

TRISTEE(S) DECLARATION

LOANS

Southeast Australia Pty Ltd being the trustee of the MICHAEL THANH HUYNH SUPER FUND, ABN: 96 115 681 167, hereby **Declare**, that the loans issued by KT PROPERTY GROUP PTY LTD (ACN : 616 713 181) whose address is situated at U2001, 35 Spring Street Melbourne has been issued on the basis of a Loan Application submitted by the Borrower, which was assessed by the trustees for Risk, and compliance with the Powers of the Trustee contained in the MICHAEL THANH HUYNH SUPER FUND Trust Deed as well as the Investment Strategy of the MICHAEL THANH HUYNH SUPER FUND having assessed the borrower's credit worthiness and security provided by the borrower in the event of a default.

The loan is unsecured and the terms and conditions of the loan are consistent with the terms and conditions imposed by a lending institution lending to a borrower on commercial terms to an unrelated party on an arm's length basis which the trustee have ensured that there are no breaches of the Non Arms Length Income and or the Non Arms Length Expenditure imposed by legislation and governing obligations imposed by Regulators of the SIS Act and Regulations.

The loan is regularly monitored for compliance with the Loan Agreement and any breaches of the terms and conditions are pursued by the trustees with the borrower to enforce the terms and conditions of the loan to protect the members long term retirement benefits.

The borrower is not a related party pursuant to the SIS Act definition of a related party.

The loan is not an in – house asset.

The trustees are of the opinion that no provision for bad and doubtful debts needs to be applied to the loan as the borrower is satisfying all of the terms and conditions of the loan agreement.

15 Aug 2023

Dated:

Print Full name of Trustee/ Member: Michael Huynh

Signed 