018	INTEREST	214.62		136,982.86
20 Oct 2018	ADMIN FEE	12.00		136,994.86
20 Oct 2018	FULL OFFSET SERVICE FEE	5.00		136,999.86
21 Oct 2018	REPAYMT A/C TFR		954.00	136,045.86
20 Nov 2018	INTEREST	199.58		136,245.44
20 Nov 2018	ADMIN FEE	12.00		136,257.44
20 Nov 2018	FULL OFFSET SERVICE FEE	5.00		136,262.44
21 Nov 2018	REPAYMT A/C TFR		954.00	135,308.44
20 Dec 2018	INTEREST	172.53		135,480.97
20 Dec 2018	ADMIN FEE	12.00		135,492.97
20 Dec 2018	FULL OFFSET SERVICE FEE	5.00		135,497.97
21 Dec 2018	REPAYMT A/C TFR		927.00	134,570.97
20 Jan 2019	INTEREST	170.76		134,741.73
20 Jan 2019	ADMIN FEE	12.00		134,753.73
20 Jan 2019	FULL OFFSET SERVICE FEE	5.00		134,758.73
21 Jan 2019	REPAYMT A/C TFR		927.00	133,831.73
20 Feb 2019	INTEREST	162.50		133,994.23
20 Feb 2019	ADMIN FEE	12.00		134,006.23
20 Feb 2019	FULL OFFSET SERVICE FEE	5.00		134,011.23
21 Feb 2019	REPAYMT A/C TFR		927.00	133,084.23
20 Mar 2019	INTEREST	127.48		133,211.71
20 Mar 2019	ADMIN FEE	12.00		133,223.71
20 Mar 2019	FULL OFFSET SERVICE FEE	5.00		133,228.71
21 Mar 2019	REPAYMT A/C TFR		927.00	132,301.71
21 Mar 2019	<i>Closing Balance</i>			132,301.71

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au. To discuss your specific insurance needs, contact your current insurer or visit your local branch.

516



Bank of Melbourne
Statement of Account
HOME LOAN

A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714



029

MICHELE AVOLINO & MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S311 0512233 00

BSB/Acct ID No. 193-911 051223300

Statement Start Date 01/07/2018

Statement End Date 21/09/2018

Page 1 of 2

Loan Account

AVOLINO NOMINEES P/L ACN 147597840 ATF THE AVOLINO SUPERANNUATION FUND

Account Summary as at 21 Sep 2018



Opening Balance 138,811.60	+	Interest Charge for the Period \$767.64	+	Total Debits excluding Interest 51.00	-	Total Credits 2,862.00	=	Closing Balance 136,768.24
		Contract Term Remaining 27yrs 06mths		Forecasted Term 25yrs 01mths		Interest Offset Benefit for Statement Period \$1,506.99		Annual Percentage Rate 6.670%

Repayment Details as at 21 Sep 2018

Monthly Repayment
\$949.00

Monthly Repayment Due Date
due on the 21st

Repayment Account
423 103 503

Additional Monthly Repayment
\$0.00

Repayment Frequency
Monthly

Repayment Frequency Amount
\$0.00



Biller Code: 22871
Ref: 193911051223300

**Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).*

* Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

515

Loan Acct Number S311 0512233 00

BSB/Acct ID No. 193-911 051223300

Statement Start Date 01/07/2018

Statement End Date 21/09/2018

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2018	<i>Opening Balance</i> Interest Rate 6.530% PA			138,811.60
20 Jul 2018	INTEREST	270.51		139,082.11
20 Jul 2018	ADMIN FEE	12.00		139,094.11
20 Jul 2018	FULL OFFSET SERVICE FEE	5.00		139,099.11
21 Jul 2018	REPAYMT A/C TFR		954.00	138,145.11
20 Aug 2018	INTEREST	259.44		138,404.55
20 Aug 2018	ADMIN FEE	12.00		138,416.55
20 Aug 2018	FULL OFFSET SERVICE FEE	5.00		138,421.55
21 Aug 2018	REPAYMT A/C TFR		954.00	137,467.55
19 Sep 2018	INTEREST RATE CHANGE TO 6.67% PA			137,467.55
20 Sep 2018	INTEREST	237.69		137,705.24
20 Sep 2018	ADMIN FEE	12.00		137,717.24
20 Sep 2018	FULL OFFSET SERVICE FEE	5.00		137,722.24
21 Sep 2018	REPAYMT A/C TFR		954.00	136,768.24
21 Sep 2018	<i>Closing Balance</i>			136,768.24

F14

Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/06/2019 to 28/07/2019
Statement No. 33(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
107,188.34	+	3,749.38	-	2,144.00	=	108,793.72

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 JUN	OPENING BALANCE			<u>107,188.34</u>
12 JUL	RW Epping Trust OSHANNASSY		1,249.38	108,437.72
19 JUL	MAFALDA AVOLINO rental payment		2,500.00	110,937.72
22 JUL	LOAN REPAYMENT S.311.0512250.00	1,222.00		109,715.72
22 JUL	LOAN REPAYMENT S.311.0512233.00	922.00		108,793.72
	EFFECTIVE DATE 21JUL			
28 JUL	CLOSING BALANCE			108,793.72

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



029

MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/05/2019 to 28/06/2019
Statement No. 32(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
106,769.41	+	2,562.93	-	2,144.00	=	107,188.34

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 MAY	OPENING BALANCE			106,769.41
12 JUN	RW Epping Trust OSHANNASSY		1,249.38	108,018.79
21 JUN	LOAN REPAYMENT S.311.0512233.00	922.00		107,096.79
22 JUN	LOAN REPAYMENT S.311.0512250.00	1,222.00		105,874.79
25 JUN	HSRE Pty Ltd Tru RENT PAYMENT		1,313.55	107,188.34
28 JUN	CLOSING BALANCE			107,188.34

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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513A

Account Number 423103503
Statement Period 29/05/2019 to 28/06/2019
Statement No. 32(page 2 of 2)

Summary of Transaction Fees 01/05/2019 TO 31/05/2019

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	2	2	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00
TOTALS	2	2	0		0.00

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St.George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

312



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



029

MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/04/2019 to 28/05/2019
Statement No. 31(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
111,355.48	+	2,662.93	-	7,249.00	=	106,769.41

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 APR	OPENING BALANCE			111,355.48
29 APR	INTERNET WITHDRAWAL 28APR 21:47 transfer	100.00		111,255.48
29 APR	MAFALDA AVOLINO transfer		100.00	111,355.48
02 MAY	INTERNET WITHDRAWAL 02MAY 12:30 TO 063-385 010335001	1.00		111,354.48
02 MAY	INTERNET WITHDRAWAL 02MAY 12:32 TO 063-385 010335001	4,999.00		106,355.48
16 MAY	RW Epping Trust OSHANNASSY		1,249.38	107,604.86
21 MAY	LOAN REPAYMENT S.311.0512233.00	927.00		106,677.86
22 MAY	LOAN REPAYMENT S.311.0512250.00	1,222.00		105,455.86
27 MAY	HSRE Pty Ltd Tru RENT PAYMENT		1,313.55	106,769.41
28 MAY	CLOSING BALANCE			106,769.41

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

F11



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



029

MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/03/2019 to 28/04/2019
Statement No. 30(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
108,441.55	+	5,062.93	-	2,149.00	=	111,355.48

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 MAR	OPENING BALANCE			108,441.55
12 APR	RW Epping Trust OSHANNASSY		1,249.38	109,690.93
23 APR	LOAN REPAYMENT S.311.0512233.00 EFFECTIVE DATE 21APR	927.00		108,763.93
23 APR	LOAN REPAYMENT S.311.0512250.00 EFFECTIVE DATE 22APR	1,222.00		107,541.93
23 APR	MAFALDA AVOLINO rental payment		2,500.00	110,041.93
26 APR	HSRE Pty Ltd Tru RENT PAYMENT		1,313.55	111,355.48
28 APR	CLOSING BALANCE			111,355.48

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

710



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



029

MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 01/03/2019 to 28/03/2019
Statement No. 29(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
108,053.62	+	2,357.93	-	1,970.00	=	108,441.55

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
01 MAR	OPENING BALANCE			108,053.62
12 MAR	RW Epping Trust OSHANNASSY		1,249.38	109,303.00
21 MAR	LOAN REPAYMENT S.311.0512233.00	927.00		108,376.00
22 MAR	LOAN REPAYMENT S.311.0512250.00	1,043.00		107,333.00
26 MAR	HSRE Pty Ltd Tru RENT PAYMENT		1,108.55	108,441.55
28 MAR	CLOSING BALANCE			108,441.55

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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19



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



029

MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/01/2019 to 28/02/2019
Statement No. 28(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
104,960.07	+	5,063.55	-	1,970.00	=	108,053.62

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 JAN	OPENING BALANCE			104,960.07
13 FEB	RW Epping Trust OSHANNASSY		1,249.38	106,209.45
21 FEB	LOAN REPAYMENT S.311.0512233.00	927.00		105,282.45
22 FEB	LOAN REPAYMENT S.311.0512250.00	1,043.00		104,239.45
22 FEB	MAFALDA AVOLINO rental repayments		2,500.00	106,739.45
26 FEB	HSRE Pty Ltd Tru RENT PAYMENT		1,314.17	108,053.62
28 FEB	CLOSING BALANCE			108,053.62

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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F8



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



029

MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/12/2018 to 28/01/2019
Statement No. 27(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
104,367.14	+	2,562.93	-	1,970.00	=	104,960.07

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 DEC	OPENING BALANCE			104,367.14
14 JAN	RW Epping Trust OSHANNASSY		1,249.38	105,616.52
21 JAN	LOAN REPAYMENT S.311.0512233.00	927.00		104,689.52
22 JAN	LOAN REPAYMENT S.311.0512250.00	1,043.00		103,646.52
25 JAN	HSRE Pty Ltd Tru RENT PAYMENT		1,313.55	104,960.07
28 JAN	CLOSING BALANCE			104,960.07

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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57



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



029

MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/11/2018 to 28/12/2018
Statement No. 26(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
103,774.21	+	2,562.93	-	1,970.00	=	104,367.14

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 NOV	OPENING BALANCE			103,774.21
12 DEC	RW Epping Trust OSHANNASSY		1,249.38	105,023.59
21 DEC	LOAN REPAYMENT S.311.0512233.00	927.00		104,096.59
22 DEC	LOAN REPAYMENT S.311.0512250.00	1,043.00		103,053.59
27 DEC	HSRE Pty Ltd Tru Homesmart Real Est		1,313.55	104,367.14
28 DEC	CLOSING BALANCE			104,367.14

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



029

MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/10/2018 to 28/11/2018
Statement No. 25(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
100,708.28	+	5,062.93	-	1,997.00	=	103,774.21

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 OCT	OPENING BALANCE			100,708.28
13 NOV	RW Epping Trust OSHANNASSY		1,249.38	101,957.66
21 NOV	LOAN REPAYMENT S.311.0512233.00	954.00		101,003.66
22 NOV	LOAN REPAYMENT S.311.0512250.00	1,043.00		99,960.66
22 NOV	MAFALDA AVOLINO rental repayments		2,500.00	102,460.66
27 NOV	HSRE Pty Ltd Tru Homesmart Real Est		1,313.55	103,774.21
28 NOV	CLOSING BALANCE			103,774.21

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/09/2018 to 28/10/2018
Statement No. 24(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
97,642.35	+	5,062.93	-	1,997.00	=	100,708.28

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 SEP	OPENING BALANCE			97,642.35
12 OCT	RW Epping Trust OSHANNASSY		1,249.38	98,891.73
22 OCT	LOAN REPAYMENT S.311.0512233.00 EFFECTIVE DATE 21OCT	954.00		97,937.73
22 OCT	LOAN REPAYMENT S.311.0512250.00	1,043.00		96,894.73
22 OCT	MAFALDA AVOLINO rental repayments		2,500.00	99,394.73
25 OCT	HSRE Pty Ltd Tru Homesmart Real Est		1,313.55	100,708.28
28 OCT	CLOSING BALANCE			100,708.28

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



029

MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/08/2018 to 28/09/2018
Statement No. 23(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
93,765.38	+	5,873.97	-	1,997.00	=	97,642.35

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 AUG	OPENING BALANCE			93,765.38
30 AUG	HSRE Pty Ltd Tru Homesmart Property		604.80	94,370.18
12 SEP	RW Epping Trust OSHANNASSY		1,249.38	95,619.56
13 SEP	HSRE Pty Ltd Tru Homesmart Real Est		604.80	96,224.36
21 SEP	LOAN REPAYMENT S.311.0512233.00	954.00		95,270.36
22 SEP	LOAN REPAYMENT S.311.0512250.00	1,043.00		94,227.36
24 SEP	MAFALDA AVOLINO rental repayments		2,500.00	96,727.36
27 SEP	HSRE Pty Ltd Tru Homesmart Real Est		914.99	97,642.35
28 SEP	CLOSING BALANCE			97,642.35

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET



029

MICHELE AVOLINO &
 MAFALDA AVOLINO
 13 BUCKHURST AVENUE
 EPPING VIC 3076

Customer Enquiries 13 22 66
 (24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/07/2018 to 28/08/2018
Statement No. 22(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
 THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
90,803.40	+	4,958.98	-	1,997.00	=	93,765.38

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 JUL	OPENING BALANCE			90,803.40
02 AUG	HSRE Pty Ltd Tru Homesmart Property		604.80	91,408.20
15 AUG	RW Epping Trust OSHANNASSY		1,249.38	92,657.58
17 AUG	HSRE Pty Ltd Tru Homesmart Property		604.80	93,262.38
21 AUG	LOAN REPAYMENT S.311.0512233.00	954.00		92,308.38
22 AUG	LOAN REPAYMENT S.311.0512250.00	1,043.00		91,265.38
22 AUG	MAFALDA AVOLINO rental repayments		2,500.00	93,765.38
28 AUG	CLOSING BALANCE			93,765.38

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00



Bank of Melbourne
Statement of Account
COMPLETE FREEDOM OFFSET

2900002



029

MICHELE AVOLINO &
MAFALDA AVOLINO
13 BUCKHURST AVENUE
EPPING VIC 3076

Customer Enquiries 13 22 66
(24 hours, seven days)
BSB Number 193-879
Account Number 423103503
Statement Period 29/06/2018 to 28/07/2018
Statement No. 21(page 1 of 2)

AVOLINO NOMINEES P/L ACN 147597840 ATF
THE AVOLINO SUPERANNUATION FUND

Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
87,841.42	4,958.98	1,997.00	90,803.40

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
29 JUN	OPENING BALANCE			87,841.42
05 JUL	HSRE Pty Ltd Tru Homesmart Property		604.80	88,446.22
12 JUL	RW Epping Trust OSHANNASSY		1,249.38	89,695.60
20 JUL	HSRE Pty Ltd Tru Homesmart Property		604.80	90,300.40
21 JUL	LOAN REPAYMENT S.311.0512233.00	954.00		89,346.40
23 JUL	LOAN REPAYMENT S.311.0512250.00	1,043.00		88,303.40
23 JUL	EFFECTIVE DATE 22JUL MAFALDA AVOLINO rental repayments		2,500.00	90,803.40
28 JUL	CLOSING BALANCE			90,803.40

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

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The Avolino Superannuation Fund

Audit Trail

As at 30 June 2019

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
1/02/2019	290 0001	C	2	TFR SUPER MARLIN SERV	19,200.00	-
1/02/2019	290 0002	C	32	RENT REPAY MALFDA	17,500.00	-
1/02/2019	704 00001	C	72	Contribution Self-Employed Concessional Con	-	2,844.09
1/02/2019	704 00002	C	72	Contribution Self-Employed Concessional Con	-	16,355.91
1/02/2019	700 00001	C	73	Contribution Member Non-Concessional Cont	-	4,427.95
1/02/2019	704 00002	C	73	Contribution Self-Employed Concessional Con	-	8,644.09
1/02/2019	700 00002	C	73	Contribution Member Non-Concessional Cont	-	4,427.96
3/02/2019	290 0001	C	9	TFR	-	3,000.00
3/02/2019	925 00002	J	74	Pension for member Avolino, Michele	289,017.54	-
3/02/2019	906 00003	J	74	Pension for member Avolino, Michele	-	289,017.54
3/02/2019	906 00003	C	75	Payment to Avolino, Michele (AVO01A(00003))	3,000.00	-
4/02/2019	290 0001	C	8	TFR NETBANK MC REPAY	-	4,673.81
4/02/2019	906 00003	C	76	Payment to Avolino, Michele (AVO01A(00003))	4,673.81	-
2/05/2019	290 0002	C	38	INTERNET WTHDRL	-	5,000.00
2/05/2019	906 00003	C	77	Payment to Avolino, Michele (AVO01A(00003))	5,000.00	-
30/06/2019	290 0001	C	3	TFR NETBANK SUPER	16,000.00	-
30/06/2019	290 0001	C	4	DIRECT CRT QUICKSUPER	6,155.91	-
30/06/2019	290 0001	C	6	CRED INTEREST	297.41	-
30/06/2019	290 0001	C	7	TAX OFF PAY	-	8,716.00
30/06/2019	290 0001	C	10	WHITTLESEA NETBANK	-	2,095.00
30/06/2019	290 0001	C	12	UNITED INS GRP PL INSURANCE	-	1,516.00
30/06/2019	290 0001	C	13	YARRA VLLY BPAY	-	1,054.32
30/06/2019	290 0001	C	14	ASIC	-	719.00
30/06/2019	290 0001	C	16	TFR NETBANK RUNW0001	-	176.00
30/06/2019	290 0001	C	17	TFR NETBANK KEIN0001	-	176.00
30/06/2019	801 0011	C	18	TFR NETBANK RUNW0001	176.00	-
30/06/2019	801 0011	C	19	TFR NETBANK KEIN0001	176.00	-
30/06/2019	808 0009	C	24	UNITED INS GRP PL INSURANCE	1,516.00	-
30/06/2019	808 0016	C	25	WHITTLESEA NETBANK	2,095.00	-
30/06/2019	450 0009	C	26	TAX OFF PAY	8,716.00	-
30/06/2019	690 0001	C	27	CRED INTEREST	-	297.41
30/06/2019	801 0019	C	28	ASIC	719.00	-
30/06/2019	290 0002	C	33	RW EPP TRUST	14,992.56	-
30/06/2019	290 0002	C	34	RENT PAYMENT HSRE	16,161.36	-
30/06/2019	290 0002	C	37	LOAN REPAY 1	-	11,254.00
30/06/2019	290 0002	C	44	LOAN REPAY 2	-	13,053.00
30/06/2019	290 0001	C	47	TRF ACC FEE	-	176.00
30/06/2019	801 0011	C	48	TRF ACC FEE	176.00	-
30/06/2019	808 0023	C	49	YARRA VLLY BPAY	1,054.32	-
30/06/2019	611 0001	C	50	RENT PAYMENT HSRE	-	16,161.36
30/06/2019	611 0002	C	51	RW EPP TRUST	-	14,992.56
30/06/2019	290 0007	C	52	ADMIN FEE	-	144.00
30/06/2019	290 0007	C	53	INT LOAN 2	-	9,984.07
30/06/2019	290 0007	C	54	REPAY ACC TFR	13,053.00	-

The Avolino Superannuation Fund

Audit Trail

As at 30 June 2019

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2019	290 0007	C	55	LOAN BAL 2	-	2,924.93
30/06/2019	290 0007	C	56	FULL OFFESET FEE	-	55.00
30/06/2019	290 0007	C	57	ADMIN FEE	-	144.00
30/06/2019	290 0007	C	58	INT LOAN 1	-	2,212.36
30/06/2019	290 0007	C	59	REPAY ACC TFR	11,254.00	-
30/06/2019	290 0007	C	60	LOAN BAL 1	-	8,842.64
30/06/2019	702 00001	C	62	Contribution Employer Concessional Contribu	-	6,155.91
30/06/2019	495 0002	C	64	LOAN BAL 2	2,924.93	-
30/06/2019	808 0010	C	65	INT LOAN 2	9,984.07	-
30/06/2019	801 0004	C	66	ADMIN FEE	144.00	-
30/06/2019	802 0001	C	67	FULL OFFESET FEE	55.00	-
30/06/2019	801 0004	C	68	ADMIN FEE	144.00	-
30/06/2019	808 0010	C	69	INT LOAN 1	2,212.36	-
30/06/2019	495 0001	C	70	LOAN BAL 1	8,842.64	-
30/06/2019	704 00001	C	71	Contribution Self-Employed Concessional Con	-	16,000.00
30/06/2019	290 0001	C	78	pension	-	1,463.00
30/06/2019	290 0001	C	79	contra	1,463.00	-
30/06/2019	906 00003	C	80	Payment to Avolino, Michele (AVO01A(00003))	1,463.00	-
30/06/2019	300 0001	C	81	contra	-	1,463.00
30/06/2019	860 0004	J	1	Current year tax expense	8,915.40	-
30/06/2019	450 0009	J	1	Current year tax expense	-	8,915.40
30/06/2019	860 0008	J	1	Deferred tax expense	5,371.91	-
30/06/2019	450 0006	J	1	Provision for deferred tax	-	5,371.91
30/06/2019	211 0001	J	1	Unrealised market movement	10,000.00	-
30/06/2019	211 0002	J	1	Unrealised market movement	80,000.00	-
30/06/2019	780 0013	J	1	Unrealised market movement - Property	-	90,000.00

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.