

Group Name:				
Superfund Name: <b>CHARO SUPERANNUATION FUND</b>				
<input type="checkbox"/> FFR	<input type="checkbox"/> New Client	Year: <b>2016</b>	Consultant	Reviewer
	<input type="checkbox"/> Referral done (please fill out referral form and email cc; Michelle)		Initial: <b>MS</b>	
			Date: <b>10/05/22</b>	
Notes;				
<ul style="list-style-type: none"> <li>- No employee contributions</li> <li>- Interest event was covering insurance costs.</li> <li>- NO investment made during 2013 and 2020 financial years.</li> <li>- One path policy found but not the right time period as it shows renewal date of 23/09/2016. However does state policy has been in effect since 23/09/2013.</li> </ul>				
<b>1. Prestart checks</b>				<b>Yes</b>
Check Trust Deed details check addresses and trustees, beneficiaries are up to date XPM				✓
Confirm Individual office holders address and DOB, Check email, bank account details on client engagement form are correct in XPM				✓
Check Lodgment Status - If download/print prefills and applicable reports and discuss with client				✓
Setup Job in XPM and Create all Tax Returns to be completed under this job, add tax Return and Upload Prefills				✓
Accounting Software used	<input checked="" type="checkbox"/> BGL360	<input type="checkbox"/> MYOB	<input type="checkbox"/> Banklink	<input type="checkbox"/> Other write details
<b>2. Workpapers</b>				
Print Trial Balance				✓
General ledger Review for reallocations				✓

<b>Profit &amp; Loss items</b>	
Review income (Rental agreements are at market rate, Employer Contributions, Interest, Dividends and franking amounts)	/
Review for non-deductible expenses (penalties and fines)	/
Check interest claimed, loans, ATO SIC or GIC	/
Review depreciation expense	/
Check insurance expense	✓
Reconcile Investment expenses	/
Other (please write details)	
<b>Balance sheet items</b>	
Reconcile Cash/bank	
Reconcile Receivables/debtors and write off bad debts	
Reconcile members balances	
Update Assets and Depreciation schedule	
Reconcile Payables/creditors	
Update Financial liabilities including loans etc.	
Reconcile GST, Taxation and PAYGI Instalments	
Check all assets have being revalued	
Other (please write details)	
Prepare Journals and post	
Print final Trial Balance	
Sent to Auditor and Auditors Report Received	
Print financials	
Prepare and print tax return	
Compile for checking	

**Order of file for checking;**

1. Checklist and client notes
2. Superannuation Engagement letter
3. Return (already in Suite Files)
4. Financials (already in Suite Files)
5. Workpapers
  - a. Final Comparative trial balance after complete
  - b. Journals
  - c. Supporting evidence in the order of the trial balance (account code noted on top RHS)
  - d. General ledger
  - e. Other
6. ATO printouts
  - a. Balance of ITA & ICA account as at 30<sup>th</sup> June XXXX
  - b. Client account running balance account
  - c. PAYG Instalments report
7. Copy of Auditor Report

**Chard Superannuation Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2016

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	<b>2016</b>
	<b>\$</b>
Benefits accrued as a result of operations	3,138.33
SMSF Annual Return Rounding	(0.33)
<b>Taxable Income or Loss</b>	<u>3,138.00</u>
Income Tax on Taxable Income or Loss	470.70
<b>CURRENT TAX OR REFUND</b>	<u>470.70</u>
Supervisory Levy	259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>729.70</u>

**Chard Superannuation Fund**  
**Trial Balance**

As at 30 June 2016

AFTER  
 CREATE  
 ENTRY

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	<b>24200</b>	<b>Contributions</b>			
(2,337.10)	24200/CHAJUS00001A	(Contributions) Chard, Justin - Accumulation			
	<b>25000</b>	<b>Interest Received</b>			
(6,813.49)	25000/MBL962433447	Chard Superannuation Fund			5,518.65
	<b>39000</b>	<b>Life Insurance Premiums</b>			
2,242.50	39000/CHAJUS00001A	(Life Insurance Premiums) Chard, Justin - Accumulation		2,380.32	
1,036.20	48500	Income Tax Expense		470.70	
5,871.89	49000	Profit/Loss Allocation Account		2,667.63	
	<b>50010</b>	<b>Opening Balance</b>			
(152,510.48)	50010/CHAEMM00001A	(Opening Balance) Chard, Emma - Accumulation			155,551.58
(137,005.50)	50010/CHAJUS00001A	(Opening Balance) Chard, Justin - Accumulation			139,836.29
	<b>52420</b>	<b>Contributions</b>			
(2,337.10)	52420/CHAJUS00001A	(Contributions) Chard, Justin - Accumulation			0.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
(3,577.76)	53100/CHAEMM00001A	(Share of Profit/(Loss)) Chard, Emma - Accumulation			2,916.61
(3,235.73)	53100/CHAJUS00001A	(Share of Profit/(Loss)) Chard, Justin - Accumulation			2,602.04
	<b>53330</b>	<b>Income Tax</b>			
536.66	53330/CHAEMM00001A	(Income Tax) Chard, Emma - Accumulation		437.47	
148.98	53330/CHAJUS00001A	(Income Tax) Chard, Justin - Accumulation		33.23	
	<b>53800</b>	<b>Contributions Tax</b>			
350.56	53800/CHAJUS00001A	(Contributions Tax) Chard, Justin - Accumulation			0.00
	<b>53920</b>	<b>Life Insurance Premiums</b>			
2,242.50	53920/CHAJUS00001A	(Life Insurance Premiums) Chard, Justin - Accumulation		2,380.32	
	<b>60400</b>	<b>Bank Accounts</b>			
294,628.92	60400/MBL962433447	Chard Superannuation Fund		297,767.25	
3,400.00	64000	Formation Expenses		3,400.00	
(2,641.05)	85000	Income Tax Payable/Refundable			3,111.75

AFTER  
CREATE  
ENTRY

309,536.92

309,536.92

Current Year Profit/(Loss): 3,138.33

**Chard Superannuation Fund  
Trial Balance**

As at 30 June 2016

*Before  
Create  
Entries*

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	<b>24200</b>	<b>Contributions</b>			
(2,337.10)	24200/CHAJUS00001A	(Contributions) Chard, Justin - Accumulation			
	<b>25000</b>	<b>Interest Received</b>			
(6,813.49)	25000/MBL962433447	Chard Superannuation Fund			5,518.65
	<b>39000</b>	<b>Life Insurance Premiums</b>			
2,242.50	39000/CHAJUS00001A	(Life Insurance Premiums) Chard, Justin - Accumulation		2,380.32	
1,036.20	48500	Income Tax Expense			
5,871.89	49000	Profit/Loss Allocation Account			2,023.26
	<b>50010</b>	<b>Opening Balance</b>			
(152,510.48)	50010/CHAEMM00001A	(Opening Balance) Chard, Emma - Accumulation			155,551.58
(137,005.50)	50010/CHAJUS00001A	(Opening Balance) Chard, Justin - Accumulation			139,836.29
	<b>52420</b>	<b>Contributions</b>			
(2,337.10)	52420/CHAJUS00001A	(Contributions) Chard, Justin - Accumulation			0.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
(3,577.76)	53100/CHAEMM00001A	(Share of Profit/(Loss)) Chard, Emma - Accumulation			0.00
(3,235.73)	53100/CHAJUS00001A	(Share of Profit/(Loss)) Chard, Justin - Accumulation			0.00
	<b>53330</b>	<b>Income Tax</b>			
536.66	53330/CHAEMM00001A	(Income Tax) Chard, Emma - Accumulation			0.00
148.98	53330/CHAJUS00001A	(Income Tax) Chard, Justin - Accumulation			357.06
	<b>53800</b>	<b>Contributions Tax</b>			
350.56	53800/CHAJUS00001A	(Contributions Tax) Chard, Justin - Accumulation			0.00
	<b>53920</b>	<b>Life Insurance Premiums</b>			
2,242.50	53920/CHAJUS00001A	(Life Insurance Premiums) Chard, Justin - Accumulation		2,380.32	
	<b>60400</b>	<b>Bank Accounts</b>			
294,628.92	60400/MBL962433447	Chard Superannuation Fund		297,767.25	
3,400.00	64000	Formation Expenses		3,400.00	
(2,641.05)	85000	Income Tax Payable/Refundable			2,641.05

Before  
Credit  
Entries

305,927.89

305,927.89

Current Year Profit/(Loss): 3,138.33

39000/CHAJUS

12 August 2016

000239  
000



**Product Name:** EasyProtect Life  
**Policy Number:** 93151220

Mr J Chard  
8 Pride Fairway  
BALDIVIS WA 6171



**EasyProtect Life  
Policy Notice: Policy Anniversary**

Dear Mr Chard,

Your OnePath EasyProtect Life insurance policy is approaching its policy anniversary, which is 23 September 2016. At each policy anniversary we write to you to explain any changes that will occur on the anniversary and advise your new premium.

**Indexation**

To ensure your insurance keeps up with the cost of living and provides long term protection for you and/or your family, at each policy anniversary the benefit amount automatically increases.

The benefit amount increases are:

Justin Chard

- 5% for the Life Benefit
- 5% for the Major Illness and Injury Benefit

Emma Chard

- 5% for the Life Benefit
- 5% for the Major Illness and Injury Benefit

As the sum insured and benefit amounts increase due to indexation, your premium will also increase. If you do not wish to accept the indexation increase amount, please notify us in writing within 30 days of the policy anniversary.

**Your premium**

At each policy anniversary we calculate your premium in line with any increased sum insured, age, smoking status and gender that applies to each life insured under the policy.

Your new monthly premium is \$256.18. Please note that the first premium deducted after your policy anniversary may include a pro-rata adjustment.

We will deduct the new premium from your bank account on 23 September 2016.

We also enclose an Annual Policy Summary - please review this document carefully and check that we have your correct payment details. If these details are incorrect, please contact us on 1800 500 229. We recommend you file the Annual Policy Summary safely with your Policy Schedule and Product Disclosure Statement.



39000/CHAJUS

### Your beneficiary

We also enclose a Nomination of beneficiary form if you wish to nominate a beneficiary or would like to update any details of a current nominated beneficiary.

### Another OnePath advantage - Qantas Frequent Flyer<sup>^</sup>

You are now earning Qantas Frequent Flyer points\* with your OnePath life insurance and income protection policy. You can redeem your Qantas Frequent Flyer points for Classic Award flights\* with Qantas and their partner airlines.

### Any questions?

If you have any questions or would like to update your details, please call Customer Service on 1800 500 229 weekdays between 9.00am and 6.00pm (AEST). Alternatively, you can contact us by email at [customers.di@onepath.com.au](mailto:customers.di@onepath.com.au) to organise an appropriate time for a Customer Service Representative to call you.

Thank you for choosing OnePath for your insurance needs.

Yours sincerely,

Customer Service Team

<sup>^</sup>Points are earned in accordance with the 'OnePath and Qantas Frequent Flyer Rewards Terms and Conditions' available at [onepath.com.au/qff-terms-conditions](http://onepath.com.au/qff-terms-conditions). Membership and points are subject to Qantas Frequent Flyer program terms and conditions. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this insurance product or the information provided by OnePath Life in this letter. \*Award flight availability is limited (and particularly so in case of Classic Rewards), particularly around peak times such as school and public holidays. See [qantas.com/frequentflyer](http://qantas.com/frequentflyer) for further information.

**EasyProtect Life** is issued by OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341. The information provided is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should read the Product Disclosure Statement (PDS) which is available by calling 1800 500 229 and consider whether this product is right for you. Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). OnePath Life is owned by ANZ - it is the issuer of the product but it is not a Bank. Except as set out in the issuer's contract terms (including the PDS), this product is not a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the issuer.

39000 / CHAJUS

**Annual Policy Summary: 23 September 2016 to 23 September 2017**

**Product** EasyProtect Life  
**Policy Number** 93151220  
**Policy Acceptance Date** 23 September 2013  
**Policy Anniversary Date** 23 September 2016  
**Policy owner name** Justin Chard  
**Principal Life Insured** Justin Chard ✓  
**Date of birth** 18/04/1970  
**Gender** Male  
**Smoking Status** Non-Smoker  
**Benefits** \$868,219 Life Benefit  
 \$173,644 Major Illness and Injury Benefit

**Second Life Insured** Emma Chard ✓  
**Date of birth** 09/01/1979  
**Gender** Female  
**Smoking Status** Non-Smoker  
**Benefits** \$868,219 Life Benefit  
 \$115,763 Major Illness and Injury Benefit

**Policy Premium** \$256.18 per month. Please note that the first premium deducted after your policy anniversary may include a pro-rata adjustment.

**Payment details** **Bank Account**  
 \*\*\*\*\*447

**Indexation Applied** Yes

At each policy anniversary, the sum insured for the Life Benefit and Major Illness and Injury Benefit for Justin Chard and Life Benefit and Major Illness and Injury Benefit for Emma Chard will automatically increase by the indexation factor or 5%, whichever is greater.

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# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
fax 1800 550 140  
www.macquarie.com.au

PO Box 7306, Cloisters Square  
Perth, WA 6850



MR J L CHARD &  
MRS E M CHARD  
8 PRIDE FAIRWAY  
BALDIVIS WA 6171

60400 / 3447

Level 3  
235 St Georges Terrace  
Perth, WA 6000

account balance **\$295,440.50**  
as at 30 Sep 15

account name JUSTIN LEE CHARD &  
EMMA MICHELLE CHARD ATF  
CHARD SUPERANNUATION FUND  
account no. 962433447

*93151220 matches  
policy numbers on  
OnePath documents  
provided for policy*

transactions	debits	credits	balance
30.06.15 OPENING BALANCE			294,628.92
24.07.15 ONEPATH LIFE LTD 93151220B	190.27		294,438.65
31.07.15 MACQUARIE CMA INTEREST PAID*		475.42	294,914.07
24.08.15 ONEPATH LIFE LTD 93151220B	190.27		294,723.80
31.08.15 MACQUARIE CMA INTEREST PAID*		475.81	295,199.61
24.09.15 ONEPATH LIFE LTD 93151220B	220.10		294,979.51
30.09.15 MACQUARIE CMA INTEREST PAID*		460.99	295,440.50

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 962433447

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 962 433 447

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JUSTIN LEE CHARD &  
EMMA MICHELLE CHARD ATF  
CHARD SUPERANNUATION FUND  
account no. 962433447

60400 / — 3447

transactions	debits	credits	balance
CLOSING BALANCE AS AT 30 SEP 15	600.64	1,412.22	295,440.50

\* Interest rate for the period 1 July to 30 September: 1.90% pa (92 days)

### about your account

- The interest rate is variable and may change at any time without prior notice.
- If you need further information about your account or the fees and charges, please read the current Product Information Statement or call the enquiries number at the top right of this statement.

### viewing your statements online

- From 1 September 2015 paper statements will incur a fee of \$2.50 per statement. You can elect to switch to free online statements by updating your preference online.

### resolving disputes

- If you have a complaint we will try to resolve the matter within 45 business days of receiving it. Macquarie Bank Limited is a member of the Financial Ombudsman Service (FOS) ABN 67 131 124 448, an independent external complaints resolution scheme.
- If you are not satisfied with our resolution, phone FOS on 1300 780 808 (within Australia) or +61 3 9613 7366 and quote our membership number 10019.

### changing your personal details

- Please let us know if your personal details change. Log in to our website to change your details online.



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Perth, WA 6850



MR J L CHARD &  
MRS E M CHARD  
8 PRIDE FAIRWAY  
BALDIVIS WA 6171

60400 / 3447  
Level 3  
235 St Georges Terrace  
Perth, WA 6000

account balance **\$296,411.89**  
as at 31 Dec 15

account name JUSTIN LEE CHARD &  
EMMA MICHELLE CHARD ATF  
CHARD SUPERANNUATION FUND  
account no. 962433447

transactions	debits	credits	balance
30.09.15 OPENING BALANCE			295,440.50
26.10.15 ONEPATH LIFE LTD 93151220B	222.46		295,218.04
30.10.15 MACQUARIE CMA INTEREST PAID*		476.71	295,694.75
30.11.15 MACQUARIE CMA INTEREST PAID*		461.74	296,156.49
24.12.15 ONEPATH LIFE LTD 93151220B	222.46		295,934.03
31.12.15 MACQUARIE CMA INTEREST PAID*		477.86	296,411.89
CLOSING BALANCE AS AT 31 DEC 15	444.92	1,416.31	296,411.89

\* Interest rate for the period 1 October to 31 December: 1.90% pa (92 days)

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 962433447

deposits using BPay  
From another bank



Billers code: 667022  
Ref: 962 433 447

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JUSTIN LEE CHARD &  
EMMA MICHELLE CHARD ATF  
CHARD SUPERANNUATION FUND  
account no. 962433447

60400 / 3447

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8 PRIDE FAIRWAY  
BALDIVIS WA 6171

60400 / 3447

Level 3  
235 St Georges Terrace  
Perth, WA 6000

account balance **\$297,145.67**  
as at 31 Mar 16

account name JUSTIN LEE CHARD &  
EMMA MICHELLE CHARD ATF  
CHARD SUPERANNUATION FUND  
account no. 962433447

transactions	debits	credits	balance
31.12.15 OPENING BALANCE			296,411.89
25.01.16 ONEPATH LIFE LTD 93151220B	222.46		296,189.43
29.01.16 MACQUARIE CMA INTEREST PAID*		476.96	296,666.39
24.02.16 ONEPATH LIFE LTD 93151220B	222.46		296,443.93
29.02.16 MACQUARIE CMA INTEREST PAID*		446.54	296,890.47
24.03.16 ONEPATH LIFE LTD 93151220B	222.46		296,668.01
31.03.16 MACQUARIE CMA INTEREST PAID*		477.66	297,145.67

## how to make a transaction

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by phone  
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transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 962433447

deposits using BPay  
From another bank



Billers code: 667022  
Ref: 962 433 447

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JUSTIN LEE CHARD &  
EMMA MICHELLE CHARD ATF  
CHARD SUPERANNUATION FUND  
account no. 962433447

60400 / 3447

transactions	debits	credits	balance
CLOSING BALANCE AS AT 31 MAR 16	667.38	1,401.16	297,145.67

\* Interest rate for the period 1 January to 31 March: 1.90% pa (91 days)

### about your account

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MR J L CHARD &  
MRS E M CHARD  
8 PRIDE FAIRWAY  
BALDIVIS WA 6171

60400/3447

Level 3  
235 St Georges Terrace  
Perth, WA 6000

account balance **\$297,767.25**  
as at 30 Jun 16

account name JUSTIN LEE CHARD &  
EMMA MICHELLE CHARD ATF  
CHARD SUPERANNUATION FUND  
account no. 962433447

transactions	debits	credits	balance
31.03.16 OPENING BALANCE			297,145.67
26.04.16 ONEPATH LIFE LTD 93151220B	222.46		296,923.21
29.04.16 MACQUARIE CMA INTEREST PAID*		462.76	297,385.97
24.05.16 ONEPATH LIFE LTD 93151220B	222.46		297,163.51
31.05.16 MACQUARIE CMA INTEREST PAID*		423.71	297,587.22
24.06.16 ONEPATH LIFE LTD 93151220B	222.46		297,364.76
30.06.16 MACQUARIE CMA INTEREST PAID*		402.49	297,767.25

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by phone  
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Transfer funds from another bank to this account:  
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deposits using BPay  
From another bank



Billers code: 667022  
Ref: 962 433 447

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JUSTIN LEE CHARD &  
EMMA MICHELLE CHARD ATF  
CHARD SUPERANNUATION FUND  
account no. 962433447

60400 / 3477

transactions	debits	credits	balance
CLOSING BALANCE AS AT 30 JUN 16	667.38	1,288.96	297,767.25

\* Interest rate for the period 1 April to 4 May: 1.90% pa (34 days); 5 May to 30 June: 1.65% pa (57 days)

### annual interest summary 2015/2016

INTEREST PAID	5,518.65
TOTAL INCOME PAID	5,518.65

### about your account

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### resolving disputes

- If you have a complaint we will try to resolve the matter within 45 business days of receiving it. Macquarie Bank Limited is a member of the Financial Ombudsman Service (FOS) ABN 67 131 124 448, an independent external complaints resolution scheme.
- If you are not satisfied with our resolution, phone FOS on 1300 780 808 (within Australia) or +61 3 9613 7366 and quote our membership number 10019.

### changing your personal details

- Please let us know if your personal details change. Log in to our website to change your details online.