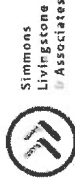


# Contributions Breakdown Report

For The Period 01 July 2022 - 30 June 2023



## Summary

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Mckain, Joshua Douglas	30/10/1982	39	124,544.83	18,283.96	0.00	0.00	0.00	18,283.96
Mckain, Kathleen May	17/02/1980	42	312,022.91	0.00	0.00	0.00	0.00	0.00
<b>All Members</b>				<b>18,283.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18,283.96</b>

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

## Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Mckain, Joshua Douglas	Concessional (5 year carry forward cap available)	18,283.96	91,098.57	72,814.61 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Mckain, Kathleen May	Concessional (5 year carry forward cap available)	0.00	130,000.00	130,000.00 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

## Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
Mckain, Joshua Douglas							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	27,500.00
Concessional Contribution	13,657.57	8,709.14	8,637.05	8,489.66	13,065.58	18,283.96	18,283.96
Unused Concessional Contribution	0.00	16,290.86	16,362.95	16,510.34	14,434.42	9,216.04	9,216.04
Cumulative Carry Forward Unused	N/A	0.00	16,290.86	32,653.81	49,164.15	63,598.57	63,598.57
Maximum Cap Available	25,000.00	25,000.00	41,290.86	57,653.81	76,664.15	91,098.57	91,098.57
Total Super Balance	0.00	92,828.38	104,692.34	106,928.85	125,271.30	124,544.83	72,814.61 Below Cap
Mckain, Kathleen May							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	27,500.00
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Unused Concessional Contribution	0.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	27,500.00
Cumulative Carry Forward Unused	N/A	0.00	25,000.00	50,000.00	75,000.00	102,500.00	102,500.00
Maximum Cap Available	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00	130,000.00	130,000.00 Below Cap
Total Super Balance	0.00	214,203.67	225,437.58	248,350.17	277,110.25	312,022.91	312,022.91

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2020				2021				2022				2023				Total	Current Position																																																																																																																																																																																																																																																								
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Mckain, Joshua Douglas	N/A	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	N/A	Bring Forward Not Triggered																																																																																																																																																																																																																																																											
Mckain, Kathleen May	N/A	0.00	0.00	0.00	220.00	220.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered																																																																																																																																																																																																																																																											
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Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	07/07/2022	ABN98002348352 ET220707CTR0659 433 50	Employer	1,190.46															07/07/2022									690.46									07/07/2022									500.00									08/08/2022	ABN98002348352 ET220808CTR065F 841 50	Employer	751.23				Employer	C N W ADMINISTRATION SERVICES P / L	751.23									08/08/2022	ABN98002348352 ET220808CTR065F 841 50	Employer	500.00				Employer	C N W ADMINISTRATION SERVICES P / L	500.00									07/09/2022	ABN98002348352 ET220907CTR0655 2AE 50	Employer	724.98				Employer	C N W ADMINISTRATION SERVICES P / L	724.98									07/09/2022	ABN98002348352 ET220907CTR0655 2AE 50	Employer	500.00				Employer	C N W ADMINISTRATION SERVICES P / L	500.00									07/10/2022	ABN98002348352 ET221007CTR065A D74 50	Employer	1,344.68				Employer	C N W ADMINISTRATION SERVICES P / L	1,344.68									07/10/2022	ABN98002348352 ET221007CTR065A D74 50	Employer	750.00				Employer	C N W ADMINISTRATION SERVICES P / L	750.00									07/11/2022	ABN98002348352 ET221107CTR0652 BDF 50	Employer	751.16				Employer	C N W ADMINISTRATION SERVICES P / L	751.16									07/11/2022	ABN98002348352 ET221107CTR0652 BDF 50	Employer	500.00				Employer	C N W ADMINISTRATION SERVICES P / L	500.00									07/12/2022	ABN98002348352	Employer	751.16				Employer	C N W ADMINISTRATION SERVICES P / L	751.16								
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07/12/2022	8426 50 ABN98002348352 ET221207CTR0658 426 50	Employer	500.00	Employer	500.00	C N W ADMINISTRATION SERVICES P / L
09/01/2023	ABN98002348352 ET230109CTR065D DF9 50	Employer	751.16	Employer	751.16	C N W ADMINISTRATION SERVICES P / L
09/01/2023	ABN98002348352 ET230109CTR065D DF9 50	Employer	500.00	Employer	500.00	C N W ADMINISTRATION SERVICES P / L
07/02/2023	ABN98002348352 ET230207CTR0655 8E3 50	Employer	840.00	Employer	840.00	C N W ADMINISTRATION SERVICES P / L
07/02/2023	ABN98002348352 ET230207CTR0655 8E3 50	Employer	500.00	Employer	500.00	C N W ADMINISTRATION SERVICES P / L
07/03/2023	ABN98002348352 ET230307CTR065A E4D 50	Employer	993.58	Employer	993.58	C N W ADMINISTRATION SERVICES P / L
07/03/2023	ABN98002348352 ET230307CTR065A E4D 50	Employer	500.00	Employer	500.00	C N W ADMINISTRATION SERVICES P / L
11/04/2023	ABN98002348352 ET230411CTR0650 E20 50	Employer	1,150.95	Employer	1,150.95	C N W ADMINISTRATION SERVICES P / L
11/04/2023	ABN98002348352 ET230411CTR0650 E20 50	Employer	1,250.00	Employer	1,250.00	C N W ADMINISTRATION SERVICES P / L
08/05/2023	ABN98002348352 ET230508CTR0658 12E 50	Employer	767.30	Employer	767.30	C N W ADMINISTRATION SERVICES P / L
08/05/2023	ABN98002348352 ET230508CTR0658 12E 50	Employer	1,000.00	Employer	1,000.00	C N W ADMINISTRATION SERVICES P / L
07/06/2023	ABN98002348352 ET230607CTR065D C5C 50	Employer	767.30	Employer	767.30	C N W ADMINISTRATION SERVICES P / L
07/06/2023	ABN98002348352 ET230607CTR065D C5C 50	Employer	1,000.00	Employer	1,000.00	C N W ADMINISTRATION SERVICES P / L
<b>Total - Mckain, Joshua Douglas</b>			<b>18,283.96</b>		<b>18,283.96</b>	

**Total for All Members**

13

JK McKain SMSF  
 Rental Summary  
 29 McKenzie Ave Narangba Q 4504  
 first rented 17/06/2022

QSR - can't claim Div 40 as 2nd hand property purchased after 1 July 2017

	Inv Number	Gross Rent	Other Rental Income	Advertising Fees	Agent Fees	Council rates	Electricity	Cleaning	Pest Control	Sundry	Stationery & petty	R & M	Water	Capital	Net Rent	bankings
15/07/2022	3	2400.00			184.80						22.00	348.00	125.62	2062.70	130.50 <i>cf</i>	1891.42
01/08/2022	4	2419.54			184.80										1760.92	1107.60
15/08/2022	5	1200.00			92.40										1107.60	2215.20
15/09/2022	6	2400.00			184.80										2215.20	2215.20
15/10/2022	7	2400.00			184.80										2215.20	1947.54
15/11/2022	8	2491.26			184.80							358.92			1947.54	1025.20
15/12/2022	9	2400.00			184.80										2215.20	2215.20
15/01/2023	10	2400.00			184.80										2215.20	
01/02/2023	11	2471.43			184.80								317.77	1190.00	778.86	1968.86
01/03/2023	12	2400.00			184.80										2215.20	2215.20
15/04/2023	13	2400.00			184.80										2215.20	1960.62
01/05/2023	14	2491.26			184.80								345.84		1960.62	2215.20
15/06/2023	15	2400.00			184.80										2215.20	
			30273.49	0.00	0.00	2310.00	0.00	0.00	0.00	0.00	22.00	348.00	1148.35		23192.44	23192.44

JY Industries ceiling fans 12/07/22

Kookaburra Property Maint 15/02/23  
 replace steps, handrails & posts

POSTED



2-2

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tamara@northbrisrealestate.com.au  
ABN: 67631416558  
Licence: 4354949



# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #2  
30 Jun 2022

Money In	\$447.60
Money Out	\$250.00
<b>You Received</b>	<b>\$197.60</b>

**Details for Account OWN00454**

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 30/06/2022		
Margate Locksmiths - Margate Locksmiths	\$250.00	
<b>Total</b>	<b>\$250.00</b>	<b>\$0.00</b>

**Account Transactions**

Returned funds 29 Mckenzie Ave *		\$447.60
Withdrawal by EFT to owner JK McKain Property Fund Pty Ltd ATF JK McKain Bare [EFT Transfer to: JK McKain Property Fund Pty Ltd ATF JK McKain Bare, (304190) - ***762]	\$197.60	
<b>Balance remaining</b>		<b>\$0.00</b>

**GST Summary**

Total Tax on income \$40.69  
(\* includes Tax)

2-3

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 Licence: 4354949



**North Brisbane**  
 Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
 Account OWN00454  
 Statement #3  
 15 Jul 2022

Money In	\$2,400.00
Money Out	\$2,269.50
<b>You Received</b>	<b>\$0.00</b>

**Details for Account OWN00454**

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
<b>Rented for \$600.00 per week</b>		
<b>Debra Youngs &amp; Bret Youngs paid to 28/07/2022</b>		
Rent paid to 28/07/2022 (previously paid to 30/06/2022)		\$2,400.00
Replace Ceiling Fans - JY Industries *	\$2,062.70	
Management Fee *	\$184.80	
<b>Total</b>	<b>\$2,247.50</b>	<b>\$2,400.00</b>

**Account Transactions**

EOFY Summaries *	\$22.00	
Payment of \$130.50 was withheld		
Outstanding expenses, including:		
Complied Australia - smoke alarm service for \$348.00 (29 McKenzie Ave) - Complied Australia		
<b>Balance remaining</b>		<b>\$130.50</b>

**GST Summary**

Total Tax on attached expenses	\$187.52
Total Tax on agency fees	\$18.80
(* includes Tax)	

2.4

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Licence: 4354949



# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #4  
1 Aug 2022

Money In	\$2,419.54
Money Out	\$658.62
<b>You Received</b>	<b>\$1,891.42</b>

**Details for Account OWN00454**

	Money Out	Money In
Balance brought forward		\$130.50
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
<b>Rented for \$600.00 per week</b>		
<b>Debra Youngs &amp; Bret Youngs paid to 25/08/2022</b>		
Rent paid to 25/08/2022 (previously paid to 28/07/2022)		\$2,400.00
Unitywater Usage 17.06.2022 - 15.07.2022		\$19.54
Complied Australia - smoke alarm service - Complied Australia *	\$348.00	
Unitywater 15.04.2022 - 15.07.2022 - UnityWater	\$125.82	
Management Fee *	\$184.80	
<b>Total</b>	<b>\$658.62</b>	<b>\$2,419.54</b>

**Account Transactions**

Withdrawal by EFT to owner JK McKain SMSF [EFT Transfer to: JK McKain SMSF, (182512) - ***966]	\$1,891.42	
<b>Balance remaining</b>		<b>\$0.00</b>

**GST Summary**

Total Tax on attached expenses	\$31.64
Total Tax on agency fees	\$16.80
(* includes Tax)	

2.5

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# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #5  
15 Aug 2022

Money In	\$1,200.00
Money Out	\$92.40
<b>You Received</b>	<b>\$1,107.60</b>

#### Details for Account OWN00454

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 8/09/2022		
Rent paid to 8/09/2022 (previously paid to 25/08/2022)		\$1,200.00
Management Fee *	\$92.40	
<b>Total</b>	<b>\$92.40</b>	<b>\$1,200.00</b>

#### Account Transactions

Withdrawal by EFT to owner JK McKain SMSF [EFT Transfer to: JK McKain SMSF, (182512) - ***966]	\$1,107.60	
Balance remaining		\$0.00

#### GST Summary

Total Tax on agency fees \$8.40  
(\* includes Tax)

2-6

PO Box 249  
Narangba Qld 4504  
(w) 0466539255  
www.northbrisrealestate.com.au  
tamara@northbrisrealestate.com.au  
ABN: 67631416558  
Licence: 4354949



# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #6  
15 Sep 2022

Money In	\$2,400.00
Money Out	\$184.80
<b>You Received</b>	<b>\$2,215.20</b>

#### Details for Account OWN00454

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 6/10/2022		
Rent paid to 6/10/2022 (previously paid to 8/09/2022)		\$2,400.00
Management Fee *	\$184.80	
<b>Total</b>	<b>\$184.80</b>	<b>\$2,400.00</b>

#### Account Transactions

Withdrawal by EFT to owner JK McKain SMSF [EFT Transfer to: JK McKain SMSF, (182512) - ***966]	\$2,215.20	
Balance remaining		\$0.00

#### GST Summary

Total Tax on agency fees \$16.80  
(\* includes Tax)

2-7

PO Box 249  
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tamara@northbrisrealestate.com.au  
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Licence: 4354949



# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #7  
15 Oct 2022

Money In	\$2,400.00
Money Out	\$184.80
<b>You Received</b>	<b>\$2,215.20</b>

**Details for Account OWN00454**

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 3/11/2022		
Rent paid to 3/11/2022 (previously paid to 6/10/2022)		\$2,400.00
Management Fee *	\$184.80	
<b>Total</b>	<b>\$184.80</b>	<b>\$2,400.00</b>

**Account Transactions**

Withdrawal by EFT to owner JK McKain SMSF [EFT Transfer to: JK McKain SMSF, (182512) - ***966]	\$2,215.20	
<b>Balance remaining</b>		<b>\$0.00</b>

**GST Summary**

Total Tax on agency fees \$16.80  
(\* includes Tax)

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Licence: 4354949



# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #8  
15 Nov 2022

Money In	\$2,491.26
Money Out	\$543.72
<b>You Received</b>	<b>\$1,947.54</b>

### Details for Account OWN00454

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 1/12/2022		
Rent paid to 1/12/2022 (previously paid to 3/11/2022)		\$2,400.00
Unitywater Usage 16.07.2022 - 20.10.2022		\$91.26
Unitywater 16.07.2022 - 20.10.2022 - UnityWater	\$358.92	
Management Fee *	\$184.80	
<b>Total</b>	<b>\$543.72</b>	<b>\$2,491.26</b>

### Account Transactions

Withdrawal by EFT to owner JK McKain SMSF [EFT Transfer to: JK McKain SMSF, (182512) - ***966]	\$1,947.54	
Balance remaining		\$0.00

### GST Summary

Total Tax on agency fees \$16.80  
(\* includes Tax)

2-9

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Licence: 4354949



# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #9  
15 Dec 2022

Money In	\$2,400.00
Money Out	\$184.80
<b>You Received</b>	<b>\$1,025.20</b>

**Details for Account OWN00454**

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 29/12/2022		
Rent paid to 29/12/2022 (previously paid to 1/12/2022)		\$2,400.00
Management Fee *	\$184.80	
<b>Total</b>	<b>\$184.80</b>	<b>\$2,400.00</b>

**Account Transactions**

Withdrawal by EFT to owner JK McKain SMSF	\$1,025.20	
[EFT Transfer to: JK McKain SMSF, (182512) - ***966]		
Payment of \$1,190.00 was withheld for Handyman invoice		
<b>Balance remaining</b>		<b>\$1,190.00</b>

**GST Summary**

Total Tax on agency fees	\$16.80
(* includes Tax)	



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# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #10  
15 Jan 2023

Money In	\$2,400.00
Money Out	\$184.80
<b>You Received</b>	<b>\$2,215.20</b>

**Details for Account OWN00454**

	Money Out	Money In
Balance brought forward		\$1,190.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 26/01/2023		
Rent paid to 26/01/2023 (previously paid to 29/12/2022)		\$2,400.00
Management Fee *	\$184.80	
<b>Total</b>	<b>\$184.80</b>	<b>\$2,400.00</b>

**Account Transactions**

Withdrawal by EFT to owner JK McKain SMSF	\$2,215.20	
[EFT Transfer to: JK McKain SMSF, (182512) - ***966]		
Payment of \$1,190.00 was withheld for Handyman invoice		
Uncleared amount \$1,190.00 (balance brought forward)		
<b>Balance remaining</b>		<b>\$1,190.00</b>

**GST Summary**

Total Tax on agency fees	\$16.80
(* includes Tax)	

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# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #11  
1 Feb 2023

Money In	\$2,471.43
Money Out	\$1,692.57
<b>You Received</b>	<b>\$1,968.86</b>

#### Details for Account OWN00454

	Money Out	Money In
Balance brought forward		\$1,190.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
<b>Rented for \$600.00 per week</b>		
<b>Debra Youngs &amp; Bret Youngs paid to 23/02/2023</b>		
Rent paid to 23/02/2023 (previously paid to 26/01/2023)		\$2,400.00
Unitywater Usage 21.10.2022 - 18.01.2023		\$71.43
Unitywater 21.10.2022 - 18.01.2023 - UnityWater	\$317.77	
Replace Stairs - Kookaburra Property Maintenance *	\$1,190.00	
Management Fee *	\$184.80	
<b>Total</b>	<b>\$1,692.57</b>	<b>\$2,471.43</b>

#### Account Transactions

Withdrawal by EFT to owner JK McKain SMSF [EFT Transfer to: JK McKain SMSF, (182512) - ***966]	\$1,968.86	
<b>Balance remaining</b>		<b>\$0.00</b>

#### GST Summary

Total Tax on attached expenses	\$108.18
Total Tax on agency fees	\$16.80
(* includes Tax)	

2-12

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Licence: 4354949



# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #12  
1 Mar 2023

Money In	\$2,400.00
Money Out	\$184.80
<b>You Received</b>	<b>\$2,215.20</b>

**Details for Account OWN00454**

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 23/03/2023		
Rent paid to 23/03/2023 (previously paid to 23/02/2023)		\$2,400.00
Management Fee *	\$184.80	
<b>Total</b>	<b>\$184.80</b>	<b>\$2,400.00</b>

**Account Transactions**

Withdrawal by EFT to owner JK McKain SMSF [EFT Transfer to: JK McKain SMSF, (182512) - ***966]	\$2,215.20	
Balance remaining		\$0.00

**GST Summary**

Total Tax on agency fees \$16.80  
(\* includes Tax)

2-13

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# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #13  
15 Apr 2023

Money In	\$2,400.00
Money Out	\$184.80
<b>You Received</b>	<b>\$2,215.20</b>

#### Details for Account OWN00454

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 20/04/2023		
Rent paid to 20/04/2023 (previously paid to 23/03/2023)		\$2,400.00
Management Fee *	\$184.80	
<b>Total</b>	<b>\$184.80</b>	<b>\$2,400.00</b>

#### Account Transactions

Withdrawal by EFT to owner JK McKain SMSF [EFT Transfer to: JK McKain SMSF, (182512) - ***966]	\$2,215.20	
Balance remaining		\$0.00

#### GST Summary

Total Tax on agency fees \$16.80  
(\* includes Tax)

2.14

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Licence: 4354949



# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #14  
1 May 2023

Money In	\$2,491.26
Money Out	\$530.64
<b>You Received</b>	<b>\$1,960.62</b>

**Details for Account OWN00454**

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 18/05/2023		
Rent paid to 18/05/2023 (previously paid to 20/04/2023)		\$2,400.00
Unitywater Usage 19.01.2023 - 20.04.2023		\$91.26
Unitywater 19.01.2023 - 20.04.2023 - UnityWater	\$345.84	
Management Fee *	\$184.80	
<b>Total</b>	<b>\$530.64</b>	<b>\$2,491.26</b>

**Account Transactions**

Withdrawal by EFT to owner JK McKain SMSF [EFT Transfer to: JK McKain SMSF, (182512) - ***966]	\$1,960.62	
Balance remaining		\$0.00

**GST Summary**

Total Tax on agency fees \$16.80  
(\* includes Tax)

2-15

PO Box 249  
Narangba Qld 4504  
(w) 0466539255  
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tamara@northbrisrealestate.com.au  
ABN: 67631416558  
Licence: 4354949



# North Brisbane Real Estate Pty Ltd

JK McKain Property Fund Pty Ltd ATF JK McKain Bare

**Tax Invoice**  
Account OWN00454  
Statement #15  
15 Jun 2023

Money In	\$2,400.00
Money Out	\$184.80
<b>You Received</b>	<b>\$2,215.20</b>

**Details for Account OWN00454**

	Money Out	Money In
Balance brought forward		\$0.00
<b>29 McKenzie Ave, Narangba QLD 4504</b>		
Rented for \$600.00 per week		
Debra Youngs & Bret Youngs paid to 15/06/2023		
Rent paid to 15/06/2023 (previously paid to 18/05/2023)		\$2,400.00
Management Fee *	\$184.80	
<b>Total</b>	<b>\$184.80</b>	<b>\$2,400.00</b>

**Account Transactions**

Withdrawal by EFT to owner JK McKain SMSF [EFT Transfer to: JK McKain SMSF, (182512) - ***966]	\$2,215.20	
Balance remaining		\$0.00

**GST Summary**

Total Tax on agency fees	\$16.80
(* includes Tax)	

**General tenancy agreement (Form 18a)**

Residential Tenancies and Rooming Accommodation Act 2008

**Part 1 Tenancy details****Item 1****1.1 Lessor**

Name/trading name JK McKain Property Fund Pty Ltd ATF JK McKain Bare C/- North Brisbane Real Estate Pty Ltd

## Address

C/- 1B/16 Main Street

Narangba

QLD

Postcode 4504

**1.2 Phone**

Mobile

Email

0466 539 255

tamara@northbrisanerealestate.com.au

**Item 2****2.1 Tenant/s**

Tenant 1 Full name/s Debra Youngs

Phone 0439 642 224

Email debrayoungs@icloud.com

Tenant 2 Full name/s Bret Youngs

Phone 0418 888 543

Email bretsyoungs@gmail.com

Tenant 3 Full name/s

Phone

Email

**2.2 Address for service (if different from address of the premises in item 5.1) Attach a separate list****Item 3****3.1 Agent** If applicable. See clause 43

Full name/trading name North Brisbane Real Estate Pty Ltd

## Address

1B/16 Main

Narangba, QLD

Narangba

QLD

Postcode 4504

**3.2 Phone**

Mobile

Email

0466539255

tamara@northbrisanerealestate.com.au

**Item 4****Notices may be given to**

(Indicate if the email is different from item 1, 2 or 3 above)

**4.1 Lessor**Email Yes  No Facsimile Yes  No **4.2 Tenant/s**Email Yes  No Facsimile Yes  No **4.3 Agent**Email Yes  No Facsimile Yes  No **Item 5****5.1 Address of the rental premises**

29 McKenzie Ave

Narangba

QLD

Postcode 4504

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

as per entry condition report

**Item 6****6.1 The term of the agreement is**  fixed term agreement  periodic agreement**6.2 Starting on** 17 / 6 / 2022**6.3 Ending on** 19 / 6 / 2023

Fixed term agreements only.

For continuation of tenancy agreement, see clause 6



# General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



**Item 7** Rent \$ 600.00 per  week  fortnight  month See clause 8(1)

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

**Item 9** Method of rent payment Insert the way the rent must be paid. See clause 8(3)  
Direct deposit (preferred), money order, bank cheque

Details for direct credit

BSB no. 034 073 Bank/building society/credit union Westpac  
Account no. 330 321 Account name North Brisbane Real Estate Trust Account  
Payment reference 29 mckenzie or full name

**Item 10** Place of rent payment Insert where the rent must be paid. See clause 8(4) to 8(6)  
Westpac, internet banking, in office

**Item 11** Rental bond amount \$ 2,400.00 See clause 13

**Item 12** 12.1 The services supplied to the premises for which the tenant must pay See clause 16  
Electricity  Yes  No Any other service that a tenant must pay  Yes  No  
Gas  Yes  No Type Pay tv/Internet See special terms (page 8)  
Phone  Yes  No

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

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

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

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

**Item 15** Number of persons allowed to reside at the premises 2 See clause 23

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

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

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

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

**Item 18** Nominated repairers Insert name and telephone number for each. See clause 31  
Electrical repairs DC Electrical (QLD) Pty Ltd (after hours emergency only) Phone 1300 707 694  
Plumbing repairs Easy Flow Plumbing (after hours emergency only) Phone 0430 569 210  
Other Tamara Borghardt (call first) Phone 0466 539 255



**General tenancy agreement (Form 18a)**

Residential Tenancies and Rooming Accommodation Act 2008

2-18

**Part 1 Tenancy details**

<b>Item 1</b>	<b>1.1 Lessor</b>	Name/trading name	JK McKain Property Fund Pty Ltd ATF JK McKain Bare C/O North Brisbane Real Estate Pty Ltd		
	Address				

C/- 1B/16 Main Street				
Narangba			QLD	Postcode 4504

<b>1.2</b>	Phone	Mobile	Email
		0466 539 255	tamara@northbrisbanerealestate.com.au

<b>Item 2</b>	<b>2.1 Tenant/s</b>	Tenant 1	Full name/s	Debra Youngs	
	Phone		0439 642 224	Email	

Tenant 2		Full name/s	Bret Youngs	
Phone		0418 888 543	Email	

Tenant 3		Full name/s		
Phone			Email	

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

<b>Item 3</b>	<b>3.1 Agent</b>	If applicable. See clause 43		
	Full name/trading name	North Brisbane Real Estate Pty Ltd		

Address				
1B/16 Main		Narangba, QLD		
Narangba			QLD	Postcode 4504

<b>3.2</b>	Phone	Mobile	Email
		0466539255	tamara@northbrisbanerealestate.com.au

<b>Item 4</b>	<b>Notices may be given to</b>	(Indicate if the email is different from item 1, 2 or 3 above)		
	<b>4.1 Lessor</b>	Email	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Facsimile

Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
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<b>4.2 Tenant/s</b>	Email	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Facsimile	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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<b>4.3 Agent</b>	Email	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Facsimile	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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<b>Item 5</b>	<b>5.1 Address of the rental premises</b>	29 McKenzie Ave		
	Narangba		QLD	Postcode 4504

<b>5.2 Inclusions provided.</b>	For example, furniture or other household goods let with the premises. Attach list if necessary		
as per entry condition report			

<b>5.3 Details of current repair orders for the rental premises or inclusions</b>	N/A		
---	-----	--	--

<b>Item 6</b>	<b>6.1 The term of the agreement is</b>	<input checked="" type="checkbox"/> fixed term agreement <input type="checkbox"/> periodic agreement		
	<b>6.2 Starting on</b>	20 / 06 / 2023	<b>6.3 Ending on</b>	17 / 06 / 2024

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



**Item 7** Rent \$ 600.00 per  week  fortnight  month See clause 8(1)

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

**Item 9** Method of rent payment Insert the way the rent must be paid. See clause 8(3)  
Direct deposit (preferred), money order, bank cheque

Details for direct credit  
BSB no. 034 073 Bank/building society/credit union Westpac  
Account no. 330 321 Account name North Brisbane Real Estate Trust Account  
Payment reference Full name or 29 Mckenzie

**Item 10** Place of rent payment Insert where the rent must be paid. See clause 8(4) to 8(6)  
Westpac, internet banking, in office

**Item 11** Rental bond amount \$ 2,400.00 See clause 13

**Item 12** 12.1 The services supplied to the premises for which the tenant must pay See clause 16  
Electricity  Yes  No Any other service that a tenant must pay  Yes  No  
Gas  Yes  No Type Pay tv/Internet See special terms (page 8)  
Phone  Yes  No

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

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

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

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

**Item 15** Number of persons allowed to reside at the premises 2 See clause 23

**Item 16** 16.1 Are there any body corporate by-laws applicable to the occupation of the premises by a tenant?  Yes  No See clause 22  
16.2 Has the tenant been given a copy of the relevant by-laws See clause 22  Yes  No

**Item 17** The type and number of pets approved by the lessor to be kept at the premises See clauses 33A to 33D  
Type Dog - Border Collie Number 1 Type Number

**Item 18** 18.1 Name and telephone number of the lessor's nominated repairer for each of the following repairs  
Electrical repairs Elecpro Solutions Pty Ltd Phone 1300 303 600  
Plumbing repairs Easyflow Plumbing Phone 0430 569 210  
Other Phone

Are the nominated repairers the tenant's first point of contact for notifying the need for emergency repairs? See clause 31(4)  
 Yes  
 No - please provide lessor contact details below  
Name Tamara Borghardt C/ - JK McKain Property Fund Pty Ltd Phone 0466 539 255

## Part 2 Standard Terms

### Division 1 Preliminary

#### 1 Interpretation

In this agreement -

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

#### 2 Terms of a general tenancy agreement

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

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

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

#### 3 More than 1 lessor or tenant

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

### Division 2 Period of tenancy

#### 4 Start of tenancy

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

#### 5 Entry condition report - s 65

- (1) The lessor must prepare, in the approved form, sign and give the tenant 1 copy of a condition report for the premises.
- (2) The copy must be given to the tenant on or before the day the tenant occupies the premises under this agreement.
- (3) The tenant must mark the copy of the report to show any parts the tenant disagrees with, and sign and return the copy to the lessor not later than 7 days after the later of the following days -
  - (a) the day the tenant occupies the premises;
  - (b) the day the tenant is given the copy of the condition report.

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

- (4) After the copy of the condition report is returned to the lessor by the tenant, the lessor must copy the condition report and return it to the tenant within 14 days.
- (5) However, the lessor does not have to prepare a condition report for the premises if -
  - (a) this agreement has the effect of continuing the tenant's right to occupy the premises under an earlier residential tenancy agreement; and
  - (b) in accordance with the Act, a condition report was prepared for the premises for the earlier residential tenancy agreement.
- (6) If a condition report is not prepared for this agreement because subclause (5) applies, the condition report prepared for the earlier residential tenancy agreement is taken to be the condition report for this agreement.

#### 6 Continuation of fixed term agreement - s 70

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

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

#### 7 Costs apply to early ending of fixed term agreement - s 357A

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

*Note* - For when the tenant may end this agreement early under the Act, see clause 36 and the information statement. Under section 362, the lessor has a general duty to mitigate (avoid or reduce) the costs.
- (3) This clause does not apply if, after experiencing domestic violence, the tenant ends this agreement or the tenant's interest in this agreement under chapter 5, part 1, division 3, subdivision 2A of the Act.

### Division 3 Rent

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

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

*Note* - If the way rent is to be paid is another way agreed on by the lessor and tenant under section 83(4)(g), the lessor or the lessor's agent must comply with the obligations under section 84(2).

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- (4) The rent must be paid at the place stated in this agreement for item 10.
- (5) However, if, after the signing of this agreement, the lessor gives a notice to the tenant stating a different place for payment and the place is reasonable, the rent must be paid at the place while the notice is in force.
- (6) If no place is stated in this agreement for item 10 and there is no notice stating a place, the rent must be paid at an appropriate place.

*Examples of an appropriate place -*

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

**9 Rent in advance - s 87**

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

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

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

**10 Rent increases - ss 91 and 93**

- (1) If the lessor proposes to increase the rent, the lessor must give notice of the proposal to the tenant.
- (2) The notice must state the amount of the increased rent and the day from when it is payable.
- (3) The day stated must not be earlier than the later of the following -
  - (a) 2 months after the notice is given;
  - (b) 6 months after the day the existing rent became payable by the tenant.
- (4) Subject to an order of a tribunal, the increased rent is payable from the day stated in the notice, and this agreement is taken to be amended accordingly.
- (5) However, the increased rent is payable by the tenant only if -
  - (a) the rent is increased in compliance with this clause; and
  - (b) the increase in rent does not relate to -
    - (i) compliance of the premises or inclusions with the prescribed minimum housing standards; or
    - (ii) keeping a pet or working dog at the premises.
- (6) Also, if this agreement is a fixed term agreement, the rent may not be increased before the term ends unless -
  - (a) this agreement provides for the rent increase; and
  - (b) this agreement states the amount of the increase or how the amount of the increase is to be worked out; and
  - (c) the increase is made in compliance with the matters mentioned in paragraph (b)

**11 Application to tribunal about excessive increase - s 92**

- (1) After the lessor gives the tenant notice of a proposed rent increase, the tenant may apply to the tribunal for an order setting aside or reducing the increase if the tenant believes the increase -
  - (a) is excessive; or
  - (b) is not payable under clause 10.
- (2) However, the application must be made -
  - (a) within 30 days after the notice is received; and
  - (b) for a fixed term agreement - before the term ends.

**12 Rent decreases - s 94**

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

*Note* - For details of the situations, see the information statement.

**Division 4 Rental bond****13 Rental bond required - ss 111 and 116**

- (1) If a rental bond is stated in this agreement for item 11, the tenant must pay to the lessor or the lessor's agent the rental bond amount -
  - (a) if a special term requires the bond to be paid at a stated time - at the stated time; or
  - (b) if a special term requires the bond to be paid by instalments - by instalments; or
  - (c) otherwise - when the tenant signs this agreement.

*Note* - There is a maximum bond that may be required. See section 146 and the information statement.

- (2) The lessor or the lessor's agent must, within 10 days of receiving the bond or a part of the bond, pay it to the authority and give the authority a notice, in the approved form, about the bond.
- (3) The bond is intended to be available to financially protect the lessor if the tenant breaches this agreement.

*Example* - The lessor may claim against the bond if the tenant does not leave the premises in the required condition at the end of the tenancy.

*Note* - For how to apply to the authority or a tribunal for the bond at the end of the tenancy, see the information statement and sections 125 to 141. Delay in applying may mean that payment is made on another application for payment.

**14 Increase in bond - s 154**

- (1) The tenant must increase the rental bond if -
  - (a) the rent increases and the lessor gives notice to the tenant to increase the bond; and
  - (b) the notice is given at least 11 months after -
    - (i) this agreement started; or
    - (ii) if the bond has been increased previously by a notice given under this clause - the day stated in the notice, or the last notice, for making the increase.
- (2) The notice must state the increased amount and the day by which the increase must be made.
- (3) For subclause (2), the day must be at least 1 month after the tenant is given the notice.

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

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

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

**16 General service charges - ss 164 and 165**

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

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

*Note* - Section 165(3) limits the amount the tenant must pay.

## 17 Water service charges - ss 164 and 166

- (1) The tenant must pay an amount for the water consumption charges for the premises if -
  - (a) the tenant is enjoying or sharing the benefit of a water service to the premises; and
  - (b) the premises are individually metered for the supply of water or water is supplied to the premises by delivery by means of a vehicle; and
  - (c) this agreement states for item 12.2 that the tenant must pay for water supplied to the premises.

*Note* - A water consumption charge does not include the amount of a water service charge that is a fixed charge for the water service.

- (2) However, the tenant does not have to pay an amount -
  - (a) that is more than the amount of the water consumption charges payable to the relevant water supplier; or
  - (b) that is a fixed charge for the water service to the premises.
- (3) Also, the tenant does not have to pay an amount for a reasonable quantity of water supplied to the premises for a period if, during the period, the premises are not water efficient for section 166.

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

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

**water consumption charge** for premises, means the variable part of a water service charge assessed on the volume of water supplied to the premises.

*Note* - If there is a dispute about how much water (or any other service charge) the tenant should pay, the lessor or the tenant may attempt to resolve the dispute by conciliation. See the information statement for details.

## Division 6 Rights and obligations concerning the premises during tenancy

### Subdivision 1 Occupation and use of premises

#### 18 No legal impediments to occupation - s 181

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

*Examples of possible legal impediments* -

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

#### 19 Vacant possession and quiet enjoyment - ss 182 and 183

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

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

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

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

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

*Note* - See the information statement for details.

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

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

*Examples of things that may constitute a nuisance* -

  - using paints or chemicals on the premises that go onto or cause odours on adjoining land
  - causing loud noises
  - allowing large amounts of water to escape onto adjoining land
- (c) interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant; or
- (d) allow another person on the premises to interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant.

#### 22 Units and townhouses - s 69

- (1) The lessor must give the tenant a copy of any body corporate by-laws applicable to -
  - (a) the occupation of the premises; or
  - (b) any common area available for use by the tenant with the premises.
- (2) The tenant must comply with the body corporate by-laws.
- (3) Subclause (1) does not apply if -
  - (a) this agreement has the effect of continuing the tenant's right to occupy the premises under an earlier residential tenancy agreement; and
  - (b) the lessor gave the tenant a copy of the body corporate by-laws in relation to the earlier agreement.

#### 23 Number of occupants allowed

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

#### 24 - intentionally removed

### Subdivision 2 Standard of premises

#### 25 Lessor's obligations - s 185

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

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

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- (3) However, the lessor is not required to comply with subclause (1)(c) or (2)(a) for any non-standard items and the lessor is not responsible for their maintenance if -
- the lessor is the State; and
  - the non-standard items are stated in this agreement and this agreement states the lessor is not responsible for their maintenance; and
  - the non-standard items are not necessary and reasonable to make the premises a fit place in which to live; and
  - the non-standard items are not a risk to health or safety; and
  - for fixtures - the fixtures were not attached to the premises by the lessor.
- (4) In this clause -
- non-standard items** means the fixtures attached to the premises and inclusions supplied with the premises stated in this agreement for item 5.2.
- premises** include any common area available for use by the tenant with the premises.

**26 Tenant's obligations - s 188(2), (3) and (5)**

- The tenant must keep the premises clean, having regard to their condition at the start of the tenancy.
- The tenant must not maliciously damage, or allow someone else to maliciously damage, the premises.
- The tenant's obligations under this clause do not apply to the extent the obligations would have the effect of requiring the tenant to repair, or compensate the lessor for, damage to the premises or inclusions caused by an act of domestic violence experienced by the tenant

**Subdivision 3 The dwelling****27 Fixtures or structural changes - ss 207-209**

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

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

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

*Examples of terms* -

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

**28 Supply of locks and keys - s 210**

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

- If there is more than 1 tenant, the lessor must give the other tenants a key for the locks mentioned in subclause (2)(a) and (b).

**29 Changing locks - ss 211 and 212**

- The lessor or tenant may change a lock at the premises only if -
  - the other party to this agreement agrees to the change; or
  - the lessor or tenant has a reasonable excuse for making the change; or
  - the lessor or tenant believes the change is necessary because of an emergency; or
  - the lock is changed to comply with an order of the tribunal.
- However, the tenant may also change a lock at the premises if the tenant -
  - believes the change is necessary to protect the tenant or another occupant of the premises from domestic violence; and
  - engages a locksmith or other qualified tradesperson to change the lock.
- The lessor or tenant must not act unreasonably in failing to agree to the change of a lock.
- If the lessor or tenant changes the lock, the lessor or tenant must give the other party to this agreement a key for the changed lock, unless -
  - the other party agrees to not being given the key; or
  - a tribunal orders that the key not be given to the other party.
- If the tenant changes a lock under subclause (2) and gives the lessor a key for the changed lock, the lessor must not give the key to any other person without the tenant's agreement or a reasonable excuse.
- The right of the lessor or tenant to change a lock under this clause is subject to any of the following laws that apply to the premises -
  - the *Body Corporate and Community Management Act 1997*;
  - the *Building Units and Group Titles Act 1980*;
  - a body corporate by-law

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

- Emergency repairs** are works needed to repair any of the following -
  - a burst water service or serious water service leak;
  - a blocked or broken lavatory system;
  - a serious roof leak;
  - a gas leak;
  - a dangerous electrical fault;
  - flooding or serious flood damage;
  - serious storm, fire or impact damage;
  - a failure or breakdown of the gas, electricity or water supply to the premises;
  - a failure or breakdown of an essential service or appliance on the premises for hot water, cooking or heating;
  - a fault or damage that makes the premises unsafe or insecure;
  - a fault or damage likely to injure a person, damage property or unduly inconvenience a resident of the premises;
  - a serious fault in a staircase, lift or other common area of the premises that unduly inconveniences a resident in gaining access to, or using, the premises.
- Also, **emergency repairs** are works needed for the premises or inclusions to comply with the prescribed minimum housing standards.
- Routine repairs** are repairs other than emergency repairs.

### 31 Nominated repairer for emergency repairs - s 216

- (1) The lessor's nominated repairer for emergency repairs of a particular type may be stated either -
  - (a) in this agreement for item 18; or
  - (b) in a written notice given by the lessor to the tenant.
- (2) Item 18 or the written notice must state -
  - (a) the name and telephone number of the nominated repairer; and
  - (b) whether or not the nominated repairer is the tenant's first point of contact for notifying of the need for emergency repairs.
- (3) The lessor must give written notice to the tenant of any change of the lessor's nominated repairer or the telephone number of the nominated repairer.
- (4) This clause does not apply if -
  - (a) the lessor has given the tenant a telephone number of the lessor; and
  - (b) under this agreement the lessor is to arrange for emergency repairs to be made to the premises or inclusions.

### 32 Notice of damage - s 217

- (1) If the tenant knows the premises have been damaged, the tenant must give notice as soon as practicable of the damage.
- (2) If the premises need routine repairs, the notice must be given to the lessor.
- (3) If the premises need emergency repairs, the notice must be given to -
  - (a) the nominated repairer for the repairs; or
  - (b) if there is no nominated repairer for the repairs or the repairer can not be contacted - the lessor.
- (4) This clause does not apply to the tenant for damage caused by an act of domestic violence experienced by the tenant.

### 33 Emergency repairs arranged by tenant - ss 218 and 219

- (1) The tenant may arrange for a suitably qualified person to make emergency repairs or apply to the tribunal under section 221 for orders about the repairs if -
  - (a) the tenant has been unable to notify the lessor or nominated repairer of the need for emergency repairs of the premises; or
  - (b) the repairs are not made within a reasonable time after notice is given.
- (2) The maximum amount that may be incurred for emergency repairs arranged to be made by the tenant is an amount equal to the amount payable under this agreement for 4 weeks rent.  
*Note* - For how the tenant may require reimbursement for the repairs, see sections 219(2) and (3) and 220 and the information statement.

## Subdivision 5 Pets

### 33A Keeping pets and other animals at premises - ss 184B and 184G

- (1) The tenant may keep a pet or other animal at the premises only with the approval of the lessor.
- (2) However, the tenant may keep a working dog at the premises without the lessor's approval.
- (3) The tenant has the approval of the lessor to keep a pet at the premises if keeping the pet at the premises is consistent with item 17.

#### Notes -

- 1 If item 17 states 2 cats, the tenant is approved by the lessor to keep up to 2 cats at the premises.
- 2 For additional approvals to keep a pet or other animal at the premises see clause 33C.

- (4) An authorisation to keep the pet or working dog at the premises continues for the life of the pet or working dog and is not affected by any of the following matters -
  - (a) the ending of this agreement, if the tenant continues occupying the premises under a new agreement;
  - (b) a change in the lessor or lessor's agent;
  - (c) for a working dog - the retirement of the dog from the service the dog provided as a working dog.
- (5) An authorisation to keep a pet, working dog or other animal at the premises may be restricted by a body corporate by-law or other law about keeping animals at the premises.

#### Examples -

- 1 The premises may be subject to a local law that limits the number or types of animals that may be kept at the premises.
- 2 The premises may be subject to a body corporate by-law that requires the tenant to obtain approval from the body corporate before keeping a pet at the premises.

### 33B Tenant responsible for pets and other animals - s 184C

- (1) The tenant is responsible for all nuisance caused by a pet or other animal kept at the premises, including, for example, noise caused by the pet or other animal.
- (2) The tenant is responsible for repairing any damage to the premises or inclusions caused by the pet or other animal.
- (3) Damage to the premises or inclusions caused by the pet or other animal is not fair wear and tear.

### 33C Request for approval to keep pet - ss 184D and 184E

- (1) The tenant may, using the approved form, request the lessor's approval to keep a stated pet at the premises.
- (2) The lessor must respond to the tenant's request within 14 days after receiving the request.
- (3) The lessor's response to the request must be in writing and state -
  - (a) whether the lessor approves or refuses the tenant's request; and
  - (b) if the lessor approves the tenant's request subject to conditions - the conditions of the approval; and  
*Note* - See clause 33D for limitations on conditions of approval to keep a pet at the premises.
  - (c) if the lessor refuses the tenant's request -
    - (i) the grounds for the refusal; and
    - (ii) the reasons the lessor believes the grounds for the refusal apply to the request.
- (4) The lessor may refuse the request for approval to keep a pet at the premises only on 1 or more of the following grounds -
  - (a) keeping the pet would exceed a reasonable number of animals being kept at the premises;
  - (b) the premises are unsuitable for keeping the pet because of a lack of appropriate fencing, open space or another thing necessary to humanely accommodate the pet;
  - (c) keeping the pet is likely to cause damage to the premises or inclusions that could not practicably be repaired for a cost that is less than the amount of the rental bond for the premises;
  - (d) keeping the pet would pose an unacceptable risk to the health and safety of a person, including, for example, because the pet is venomous;
  - (e) keeping the pet would contravene a law;
  - (f) keeping the pet would contravene a body corporate by-law applying to the premises;
  - (g) if the lessor proposed reasonable conditions for approval and the conditions comply with clause 33D - the tenant has not agreed to the conditions;
  - (h) the animal stated in the request is not a pet as defined in section 184A;
  - (i) another ground prescribed by a regulation under section 184E(1)(j).



- (5) The lessor is taken to approve the keeping of the pet at the premises if –
- the lessor does not comply with subclause (2); or
  - the lessor's response does not comply with subclause (3).

### 33D Conditions for approval to keep pet at premises – s 184F

- (1) The lessor's approval to keep a pet at the premises may be subject to conditions if the conditions –
- relate only to keeping the pet at the premises; and
  - are reasonable having regard to the type of pet and the nature of the premises; and
  - are stated in the written approval given to the tenant in a way that is consistent with clause 33C(3).
- (2) Without limiting subclause (1)(b), the following conditions of the lessor's approval are taken to be reasonable –
- if the pet is not a type of pet ordinarily kept inside – a condition requiring the pet to be kept outside at the premises;
  - if the pet is capable of carrying parasites that could infest the premises – a condition requiring the premises to be professionally fumigated at the end of the tenancy;
  - if the pet is allowed inside the premises – a condition requiring carpets in the premises to be professionally cleaned at the end of the tenancy.
- (3) A condition of the lessor's approval to keep a pet at the premises is void if the condition –
- would have the effect of the lessor contravening section 171 or 172; or
  - would, as a term of this agreement, be void under section 173; or
  - would increase the rent or rental bond payable by the tenant; or
  - would require any form of security from the tenant.
- (4) For subclause (2), the premises are professionally fumigated, and carpets are professionally cleaned, if the fumigation and cleaning are done to a standard ordinarily achieved by businesses selling those services.

## Division 7 Restrictions on transfer or subletting by tenant

### 34 General - ss 238 and 240

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

### 35 State assisted lessors or employees of lessor - s 237

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

## Division 8 When agreement ends

### 36 Ending of agreement - s 277

- (1) This agreement ends only if –
- the lessor and tenant agree, in a separate written document, to end this agreement; or
  - the lessor gives a notice to leave premises to the tenant under section 326 and the tenant hands over vacant possession of the premises to the lessor on or before the handover day; or
  - the tenant gives a notice of intention to leave premises to the lessor under section 327 and hands over vacant possession of the premises to the lessor on or before the handover day; or
  - the tenant vacates, or is removed from, the premises after receiving a notice from a mortgagee or appointed person under section 317; or
  - the tenant abandons the premises and the period for which the tenant paid rent has ended; or
  - the tribunal makes an order terminating this agreement.
- (2) Also, this agreement ends for a sole tenant if –
- the tenant gives the lessor a notice ending tenancy interest and hands over vacant possession of the premises; or

*Note* – See chapter 5, part 1, division 3, subdivision 2A of the Act for the obligations of the lessor and tenant relating to a notice ending tenancy interest.

- the tenant dies.

*Note* – See section 324A for when this agreement ends if a sole tenant dies.

### 37 Condition premises must be left in - s 188(4) and (5)

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

*Examples of what may be fair wear and tear –*

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

- (2) The tenant's obligation mentioned in subclause (1) does not apply to the extent the obligation would have the effect of requiring the tenant to repair, or compensate the lessor for, damage to the premises or inclusions caused by an act of domestic violence experienced by the tenant.

### 38 Keys

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



**39 Tenant's forwarding address - s 205(2) and (3)**

- (1) When handing over possession of the premises, the tenant must, if the lessor or the lessor's agent asks the tenant in writing to state the tenant's new residential address, tell the lessor or the agent the tenant's new residential address.
- (2) However, subclause (1) does not apply if -
  - (a) the tenant has a reasonable excuse for not telling the lessor or agent the new address; or
  - (b) after experiencing domestic violence, the tenant ended this agreement, or the tenant's interest in this agreement, under chapter 5, part 1, division 3, subdivision 2A of the Act.

**40 Exit condition report - s 66**

- (1) As soon as practicable after this agreement ends, the tenant must prepare, in the approved form, and sign a condition report for the premises and give 1 copy of the report to the lessor or the lessor's agent.  
*Example of what might be as soon as practicable* - when the tenant returns the keys to the premises to the lessor or the lessor's agent  
*Note* - For the approved form for the condition report, see the information statement. The report may be very important in deciding who is entitled to a refund of the rental bond if there is a dispute about the condition of the premises.
- (2) The lessor or the lessor's agent must, within 3 business days after receiving the copy of the report -
  - (a) sign the copy; and
  - (b) if the lessor or agent does not agree with the report - show the parts of the report the lessor or agent disagrees with by marking the copy in an appropriate way; and
  - (c) if the tenant has given a forwarding address to the lessor or agent - make a copy of the report and return it to the tenant at the address.
- (3) The lessor or agent must keep a copy of the condition report signed by both parties for at least 1 year after this agreement ends.

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

- (1) The tenant must take all of the tenant's belongings from the premises at the end of the tenancy.
- (2) The lessor may not treat belongings left behind as the lessor's own property, but must deal with them under sections 363 and 364.  
*Note* - For details of the lessor's obligations under sections 363 and 364, see the information statement. They may include an obligation to store goods and may allow the lessor to sell goods and pay the net sale proceeds (after storage and selling costs) to the public trustee.

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

- (1) The lessor or the lessor's agent must not require the tenant to buy goods or services from the lessor or a person nominated by the lessor or agent.
- (2) Subclause (1) does not apply to -
  - (a) a requirement about a service charge; or  
*Note* - See section 164 for what is a service charge.
  - (b) a condition of an approval to keep a pet if the condition -
    - (i) requires the carpets to be cleaned, or the premises to be fumigated, at the end of the tenancy; and
    - (ii) complies with clause 33D; and
    - (ii) does not require the tenant to buy cleaning or fumigation services from a particular person or business.

**43 Lessor's agent**

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

**44 Notices**

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

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

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

Names of Approved Occupants:

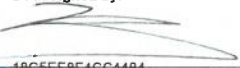
The tenant/s must receive a copy of the information statement (Form 17a) and a copy of any applicable by-laws if copies have not previously been given to the tenant/s. **Do not send to the RTA - give this form to the tenant/s. keep a copy for your records.**

**Signature of lessor/agent**

Name/trading name

North Brisbane Real Estate Pty Ltd

Signature

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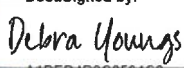
Date 30/3/2023

**Signature of tenant 1**

Print name

Debra Youngs

Signature

DocuSigned by:  
  
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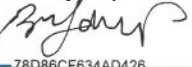
Date 30/3/2023

**Signature of tenant 2**

Print name

Bret Youngs

Signature

DocuSigned by:  
  
78D86CF634AD426...

Date 30/3/2023

**Signature of tenant 3**

Print name

Signature

Date / /

## Special Terms

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

### 45 Occupation and use of premises

The tenant must not permit persons other than the persons nominated as approved occupants in Part 3 of this agreement to reside at the premises without the written consent of the lessor. The lessor must act reasonably in exercising the lessor's discretion when determining whether or not to consent to a request by the tenant for any change to the approved tenants or occupants.

### 46 Subletting via online home sharing platforms

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

### 47 Care of the premises by the tenant

- (1) During the tenancy, the tenant must-
  - (a) not do anything that might block any plumbing or drains on the premises;
  - (b) keep all rubbish in the bin provided by the local authority in an area designated by the lessor or as the local authority may require;
  - (c) put the bin out for collection on the appropriate day for collection and return the bin to its designated place after the rubbish has been collected;
  - (d) maintain the lawns and gardens at the premises having regard to their condition at the commencement of the tenancy, including mowing the lawns, weeding the gardens and watering the lawns and gardens (subject to council water restrictions);
  - (e) keep the premises free from pests and vermin, having regard to the condition of the premises at the commencement of the tenancy;
  - (f) keep the walls, floors, doors and ceilings of the premises free of nails, screws or adhesive substances, unless otherwise agreed to by the lessor in accordance with clause 27;
  - (g) keep the swimming pool, filter and spa equipment (if any) clean and at the correct chemical levels having regard to their condition at the start of the tenancy;
  - (h) not interfere with nor make non-operational any facility that may be provided with the premises (eg. smoke alarms, fire extinguishers, garden sprinkler systems, hoses etc).
- (2) The obligations of the tenant at the end of the tenancy regarding the conditions of the premises include-
  - (a) if the carpets were cleaned to a certain standard at the start of the tenancy, the tenant must ensure the carpets are cleaned to the same standard, fair wear and tear excepted, at the end of the tenancy. For the sake of clarity, a special term or condition for approval to keep a pet at the premises requiring carpets in the premises to be professionally cleaned at the end of the tenancy overrides this special term;
  - (b) if the property was free of pests and vermin at the start of the tenancy, the tenant must ensure the property meets the same standard at the end of the tenancy. For the sake of clarity, a special term or condition for approval to keep a pet at the premises requiring the premises to be professional fumigated at the end of the tenancy overrides this special term;
  - (c) repairing the tenant's intentional or negligent damage to the premises or inclusions;
  - (d) returning the swimming pool, filter and spa equipment (if any) to a clean condition with correct chemical levels having regard to their condition at the start of the tenancy;
  - (e) replacing inclusions damaged during the tenancy having regard to their condition at the start of the tenancy, fair wear and tear excepted;
  - (f) mowing lawns, weeding gardens having regard to their condition at the start of the tenancy;
  - (g) remove all property other than that belonging to the lessor or on the premises at the start of the tenancy.

### 48 Photographs of the property during an inspection

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

### 49 Locks and keys

- (1) The lessor may claim from the tenant costs incurred by the lessor as a result of the tenant losing any key, access keycard or remote control relating to the premises which has been provided to the tenant (by the lessor, a body corporate or other person), including costs in connection with:
  - (a) replacing the key, access keycard or remote control; and
  - (b) gaining access to the premises.
- (2) The tenant acknowledges that the lessor's agent may retain a duplicate set of keys.
- (3) If a tenant changes a lock at the premises in accordance with clause 29, the tenant must immediately provide the lessor and/or lessor's agent with the key for the changed lock unless clauses 29(4)(a) or (b) are applicable regarding the provision of the key.
- (4) If a tenant changes a lock under clause 29(2) and gives the key to the lessor in accordance with clause 29(5), the tenant agrees for the key to be given to the lessor's agent.

## Special Terms *continued...*

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

### 50 Liability excluded

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

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

as a direct or indirect result of the tenant's negligent acts or omissions.

### 51 Lessor's insurance

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

- (2) The lessor may claim from the tenant -
  - (a) any increase in the premium of the lessor's insurance; and
  - (b) any excess on claim by the lessor on the lessor's insurance; and
  - (c) any other cost and expenses incurred by the lessor;
 as a direct or indirect result of the tenant's negligent acts or omissions.

### 52 Tenant's insurance

It is the responsibility of the tenant and/or approved occupant to adequately insure their own property and possessions.

### 53 Smoke alarm obligations

The tenant must-

- (1) Test each smoke alarm in the premises-
  - (a) at least once every 12 months; or
  - (b) if a fixed term tenancy is of less than 12 months duration, but is held over under a periodic tenancy of 12 months or more, at least once in the 12 month period;
    - (i) For an alarm that can be tested by pressing a button or other device to indicate whether the alarm is capable of detecting smoke - by pressing the button or other device;
    - (ii) Otherwise, by testing the alarm in the way stated in the Information Statement (RTA Form 17a) provided to the tenant/s at the commencement of the tenancy.
- (2) Replace each battery that is spent, or that the tenant/s is aware of is almost spent, in accordance with the Information Statement provided to the tenant/s at the commencement of the tenancy;
- (3) Advise the lessor as soon as practicable if the tenant/s become/s aware that a smoke alarm in the premises has failed or is about to fail (other than because the battery is spent or almost spent); and
 

*Note:* In interpreting the word "spent" when referring to a battery, the term is used to include reference to a battery which is flat, non-functioning or lacking in charge that it does not properly operate the smoke alarm.
- (4) Clean each smoke alarm in the premises in the way stated in the Information Statement provided to the tenant/s at the commencement of the tenancy:
  - (a) at least once every 12 months; or
  - (b) if a fixed term tenancy is of less than 12 months duration, but is held over under a periodic tenancy of 12 months or more, at least once in the 12 month period;

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

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

### 54 Portable pool obligations

- (1) The tenant must-
  - (a) Obtain the lessor's consent for a portable pool at the premises of a depth of 300mm or greater;
  - (b) Where consent is to be provided by the lessor to the tenant for the use of a portable pool at the premises of a depth of 300mm or greater, provide the lessor and/or the agent with details of the type and description of the proposed portable pool.
- (2) Where consent is provided by the lessor to the tenant for the use of a portable pool at the premises of a depth of 300mm or greater, the tenant agrees to:
  - (a) Maintain and repair the portable pool at the tenant's own expense;
  - (b) In accordance with the *Building Act 1975* obtain, maintain and renew a Pool Safety Certificate for a regulated pool, which includes a requirement for a compliant pool fence and, provide a copy of the Pool Safety Certificate to the lessor and/or agent;
  - (c) Where a compliant pool fence is required for a regulated pool, obtain the lessor's consent regarding a proposed fence in accordance with clause 27 of the standard terms;
  - (d) In circumstances where consent is provided to the tenant by the lessor in accordance with clause 27 of the standard terms, construct and maintain the fence as required by the *Building Act 1975*, at the tenant's own expense.
- (3) In accordance with special term 54(1) and 54(2), where consent is provided by the lessor to the tenant for a portable pool of a depth of 300mm or greater and/or as prescribed by the *Building Act 1975*, the tenant hereby agrees to indemnify and hold harmless the lessor and agent for any loss, claim, suit or demand, brought, caused or contributed to, directly or indirectly, by the portable pool.



## Special Terms *continued...*

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

### 55 Pets

If the pet is permitted inside, this special term applies:

- (1) In addition to clause 33A(3), the lessor approves a pet as stated in Item 17 of this agreement to be kept inside a dwelling on the premises, conditional on:
  - (a) if the pet is capable of carrying parasites that could infest the premises, the premises being professionally fumigated at the end of the tenancy; and
  - (b) the carpets in the premises being professionally cleaned at the end of the tenancy.

*Note:* For the purpose of this special term, a dwelling on the premises shall include any structure on the premises designed to be used as a residence for human habitation. A dwelling shall also include any enclosed area, room or structure attached to the dwelling, including but not limited to any garage, sunroom or enclosed veranda.

- (2) The premises are professionally fumigated and carpets are professionally cleaned, if the fumigation and cleaning are done to a standard ordinarily achieved by businesses selling those services.
- (3) For the sake of clarity, the conditions outlined in special term 55 relate only to the lessor's approval to keep a pet at the premises as stated in Item 17 of this agreement.
- (4) For requests for approval to keep a pet at the premises inconsistent with Item 17 of this agreement, see clauses 33C and 33D of this agreement and sections 184D to 184F of the Act.

### 56 Electronic Signing

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

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## Special Condition

### General Tenancy - Pets not Permitted Inside Dwelling

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#### PETS NOT PERMITTED INSIDE DWELLING

In addition to clause 33A(3), the lessor approves a pet as stated in Item 17 of this agreement to be kept at the premises subject to the following conditions:

- (1) The pet is not permitted inside any dwelling on the premises.

*Note:* For the purpose of this special term, a dwelling on the premises shall include any structure on the premises designed to be used as a residence for human habitation. A dwelling shall also include any enclosed area, room or structure attached to the dwelling, including but not limited to any garage, sunroom or enclosed veranda.

- (2) If the pet is capable of carrying parasites that could infest the premises, the premises must be professionally fumigated at the end of the tenancy.
- (3) The premises are professionally fumigated, if the fumigation is done to a standard ordinarily achieved by business selling that service.

For the sake of clarity, the conditions outlined in this special term relate only to the lessor's approval to keep a pet at the premises as stated in Item 17 of this agreement.

For requests for approval to keep a pet at the premises inconsistent with Item 17 of this agreement, see clauses 33C and 33D of this agreement and sections 184D to 184F of the Act.

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

000027542968



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## Special Condition

### General Tenancy - Smoking Not Allowed on Premises

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#### SMOKING NOT ALLOWED ON PREMISES

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

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

000027542968

**Certificate Of Completion**

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 Document Pages: 15 Signatures: 3 Envelope Originator:  
 Certificate Pages: 5 Initials: 0 Tamara Borghardt  
 AutoNav: Enabled tamara@northbrisrealestate.com.au  
 Envelope Stamping: Enabled IP Address: 123.243.166.66  
 Time Zone: (UTC+10:00) Brisbane

**Record Tracking**

Status: Original Holder: Tamara Borghardt Location: DocuSign  
 24-03-2023 | 07:49 tamara@northbrisrealestate.com.au

**Signer Events**

Debra Youngs  
 debrayoungs@icloud.com  
 Security Level: Email, Account Authentication (None)

**Signature**

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 Signed using mobile

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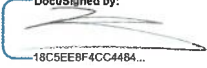
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 bretsyoungs@gmail.com  
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Tamara Borghardt  
 tamara@northbrisrealestate.com.au  
 tamara@northbrisbanerealestate.com.au  
 The Real Estate Institute of Queensland Limited - ISV License  
 Security Level: Email, Account Authentication (None)

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**Electronic Record and Signature Disclosure:**  
 Not Offered via DocuSign

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp



<b>Witness Events</b>	<b>Signature</b>	<b>Timestamp</b>
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<b>Notary Events</b>	<b>Signature</b>	<b>Timestamp</b>
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<b>Envelope Summary Events</b>	<b>Status</b>	<b>Timestamps</b>
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Certified Delivered	Security Checked	30-03-2023   07:27
Signing Complete	Security Checked	30-03-2023   07:27
Completed	Security Checked	30-03-2023   07:27

<b>Payment Events</b>	<b>Status</b>	<b>Timestamps</b>
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<b>Electronic Record and Signature Disclosure</b>
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## **ELECTRONIC RECORD AND SIGNATURE DISCLOSURE**

From time to time, The Real Estate Institute of Queensland Limited - ISV License (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

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At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

### **Withdrawing your consent**

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

### **Consequences of changing your mind**

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

### **All notices and disclosures will be sent to you electronically**

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

**How to contact The Real Estate Institute of Queensland Limited - ISV License:**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: [sroberts@reiq.com.au](mailto:sroberts@reiq.com.au)

**To advise The Real Estate Institute of Queensland Limited - ISV License of your new email address**

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at [sroberts@reiq.com.au](mailto:sroberts@reiq.com.au) and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

**To request paper copies from The Real Estate Institute of Queensland Limited - ISV License**

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to [sroberts@reiq.com.au](mailto:sroberts@reiq.com.au) and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

**To withdraw your consent with The Real Estate Institute of Queensland Limited - ISV License**

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;

ii. send us an email to [sroberts@reiq.com.au](mailto:sroberts@reiq.com.au) and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

### **Required hardware and software**

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

### **Acknowledging your access and consent to receive and sign documents electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify The Real Estate Institute of Queensland Limited - ISV License as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by The Real Estate Institute of Queensland Limited - ISV License during the course of your relationship with The Real Estate Institute of Queensland Limited - ISV License.

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# JK McKain SMSF General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
05/09/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		253.00	3-2	253.00 DR
20/10/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		253.00	3-3	506.00 DR
19/05/2023	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		2,970.00	3-4	3,476.00 DR
			<b>3,476.00</b>		<b>3,476.00 DR</b>
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
05/09/2022	BPAY TO ASIC BP		290.00	5-1	290.00 DR
05/09/2022	BPAY TO ASIC BP		59.00	5-4	349.00 DR
			<b>349.00</b>		<b>349.00 DR</b>
<b>Total Debits:</b>			<b>3,825.00</b>		
<b>Total Credits:</b>			<b>0.00</b>		



Josh & Kathleen McKain  
JK McKain Super Fund Pty Ltd  
PO 12  
WAMURAN QLD 4512

**Tax Invoice**  
**034449**  
  
Ref: MCKAJC1  
1 September, 2022

Description	Amount
<p>Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities &amp; Investments Commission (ASIC):</p> <ul style="list-style-type: none"> <li>Attendance to ASIC company statements and review documentation on your behalf;</li> <li>Checking and comparison of your company information with ASIC registers;</li> <li>Preparation of annual company minutes as required by the Corporations Law;</li> <li>Attendance to address changes throughout the year;</li> <li>Provision of registered office address and maintenance of legislated ASIC opening hours;</li> <li>Assurance your company files are up to date and compliant with current Corporations Law and associated legislation;</li> <li>Acting as registered agent of the company.</li> </ul>	230.00
<b>230.00</b>	
<p><b>Please note that this invoice is now due.</b> <span style="float: right;"><b>GST: \$ 23.00</b></span></p> <p><b>*Credit card payments attract a surcharge</b> <span style="float: right;"><b>Amount Due: \$ 253.00</b></span></p>	

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

<input type="checkbox"/> <b>(EFT) - Transfer to our account</b> Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: MCKAJC1 Invoice: 034449 1 September, 2022 <b>Amount Due: \$ 253.00</b>
<input type="checkbox"/> <b>Credit Card</b> (Please indicate type)		<input type="checkbox"/> Mastercard <input type="checkbox"/> Visa <input type="checkbox"/> Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder ..... Signature .....		Expiry ...../.....
<p><small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small></p>		



JK McKain Property Fund Pty Ltd  
PO 12  
WAMURAN QLD 4512

**Tax Invoice**  
**034448**  
  
Ref: MCKAJC2  
1 September, 2022

Description	Amount
<p>Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities &amp; Investments Commission (ASIC):</p> <ul style="list-style-type: none"> <li>• Attendance to ASIC company statements and review documentation on your behalf;</li> <li>• Checking and comparison of your company information with ASIC registers;</li> <li>• Preparation of annual company minutes as required by the Corporations Law;</li> <li>• Attendance to address changes throughout the year;</li> <li>• Provision of registered office address and maintenance of legislated ASIC opening hours;</li> <li>• Assurance your company files are up to date and compliant with current Corporations Law and associated legislation;</li> <li>• Acting as registered agent of the company.</li> </ul>	230.00
<b>230.00</b>	
<p><b>Please note that this invoice is now due.</b> <span style="float: right;"><b>GST: \$ 23.00</b></span></p> <p><b>*Credit card payments attract a surcharge</b> <span style="float: right;"><b>Amount Due: \$ 253.00</b></span></p>	

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

<input type="checkbox"/> <b>(EFT) - Transfer to our account</b> Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: MCKAJC2 Invoice: 034448 1 September, 2022 <b>Amount Due: \$ 253.00</b>
<input type="checkbox"/> <b>Credit Card</b> (Please indicate type)		<input type="checkbox"/> Mastercard <input type="checkbox"/> Visa <input type="checkbox"/> Other Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder ..... Signature .....		Expiry ...../.....
<p><small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small></p>		

3.4



Simmons Livingstone & Associates

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

The Trustees  
JK McKain SMSF  
PO 12  
WAMURAN QLD 4512

**Tax Invoice**  
**038296**  
  
Ref: MCKAJS1  
3 May, 2023

Description	Amount
Preparation of Financial Statements for the fund for the year ended 30th June 2022 including the following:- - Operating Statement, Statement of Financial Position & Notes to the Financial Statements - Trustee's declaration - Preparation and lodgement of income tax and regulatory return - Calculation of tax estimate - Memorandum of Resolutions - Calculations in relation to changes in market value of investments - Calculations of capital gains/losses in relation to disposal of investments - Preparation of Member's Statements - Preparation of records in accordance with the auditor's requirements including payment of disbursement to Super Audits.	2970 330 <hr/> \$ 3300  3,000.00
<b>Please note that this invoice is now due.</b> <b>*Credit card payments attract a surcharge</b>	3,000.00 GST: \$ 300.00 <b>Amount Due: \$ 3,300.00</b>

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

**(EFT) - Transfer to our account**  
 Account Name Simmons Livingstone & Associates  
 BSB: 064 445 Account: 1052 7520

Ref: MCKAJS1  
 Invoice: 038296  
 3 May, 2023  
**Amount Due: \$ 3,300.00**

**Credit Card** (Please indicate type)  Mastercard  Visa Card CCV  
 Card Number:

Cardholder ..... Signature ..... Expiry ...../.....  
Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation



4-1

# SUPER AUDITS

## TAX INVOICE

**Supplier:** Super Audits

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

**Address:** Box 3376  
Rundle Mall 5000

**ABN:** 20 461 503 652

**Services:** Auditing

**Date:** 2 May 2023

**Recipient:** JK McKain Super Fund

**Address:** C/- PO Box 806, OXFENFORD QLD 4210

### Description of Services

Statutory audit of the JK McKain Super Fund for the financial year ending 30 June 2022.

**Fee:** \$300.00

**GST:** \$30.00

**Total:** \$330.00

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





**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

JK MCKAIN PROPERTY FUND PTY LTD  
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L  
PO BOX 806 OXENFORD QLD 4210

**INVOICE STATEMENT**

Issue date 30 Aug 22

**JK MCKAIN PROPERTY FUND PTY LTD**

ACN 607 946 547

Account No. 22 607946547

**Summary**

Opening Balance	\$0.00
New Items	\$290.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$290.00</b>

- 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	<b>\$0.00</b>
By 31 Oct 22	<b>\$290.00</b>

*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**

**JK MCKAIN PROPERTY FUND PTY LTD**

ACN 607 946 547

Account No: 22 607946547



22 607946547

<b>TOTAL DUE</b>	<b>\$290.00</b>
Immediately	<b>\$0.00</b>
By 31 Oct 22	<b>\$290.00</b>

*Payment options are listed on the back of this payment slip*



**Biller Code: 17301**  
**Ref: 2296079465474**



\*814 129 0002296079465474 25

# Transaction details:

page 2 of 2

5-2

	Transactions for this period	ASIC reference	\$ Amount
2022-08-30	Annual Review - Pty Co	4X0986810480B A	\$290.00
Outstanding transactions			
2022-08-30	Annual Review - Pty Co	4X0986810480B A	\$290.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 0794 6547 425

### 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](http://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

	<b>Bill Code:</b> 17301 <b>Ref:</b> 2296079465474
<b>Telephone &amp; Internet Banking – BPAY*</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	



Company: JK MCKAIN PROPERTY FUND PTY LTD ACN 607 946 547

### Company details

Date company registered 31-08-2015  
 Company next review date 31-08-2024  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company No  
 Non profit company No

### Registered office

C/- SIMMONS LIVINGSTONE & ASSOCIATES, UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

### Principal place of business

24 MANORDOWNS DRIVE , D'AGUILAR QLD 4514

### Officeholders

MCKAIN, JOSHUA DOUGLAS

Born 30-10-1982 at AUCKLAND NEW ZEALAND

24 MANORDOWNS DRIVE , D'AGUILAR QLD 4514

Office(s) held: Director, appointed 31-08-2015  
 Secretary, appointed 31-08-2015

MCKAIN, KATHLEEN MAY

Born 17-02-1980 at PENRITH NSW

24 MANORDOWNS DRIVE , D'AGUILAR QLD 4514

Office(s) held: Director, appointed 31-08-2015  
 Secretary, appointed 31-08-2015

### Company share structure

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

### Members

MCKAIN , JOSHUA DOUGLAS

24 MANORDOWNS DRIVE , D'AGUILAR QLD 4514

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

MCKAIN , KATHLEEN MAY

24 MANORDOWNS DRIVE , D'AGUILAR QLD 4514

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

### Document history

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

Received	Number	Form	Description	Status
20-04-2020	5EBP79681	484	CHANGE TO COMPANY DETAILS	Processed and imaged
20-04-2020	5EBP79682	484	CHANGE TO COMPANY DETAILS	Processed and imaged
10-09-2019	5EBH91715	484	CHANGE TO COMPANY DETAILS	Processed and imaged



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

**Inquiries**

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

JK MCKAIN SUPER FUND PTY LTD  
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L  
PO BOX 806 OXFENFORD QLD 4210

**INVOICE STATEMENT**

Issue date 30 Aug 22

**JK MCKAIN SUPER FUND PTY LTD**

ACN 607 946 556

Account No. 22 607946556

**Summary**

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$59.00</b>

- 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	<b>\$0.00</b>
By 31 Oct 22	<b>\$59.00</b>

*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.

<b>TOTAL DUE</b>	<b>\$59.00</b>
<b>Immediately</b>	<b>\$0.00</b>
<b>By 31 Oct 22</b>	<b>\$59.00</b>

*Payment options are listed on the back of this payment slip*

	<b>Bill Code:17301</b>
	<b>Ref: 2296079465565</b>

**PAYMENT SLIP**

**JK MCKAIN SUPER FUND PTY LTD**

ACN 607 946 556

Account No: 22 607946556



22 607946556



\*814 129 0002296079465565 57

# Transaction details:

	Transactions for this period	ASIC reference	\$ Amount
2022-08-30	Annual Review - Special Purpose Pty Co	4X0986811480P A	\$59.00
	<b>Outstanding transactions</b>		
2022-08-30	Annual Review - Special Purpose Pty Co	4X0986811480P A	\$59.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 0794 6556 557

### 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](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

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



**Biller Code:** 17301  
**Ref:** 2296079465565

**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](http://www.bpay.com.au)



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Company: JK MCKAIN SUPER FUND PTY LTD ACN 607 946 556

**Company details**

Date company registered 31-08-2015  
 Company next review date 31-08-2024  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company Yes  
 Non profit company No

**Registered office**

C/- SIMMONS LIVINGSTONE & ASSOCIATES, UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

**Principal place of business**

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 Born 30-10-1982 at AUCKLAND NEW ZEALAND  
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 Office(s) held: Director, appointed 31-08-2015  
 Secretary, appointed 31-08-2015

MCKAIN, KATHLEEN MAY  
 Born 17-02-1980 at PENRITH NSW  
 24 MANORDOWNS DRIVE , D'AGUILAR QLD 4514  
 Office(s) held: Director, appointed 31-08-2015  
 Secretary, appointed 31-08-2015

**Company share structure**

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

**Members**

MCKAIN , JOSHUA DOUGLAS		24 MANORDOWNS DRIVE , D'AGUILAR QLD 4514		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	
MCKAIN , KATHLEEN MAY		24 MANORDOWNS DRIVE , D'AGUILAR QLD 4514		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	

**Document history**

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

Received	Number	Form	Description	Status
20-04-2020	5EBP79679	484	CHANGE TO COMPANY DETAILS	Processed and imaged
20-04-2020	5EBP79680	484	CHANGE TO COMPANY DETAILS	Processed and imaged
10-09-2019	5EBH91714	484	CHANGE TO COMPANY DETAILS	Processed and imaged

# Depreciation Schedule

For The Period 01 July 2022 - 30 June 2023



Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation <sup>1</sup>	Method	Rate	Depreciation			
				Disposals/ Decrease	Additions/ Increase				Calculated Depreciation <sup>2</sup>	Posted Depreciation <sup>3</sup>	Closing Written Down Value	
<b>Plant and Equipment (at written down value) - Unitted</b>												
Ceiling Fans - 29 McKenzie												
	12/07/2022			# 6-2	2,062.70	2,000.54	Diminishing Value	20.00 %	400.11	400.11	1,662.59	
Dishwasher - 29 McKenzie												
	24/06/2022	1,980.00	1,980.00			1,980.00	Diminishing Value	25.00 %	495.00	495.00	1,485.00	
Downlights - 29 McKenzie												
	08/11/2022			# 6-3	1,539.00	999.30	Diminishing Value	40.00 %	399.72	399.72	1,139.28	
Hot Water Service - 29 McKenzie												
	27/06/2022	2,200.00	2,200.00			2,200.00	Diminishing Value	16.66 %	366.52	366.52	1,833.48	
		<b>4,180.00</b>	<b>4,180.00</b>		<b>3,601.70</b>	<b>7,179.83</b>			<b>1,661.35</b>	<b>1,661.35</b>	<b>6,120.35</b>	
		<b>4,180.00</b>	<b>4,180.00</b>		<b>3,601.70</b>	<b>7,179.83</b>			<b>1,661.35</b>	<b>1,661.35</b>	<b>6,120.35</b>	

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

6-1



6-2

**JY Industries**

Upper Caboolture QLD 4510  
0401 544 421  
jess@jyindustries.com.au  
www.jyindustries.com.au  
ABN 57887514899



**J.Y Industries**

**Tax Invoice**

INVOICE TO  
Joshua Mckain  
29 McKenzie Ave  
narangba QLD 4504

INVOICE INV-21719  
DATE 05/07/2022  
TERMS 7 Days  
DUE DATE 12/07/2022

DESCRIPTION	GST	AMOUNT
<b>Services</b> Attend house. Disconnect 6x faulty ceiling fans and remove from site. Installation of 5x Ventair Stanza ceiling fans with light kit and LED globes. Installation of 1x Ventair stanza ceiling fan. Supply and install timber noggings for correct fan installation. Supply and install all associated cabling required for safe installation of ceiling fans. Supply and install 1x Hagar MCB RCD on lighting circuit. Test.	GST	841.10
<b>Materials</b> 5 x Ventair Stanza ceiling fans with light kit and led globes	GST	780.00
<b>Materials</b> 1x Ventair Stanza ceiling fan.	GST	136.00
<b>Services</b> Inspect wiring to shed. Found incompliant cabling and circuit protection. Supply and install correct size cabling to light fixtures. Supply and install new lighting switch. Supply and install 1x Hagar MCB RCD for shed circuit.	GST	305.60

This certifies that the electrical installation and equipment, to the extent it is affected by the electrical work, has been tested to ensure it is electrically safe and is in accordance with the wiring rules and other standard applying under the Electrical Safety Regulation 2013 to the electrical installation.

INCLUDES GST TOTAL	187.51
TOTAL	2,062.70
<b>BALANCE DUE</b>	<b>A\$2,062.70</b>

Please send payment using bank details below.

Please note, bank details have changed.  
Bank: Bank West  
Name: Jessica Youngs  
BSB: 304254  
AC: 0763643  
REF #: Invoice No.  
Page 1 of 1

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**JY Industries**

Upper Caboolture QLD 4510  
0401 544 421  
jess@jyindustries.com.au  
www.jyindustries.com.au  
ABN 57887514899



**J.Y Industries**

**Tax Invoice**

INVOICE TO  
Joshua Mckain  
JK Mckain Super fund Pty Ltd ATF JK Mckain SMSF  
29 McKenzie Ave  
narangba QLD 4504

INVOICE INV-21785  
DATE 06/11/2022  
TERMS 7 Days  
DUE DATE 13/11/2022

DESCRIPTION	GST	AMOUNT
<b>Services</b>	<b>GST</b>	<b>1,539.00</b>
Supply and install 6x Havit low profile LED downlights to outdoor area.		
Supply and install 1x WP switch.		
Supply and install cat6 data point and coaxial cable to outdoor area.		

This certifies that the electrical installation and equipment, to the extent it is affected by the electrical work, has been tested to ensure it is electrically safe and is in accordance with the wiring rules and other standard applying under the Electrical Safety Regulation 2013 to the electrical installation.

INCLUDES GST TOTAL	139.91
TOTAL	1,539.00
PAYMENT	1,539.00
BALANCE DUE	<b>A\$0.00</b>
	<b>PAID</b>

Please note, bank details have changed.

Bank: Bank West  
Name: Jessica Youngs  
BSB: 304254  
AC: 0763643  
REF # : Invoice No  
Page 1 of 1



**BMT** Tax Depreciation  
QUANTITY SURVEYORS


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# Capital Allowance and Tax Depreciation Schedule

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Maximising the cash return from investment properties

JK McKain Property Fund Pty Ltd ATF JK McKain Bare Trust 2  
29 Mckenzie Avenue  
NARANGBA QLD 4504



25 May 2023

JK McKain Property Fund Pty Ltd ATF JK McKain Bare Trust 2

Dear Sir/Madam,

Thank you for selecting BMT Tax Depreciation to complete your Capital Allowance and Tax Depreciation Schedule.

This document outlines the relevant information, legislation and methodology used in the assessment of the potential capital works deductions for 29 Mckenzie Avenue, NARANGBA QLD 4504.

For your convenience we have included an explanation and summary of the calculations used in this schedule.

We trust our service and the deductions outlined in the following schedules will exceed your expectations. BMT strive for excellence and appreciate any feedback you may have.

Our commitment to the continuous development of our service ensures you receive the maximum depreciation deductions you're entitled to.

We invite you to register for our online portal MyBMT. MyBMT allows you to view and update your schedule, access and download existing schedules, upload property files including photos and receipts, add members of your investment team and share your schedule with your Accountant or Tax Adviser all in one convenient location. For more information and to register visit [www.mybmt.bmtqs.com.au](http://www.mybmt.bmtqs.com.au).

To learn more about property depreciation visit [www.bmtqs.com.au](http://www.bmtqs.com.au). We have a range of free tools and resources to assist you on your property investing journey.

Should you require any further information or clarification, please contact one of our depreciation experts or our Chief Executive Officer, Mr Bradley Beer.

Once again, thank you for choosing BMT Tax Depreciation and we look forward to working with you in the future.

Yours sincerely,

*BMT Tax Depreciation*

BMT Tax Depreciation Pty Ltd  
Quantity Surveyors  
AIQS, RICS, AVAA, Tax Agent: 53712009

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# BMT Tax Depreciation

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# BMT Capital Allowance and Tax Depreciation Schedule overview

The following is a summary of the information used by BMT Tax Depreciation when preparing this Capital Allowance and Tax Depreciation Schedule. The ownership details and structure play a significant part in the methodology that is used and subsequently changes the results of the schedule and the calculations used within it. Any changes to the ownership entity or structure may make this report inaccurate. To update your details please contact the expert team at BMT Tax Depreciation on 1300 728 726 or log in to MyBMT at [www.mybmt.bmtqs.com.au](http://www.mybmt.bmtqs.com.au).

Schedule prepared for: JK McKain Property Fund Pty Ltd ATF JK McKain Bare Trust 2

Property address: 29 Mckenzie Avenue, NARANGBA QLD 4504

Ownership interest: 100 per cent

Co-owners must divide the income and expenses for the rental property in line with their 'interest' in the property. The two co-owner structures are:

- Joint tenants - each holds an equal interest in the property, or
- Tenants in common - may hold unequal interests in the property, for example, one may hold a 20 per cent interest and the other an 80 per cent interest

Co-owned depreciating assets, as outlined in section 40-35 of the Income Tax Assessment Act 1997 (ITAA 1997), are able to be calculated and deducted based on each owner's interest in the asset, and not the whole asset. For example, joint tenants with an equal 50 per cent share can claim an immediate write-off for items costing \$600 or less as each co-owner's share is no more than \$300 each. When an owner's share of an asset is valued at less than \$1,000, it can be added to a low-value pool assuming there is no immediate write-off.

Property type: Residential

Purchase price: \$860,000

Settlement date: 8 June 2022

Construction completion date: 17 April 2002

Schedule start date: 8 June 2022

Date available to provide income: 8 June 2022

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## Methodology

The Capital Allowance and Tax Depreciation Schedule prepared for JK McKain Property Fund Pty Ltd ATF JK McKain Bare Trust 2 on 29 Mckenzie Avenue, NARANGBA QLD 4504 has been prepared and calculated in accordance with the legislation applicable on 25 May 2023.

The Capital Allowance and Tax Depreciation Schedule is based on BMT Tax Depreciation's understanding of the Commissioner of Taxation's assumed intent and the interpretation of the relevant tax rulings and supportive documents:

- Capital allowances in accordance with Division 10D ITAA 1936, (Sections 124ZEB-ZM and Section 124ZFB), Division 40 and 43 ITAA 1997

It is a requirement to advise BMT Tax Depreciation when any actual costs in whole or part thereof are available prior to the preparation of the Capital Allowance and Tax Depreciation Schedule. Where costs have been provided, they have been used and noted accordingly in this schedule. In the event that costs are not available, BMT Tax Depreciation use estimating procedures and methodology to adjust estimates to that on the historical date in which the actual construction or installation took place.

The construction expenditure has been determined on the basis of the estimated cost incurred in relation to the construction of a building including fixed elements, extensions, alterations and structural improvements.

Construction expenditure calculated includes:

- Preliminary expenses such as professional Architect, Engineer and Surveyor's fees and the cost of foundation excavations
- Builder's or Contractor's margin
- Allowance for contingencies

Construction expenditure calculated excludes:

- Site clearance, earthworks that are permanent, can be economically maintained and are not integral to the installation or construction of a structure
- Demolition of existing structures
- Soft landscaping
- Cost of acquiring land
- Developer's profit and overheads



# BMT Tax Depreciation

QUANTITY SURVEYORS

The following additional information has been used in the preparation of the Capital Allowance and Tax Depreciation Schedule:

- Written and verbal information provided by JK McKain Property Fund Pty Ltd ATF JK McKain Bare Trust 2
- Verbal information provided by Moreton Bay Regional Council
- Site inspection conducted by BMT Tax Depreciation on 26 April 2023
- Purchase price of \$860,000

The following assumptions have been made in the preparation of the Capital Allowance and Tax Depreciation Schedule:

- That you are not entitled to input tax credits and therefore GST is included in the appropriate items within the schedule
- That no schedule of capital allowances existed or formed a condition of the purchase documentation
- Qualifying expenditure and capital allowance rates have been calculated with the understanding that the property is used for the production of assessable income, excluding short-term traveller's accommodation or non-residential usage
- No additional actual costs in whole or part thereof are available at this time
- The owners are not carrying on a rental property business

Owners are advised to discuss and confirm the above assumptions with their Tax Adviser prior to using the Capital Allowance and Tax Depreciation Schedule.

Recent law changes were made relating to plant and equipment deductions (i.e., depreciation deductions).

The amendments to the ITAA 1997 will generally affect asset holders who acquired depreciating assets after 7:30pm on 9 May 2017, and will additionally affect some asset holders who acquired assets before this time, but were not using the asset for a taxable purpose at anytime during the 2017 income year. For completeness, the amendments should not affect asset holders who are using the assets in the course of carrying on a business. Additionally, the amendments should not apply to certain entity classes, such as corporate tax entities.

The key changes include the following:

- Subsequent owners (those who purchase a second-hand residential property) who exchange contracts after 9 May 2017 will not be able to claim depreciation on existing plant and equipment assets
- Any qualifying additional assets added to a property can be depreciated as normal if the only use at that time will be or has been for a taxable purpose
- Owners of brand new properties will generally be able to depreciate plant and equipment assets within the property if the only use at that time will be or has been for a taxable purpose
- Investors will still be eligible to claim qualifying capital works deductions, which are deductions available on the structure of the building. This includes any additional capital works carried out by themselves or a previous owner. The capital works deduction is available on residential properties whose construction commenced after 16 September 1987; and structural improvements are claimable for alterations whose construction commenced after 26 February 1992
- Under the changes, existing residential property investments will be grandfathered. This means that any investor who exchanged contracts for the acquisition of a property prior to 7.30pm 9 May 2017 can still claim plant and equipment depreciation (for assets within the property) per normal. However, if the property was not used for a taxable purpose at all during the 2017 income year and became income producing after 1 July 2017 then the amendments will apply.

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## Disclaimer

The contents of this page and the totality of this document are subject to this disclaimer. The information contained within this document has been prepared by BMT Tax Depreciation Pty Ltd on the basis of estimated costs and information provided to BMT Tax Depreciation Pty Ltd. This document is intended for use by the client only. No information in this document may be interpreted as legal, accounting or taxation advice. Individuals should consult with their legal, accounting or taxation advisers before relying on any part of this document. This document is prepared in accordance with legislation in force at the time the asset was acquired and the date this document was produced.

Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75 per cent in the year of acquisition and 37.5 per cent each year thereafter. The cumulative capital loss total row of figures displays the amount of division 40 deductions that have not been able to be claimed during ownership up until the end of the financial year.

BMT Tax Depreciation Pty Ltd is not responsible for the result of any actions taken on the basis of the information provided in this document or any error in or omission from this document. BMT Tax Depreciation Pty Ltd does not accept any liability, in any form, for any consequences, loss, or damage as a result of any person acting upon or relying upon the information contained in this document. This document has been prepared for depreciation purposes only and it is not suitable for any other purpose. Neither the whole nor any part of this document may be provided to any party without the express prior written approval of BMT Tax Depreciation Pty Ltd.

## Experience and qualifications

Quantity Surveyors are recognised by the Commissioner of Taxation to have appropriate construction costing skills to estimate building costs for the purpose of determining your capital works and tax depreciation deductions (see Tax Ruling 97/25).

Please find below BMT Tax Depreciation's relevant qualifications and associations with governing bodies:

- **AIQS - Australian Institute of Quantity Surveyors**

As a member of the AIQS, a professional standards body, BMT Tax Depreciation upholds its professionalism and standards to the highest level. The institute plays an important role by ensuring that industry standards and information are continuously updated.

- **RICS - Royal Institute of Chartered Surveyors**

BMT Tax Depreciation are proud members of RICS, allowing us access to the latest methodology used by Surveyors across Australia and the world.

- **AVAA - Auctioneers & Valuers Association of Australia**

BMT Tax Depreciation is also a member of the AVAA. The AVAA works to elevate and maintain the standards of professional knowledge and sound practice relating to accurately valuing a variety of plant and equipment.

- **PIPA - Property Investment Professionals of Australia**

As a member of PIPA, BMT Tax Depreciation are committed to maintaining high levels of professional standards through their work in educating property investors on the benefits of tax depreciation.

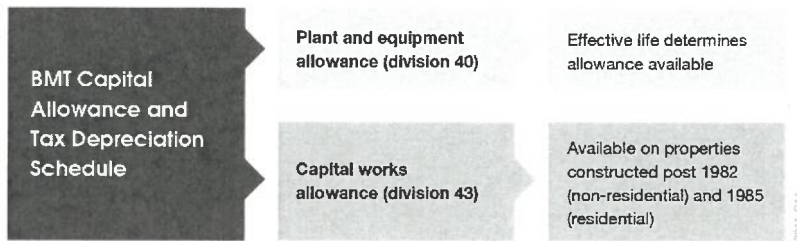
- **Registered Tax Agent**

BMT Tax Depreciation are registered Tax Agents qualified to prepare depreciation schedules for any rental, commercial or investment property under the Tax Agents Services Act 2009. **Our Tax Agents number is 53712009.**

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## Summary of capital expenditure

Purchase price	\$860,000
Expenditure after purchase	\$2,943
Total expenditure	\$862,943



Division 43 – capital works allowance total as at 8 June 2022	\$89,019
Division 43 – original capital works allowance total	\$179,316

Division 43 as outlined in ITAA 1997, allows a deduction for capital expenditure incurred in the construction of any capital works. The deduction claimed as a capital works allowance depends on the type of construction and the date construction commenced. See the definition of division 43 within the glossary of key terms for further clarification on the qualifying dates for capital works deductions. The deductible amount for division 43 excludes both division 40 and any non qualifying balance of capital expenditure.

### Division 40 – plant and equipment \$2,943

The owner of the property exchanged contracts after 7.30pm 9 May 2017 or were not using the property for a taxable purpose prior to 1 July 2017. Therefore, the owner of this property is unable to claim depreciation under division 40 in relation to existing plant and equipment assets (within the property). However, the owner is able to claim any qualifying plant and equipment assets they add to the property after purchase (which are used for a taxable purpose and not second hand) and an updated schedule should be prepared when this occurs.

### Balance of capital expenditure \$770,981

This represents all items included in the purchase price that do not qualify for capital works deductions or decline in value and any capital works deductions which are already exhausted. Construction expenditure that cannot be claimed (as per Australian Taxation Office (ATO) guidelines) include:

- Land
- Expenditure on clearing the land prior to construction
- Earthworks that are permanent, and are not integral to the construction
- Expenditure on soft landscaping
- Demolition

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## Division 43 – capital works allowance

The table below outlines the division 43 building write-off allowance available to be claimed over forty years from the construction completion date. The depreciation calculated has been deemed to be on structural elements only completed after the legislated dates.

Works	Date	Rate	Original cost (\$)
Original works	17-Apr-02	2.5%	179,316

Calculation for write-off provision:

Period	Original division 43 (\$)
8-Jun-22 to 30-Jun-22	282
1-Jul-22 to 30-Jun-23	4,483
1-Jul-23 to 30-Jun-24	4,483
1-Jul-24 to 30-Jun-25	4,483
1-Jul-25 to 30-Jun-26	4,483
1-Jul-26 to 30-Jun-27	4,483
1-Jul-27 to 30-Jun-28	4,483
1-Jul-28 to 30-Jun-29	4,483
1-Jul-29 to 30-Jun-30	4,483
1-Jul-30 to 30-Jun-31	4,483

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# BMT Tax Depreciation

QUANTITY SURVEYORS

\$4765

## Diminishing value method summary

Date	Division 40 plant	Division 40 pooled plant	Total division 40	Total division 43	Total
8-Jun-22 to 30-Jun-22	0	165 ✕	165 ✕	282 ]	447
1-Jul-22 to 30-Jun-23	0	655 ✕	655 ✕	4,483 ]	5,138
1-Jul-23 to 30-Jun-24	0	797	797	4,483	5,280
1-Jul-24 to 30-Jun-25	0	498	498	4,483	4,981
1-Jul-25 to 30-Jun-26	0	310	310	4,483	4,793
1-Jul-26 to 30-Jun-27	0	194	194	4,483	4,677
1-Jul-27 to 30-Jun-28	0	122	122	4,483	4,605
1-Jul-28 to 30-Jun-29	0	76	76	4,483	4,559
1-Jul-29 to 30-Jun-30	0	48	48	4,483	4,531
1-Jul-30 to 30-Jun-31	0	29	29	4,483	4,512
1-Jul-31 to 30-Jun-32	0	19	19	4,483	4,502
1-Jul-32 to 30-Jun-33	0	11	11	4,483	4,494
1-Jul-33 to 30-Jun-34	0	8	8	4,483	4,491
1-Jul-34 to 30-Jun-35	0	4	4	4,483	4,487
1-Jul-35 to 30-Jun-36	0	3	3	4,483	4,486
1-Jul-36 to 30-Jun-37	0	2	2	4,483	4,485
1-Jul-37 to 30-Jun-38	0	1	1	4,483	4,484
1-Jul-38 to 30-Jun-39	0	1	1	4,483	4,484
1-Jul-39 to 30-Jun-40	0	0	0	4,483	4,483
1-Jul-40 to 30-Jun-41	0	0	0	4,483	4,483
1-Jul-41 to 30-Jun-42	0	0	0	3,560	3,560
1-Jul-42 to 30-Jun-43	0	0	0	0	0
1-Jul-43 to 30-Jun-44	0	0	0	0	0
1-Jul-44 to 30-Jun-45	0	0	0	0	0
1-Jul-45 to 30-Jun-46	0	0	0	0	0
1-Jul-46 to 30-Jun-47	0	0	0	0	0
1-Jul-47 to 30-Jun-48	0	0	0	0	0
1-Jul-48 to 30-Jun-49	0	0	0	0	0
1-Jul-49 to 30-Jun-50	0	0	0	0	0
1-Jul-50 to 30-Jun-51	0	0	0	0	0
1-Jul-51 to 30-Jun-52	0	0	0	0	0
1-Jul-52 to 30-Jun-53	0	0	0	0	0
1-Jul-53 to 30-Jun-54	0	0	0	0	0
1-Jul-54 to 30-Jun-55	0	0	0	0	0
1-Jul-55 to 30-Jun-56	0	0	0	0	0
1-Jul-56 to 30-Jun-57	0	0	0	0	0
1-Jul-57 to 30-Jun-58	0	0	0	0	0
1-Jul-58 to 30-Jun-59	0	0	0	0	0
1-Jul-59 to 30-Jun-60	0	0	0	0	0
1-Jul-60 to 30-Jun-61	0	0	0	0	0
1-Jul-61 to 30-Jun-62	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>2,943</b>	<b>2,943</b>	<b>89,019</b>	<b>91,962</b>

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# BMT Tax Depreciation

QUANTITY SURVEYORS

## Prime cost method summary

Date	Division 40	Division 43	Total
8-Jun-22 to 30-Jun-22	2	282	284
1-Jul-22 to 30-Jun-23	518	4,483	5,001
1-Jul-23 to 30-Jun-24	523	4,483	5,006
1-Jul-24 to 30-Jun-25	523	4,483	5,006
1-Jul-25 to 30-Jun-26	523	4,483	5,006
1-Jul-26 to 30-Jun-27	523	4,483	5,006
1-Jul-27 to 30-Jun-28	113	4,483	4,596
1-Jul-28 to 30-Jun-29	110	4,483	4,593
1-Jul-29 to 30-Jun-30	108	4,483	4,591
1-Jul-30 to 30-Jun-31	0	4,483	4,483
1-Jul-31 to 30-Jun-32	0	4,483	4,483
1-Jul-32 to 30-Jun-33	0	4,483	4,483
1-Jul-33 to 30-Jun-34	0	4,483	4,483
1-Jul-34 to 30-Jun-35	0	4,483	4,483
1-Jul-35 to 30-Jun-36	0	4,483	4,483
1-Jul-36 to 30-Jun-37	0	4,483	4,483
1-Jul-37 to 30-Jun-38	0	4,483	4,483
1-Jul-38 to 30-Jun-39	0	4,483	4,483
1-Jul-39 to 30-Jun-40	0	4,483	4,483
1-Jul-40 to 30-Jun-41	0	4,483	4,483
1-Jul-41 to 30-Jun-42	0	3,560	3,560
1-Jul-42 to 30-Jun-43	0	0	0
1-Jul-43 to 30-Jun-44	0	0	0
1-Jul-44 to 30-Jun-45	0	0	0
1-Jul-45 to 30-Jun-46	0	0	0
1-Jul-46 to 30-Jun-47	0	0	0
1-Jul-47 to 30-Jun-48	0	0	0
1-Jul-48 to 30-Jun-49	0	0	0
1-Jul-49 to 30-Jun-50	0	0	0
1-Jul-50 to 30-Jun-51	0	0	0
1-Jul-51 to 30-Jun-52	0	0	0
1-Jul-52 to 30-Jun-53	0	0	0
1-Jul-53 to 30-Jun-54	0	0	0
1-Jul-54 to 30-Jun-55	0	0	0
1-Jul-55 to 30-Jun-56	0	0	0
1-Jul-56 to 30-Jun-57	0	0	0
1-Jul-57 to 30-Jun-58	0	0	0
1-Jul-58 to 30-Jun-59	0	0	0
1-Jul-59 to 30-Jun-60	0	0	0
1-Jul-60 to 30-Jun-61	0	0	0
1-Jul-61 to 30-Jun-62	0	0	0
<b>Total</b>	<b>2,943</b>	<b>89,019</b>	<b>91,962</b>

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# BMT Tax Depreciation

QUANTITY SURVEYORS

## Diminishing value method schedule (years 1 - 5)

Tax grouping	Total cost @ 8-Jun-22 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TW/DV @ 1-Jul-26 (\$)
				8-Jun-22 30-Jun-22 Year 1 (\$)	1-Jul-22 30-Jun-23 Year 2 (\$)	1-Jul-23 30-Jun-24 Year 3 (\$)	1-Jul-24 30-Jun-25 Year 4 (\$)	1-Jul-25 30-Jun-26 Year 5 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Additional unit specific									
Dishwashers (23-Jun-22)	880	8	37.5%	0*	0	0	0	0	109
Ceiling Fans (05-Jul-22)	2,063	5	37.5%	0	0*	0	0	0	409
<b>Subtotal</b>	<b>2,943</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>518</b>
<b>Total division 40 - plant</b>	<b>2,063</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total division 40 - pooled plant (Page 18)</b>	<b>880</b>			<b>165</b>	<b>655</b>	<b>797</b>	<b>498</b>	<b>310</b>	<b>518</b>
<b>Total division 40</b>	<b>2,943</b>			<b>165</b>	<b>655</b>	<b>797</b>	<b>498</b>	<b>310</b>	<b>518</b>
Division 43 - capital works allowance									
<b>Total division 43 (Page 11)</b>	<b>89,019</b>			<b>282</b>	<b>4,483</b>	<b>4,483</b>	<b>4,483</b>	<b>4,483</b>	<b>70,805</b>
<b>Total depreciation</b>	<b>91,962</b>			<b>447</b>	<b>5,138</b>	<b>5,280</b>	<b>4,981</b>	<b>4,793</b>	<b>71,323</b>

\*Low cost assets and low value assets have been allocated to the low value pooling table.

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# BMT Tax Depreciation

QUANTITY SURVEYORS

## Diminishing value method schedule (years 6 - 10)

Tax grouping	Total cost @ 1-Jul-26 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 6 (\$)	1-Jul-27 30-Jun-28 Year 7 (\$)	1-Jul-28 30-Jun-29 Year 8 (\$)	1-Jul-29 30-Jun-30 Year 9 (\$)	1-Jul-30 30-Jun-31 Year 10 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Additional unit specific									
Dishwashers (23-Jun-22)	109	8	37.5%	0	0	0	0	0	10
Ceiling Fans (05-Jul-22)	409	5	37.5%	0	0	0	0	0	39
<b>Subtotal</b>	<b>518</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>49</b>
Total division 40 - plant	0			0	0	0	0	0	0
Total division 40 - pooled plant (Page 19)	518			194	122	76	48	29	49
<b>Total division 40</b>	<b>518</b>			<b>194</b>	<b>122</b>	<b>76</b>	<b>48</b>	<b>29</b>	<b>49</b>
Division 43 - capital works allowance									
Total division 43 (Page 11)	70,805			4,483	4,483	4,483	4,483	4,483	48,390
<b>Total depreciation</b>	<b>71,323</b>			<b>4,677</b>	<b>4,605</b>	<b>4,559</b>	<b>4,531</b>	<b>4,512</b>	<b>48,439</b>

\*Low cost assets and low value assets have been allocated to the low value pooling table.

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6-19

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Diminishing value method schedule (years 11 - 15)

Tax grouping	Total cost @ 1-Jul-31 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 11 (\$)	1-Jul-32 30-Jun-33 Year 12 (\$)	1-Jul-33 30-Jun-34 Year 13 (\$)	1-Jul-34 30-Jun-35 Year 14 (\$)	1-Jul-35 30-Jun-36 Year 15 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Additional unit specific									
Dishwashers (23-Jun-22)	10	8	37.5%	0	0	0	0	0	0
Ceiling Fans (05-Jul-22)	39	5	37.5%	0	0	0	0	0	4
<b>Subtotal</b>	<b>49</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>
Total division 40 - plant	0			0	0	0	0	0	0
Total division 40 - pooled plant (Page 20)	49			19	11	8	4	3	4
<b>Total division 40</b>	<b>49</b>			<b>19</b>	<b>11</b>	<b>8</b>	<b>4</b>	<b>3</b>	<b>4</b>
Division 43 - capital works allowance									
Total division 43 (Page 11)	48,390			4,483	4,483	4,483	4,483	4,483	25,975
<b>Total depreciation</b>	<b>48,439</b>			<b>4,502</b>	<b>4,494</b>	<b>4,491</b>	<b>4,487</b>	<b>4,486</b>	<b>25,979</b>

\*Low cost assets and low value assets have been allocated to the low value pooling table.

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6-20

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Diminishing value method schedule (years 16 - 20)

Tax grouping	Total cost @ 1-Jul-36 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-41 (\$)
				1-Jul-36 30-Jun-37 Year 16 (\$)	1-Jul-37 30-Jun-38 Year 17 (\$)	1-Jul-38 30-Jun-39 Year 18 (\$)	1-Jul-39 30-Jun-40 Year 19 (\$)	1-Jul-40 30-Jun-41 Year 20 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Additional unit specific:									
Dishwashers (23-Jun-22)	0	8	37.5%	0	0	0	0	0	0
Ceiling Fans (05-Jul-22)	4	5	37.5%	0	0	0	0	0	0
<b>Subtotal</b>	<b>4</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Total division 40 - plant	0			0	0	0	0	0	0
Total division 40 - pooled plant (Page 21)	4			2	1	1	0	0	0
<b>Total division 40</b>	<b>4</b>			<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>
Division 43 - capital works allowance									
Total division 43 (Page 11)	25,975			4,483	4,483	4,483	4,483	4,483	3,560
<b>Total depreciation</b>	<b>25,979</b>			<b>4,485</b>	<b>4,484</b>	<b>4,484</b>	<b>4,483</b>	<b>4,483</b>	<b>3,560</b>

\*Low cost assets and low value assets have been allocated to the low value pooling table.

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6-21

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Diminishing value method pooling schedule (years 1 - 5)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-26 (\$)
				8-Jun-22 30-Jun-22 Year 1 (\$)	1-Jul-22 30-Jun-23 Year 2 (\$)	1-Jul-23 30-Jun-24 Year 3 (\$)	1-Jul-24 30-Jun-25 Year 4 (\$)	1-Jul-25 30-Jun-26 Year 5 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Additional unit specific									
Dishwashers (23-Jun-22)	880	8	37.5%	165	268	168	105	65	109
Ceiling Fans (05-Jul-22)	*2,063	5	37.5%	0	387	629	393	245	409
<b>Subtotal</b>	<b>880</b>			<b>165</b>	<b>655</b>	<b>797</b>	<b>498</b>	<b>310</b>	<b>518</b>
<b>Total - pooled Items</b>	<b>880</b>			<b>165</b>	<b>655</b>	<b>797</b>	<b>498</b>	<b>310</b>	<b>518</b>

Items marked by an \* are allocated to the low-value pool in later years.

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6-22

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Diminishing value method pooling schedule (years 6 - 10)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 6 (\$)	1-Jul-27 30-Jun-28 Year 7 (\$)	1-Jul-28 30-Jun-29 Year 8 (\$)	1-Jul-29 30-Jun-30 Year 9 (\$)	1-Jul-30 30-Jun-31 Year 10 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Additional unit specific									
Dishwashers (23-Jun-22)	109	8	37.5%	41	26	16	10	6	10
Ceiling Fans (05-Jul-22)	409	5	37.5%	153	96	60	38	23	39
<b>Subtotal</b>	<b>518</b>			<b>194</b>	<b>122</b>	<b>76</b>	<b>48</b>	<b>29</b>	<b>49</b>
<b>Total - pooled Items</b>	<b>518</b>			<b>194</b>	<b>122</b>	<b>76</b>	<b>48</b>	<b>29</b>	<b>49</b>

Items marked by an \* are allocated to the low-value pool in later years.

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6-23

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Diminishing value method pooling schedule (years 11 - 15)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TW/DV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 11 (\$)	1-Jul-32 30-Jun-33 Year 12 (\$)	1-Jul-33 30-Jun-34 Year 13 (\$)	1-Jul-34 30-Jun-35 Year 14 (\$)	1-Jul-35 30-Jun-36 Year 15 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Additional unit specific									
Dishwashers (23-Jun-22)	10	8	37.5%	4	2	2	1	1	0
Ceiling Fans (05-Jul-22)	39	5	37.5%	15	9	6	3	2	4
<b>Subtotal</b>	<b>49</b>			<b>19</b>	<b>11</b>	<b>8</b>	<b>4</b>	<b>3</b>	<b>4</b>
<b>Total - pooled Items</b>	<b>49</b>			<b>19</b>	<b>11</b>	<b>8</b>	<b>4</b>	<b>3</b>	<b>4</b>

Items marked by an \* are allocated to the low-value pool in later years.

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**Diminishing value method pooling schedule (years 16 - 20)**

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					FWDV @ 1-Jul-41 (\$)
				1-Jul-36 30-Jun-37 Year 16 (\$)	1-Jul-37 30-Jun-38 Year 17 (\$)	1-Jul-38 30-Jun-39 Year 18 (\$)	1-Jul-39 30-Jun-40 Year 19 (\$)	1-Jul-40 30-Jun-41 Year 20 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Additional unit specific:									
Dishwashers (23-Jun-22)	0	8	0.0%	0	0	0	0	0	0
Ceiling Fans (05-Jul-22)	4	5	37.5%	2	1	1	0	0	0
<b>Subtotal</b>	<b>4</b>			<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total - pooled Items</b>	<b>4</b>			<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>

Items marked by an \* are allocated to the low-value pool in later years.

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6-25

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Prime cost method schedule (years 1 - 5)

Tax grouping	Total cost @ 8-Jun-22 (\$)	Effective life (Years)	Basic rate (PC)	Depreciation allowance					TWDV @ 1-Jul-26 (\$)
				8-Jun-22 30-Jun-22 Year 1 (\$)	1-Jul-22 30-Jun-23 Year 2 (\$)	1-Jul-23 30-Jun-24 Year 3 (\$)	1-Jul-24 30-Jun-25 Year 4 (\$)	1-Jul-25 30-Jun-26 Year 5 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Additional unit specific									
Dishwashers (23-Jun-22)	880	8	12.5%	2	110	110	110	110	438
Ceiling Fans (05-Jul-22)	2,063	5	20.0%	0	408	413	413	413	416
<b>Subtotal</b>	<b>2,943</b>			<b>2</b>	<b>518</b>	<b>523</b>	<b>523</b>	<b>523</b>	<b>854</b>
<b>Total division 40 - plant</b>	<b>2,943</b>			<b>2</b>	<b>518</b>	<b>523</b>	<b>523</b>	<b>523</b>	<b>854</b>
Division 43 - capital works allowance									
<b>Total division 43 (Page 11)</b>	<b>89,019</b>			<b>282</b>	<b>4,483</b>	<b>4,483</b>	<b>4,483</b>	<b>4,483</b>	<b>70,805</b>
<b>Total depreciation</b>	<b>91,962</b>			<b>284</b>	<b>5,001</b>	<b>5,006</b>	<b>5,006</b>	<b>5,006</b>	<b>71,659</b>

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6.26

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Prime cost method schedule (years 6 - 10)

Tax grouping	Total cost @ 1-Jul-26 (\$)	Effective life (Years)	Basic rate (PC)	Depreciation allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 6 (\$)	1-Jul-27 30-Jun-28 Year 7 (\$)	1-Jul-28 30-Jun-29 Year 8 (\$)	1-Jul-29 30-Jun-30 Year 9 (\$)	1-Jul-30 30-Jun-31 Year 10 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Additional unit specific:									
Dishwashers (23-Jun-22)	438	8	12.5%	110	110	110	108	0	0
Ceiling Fans (05-Jul-22)	416	5	20.0%	413	3	0	0	0	0
<b>Subtotal</b>	<b>854</b>			<b>523</b>	<b>113</b>	<b>110</b>	<b>108</b>	<b>0</b>	<b>0</b>
Total division 40 - plant	854			523	113	110	108	0	0
Division 43 - capital works allowance									
Total division 43 (Page 11)	70,805			4,483	4,483	4,483	4,483	4,483	48,390
<b>Total depreciation</b>	<b>71,659</b>			<b>5,006</b>	<b>4,596</b>	<b>4,593</b>	<b>4,591</b>	<b>4,483</b>	<b>48,390</b>

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6.27

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Prime cost method schedule (years 11 - 15)

Tax grouping	Total cost @ 1-Jul-31 (\$)	Effective life (Years)	Basic rate (PC)	Depreciation allowance					TV/DV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 11 (\$)	1-Jul-32 30-Jun-33 Year 12 (\$)	1-Jul-33 30-Jun-34 Year 13 (\$)	1-Jul-34 30-Jun-35 Year 14 (\$)	1-Jul-35 30-Jun-36 Year 15 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Additional unit specific									
Dishwashers (23-Jun-22)	0	8	12.5%	0	0	0	0	0	0
Ceiling Fans (05-Jul-22)	0	5	20.0%	0	0	0	0	0	0
<b>Subtotal</b>	0			0	0	0	0	0	0
<b>Total division 40 - plant</b>	0			0	0	0	0	0	0
Division 43 - capital works allowance									
<b>Total division 43 (Page 11)</b>	48,390			4,483	4,483	4,483	4,483	4,483	25,975
<b>Total depreciation</b>	48,390			4,483	4,483	4,483	4,483	4,483	25,975

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Prime cost method schedule (years 16 - 20)

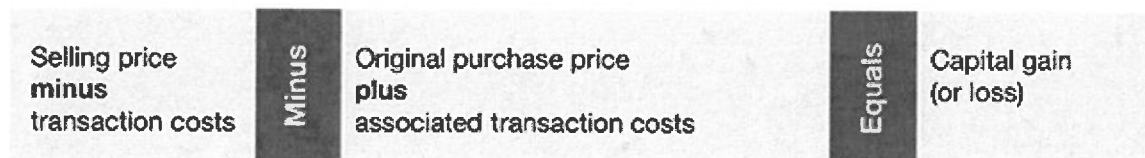
Tax grouping	Total cost @ 1-Jul-36 (\$)	Effective life (Years)	Basic rate (PC)	Depreciation allowance					TWDV @ 1-Jul-41 (\$)
				1-Jul-36 30-Jun-37 Year 16 (\$)	1-Jul-37 30-Jun-38 Year 17 (\$)	1-Jul-38 30-Jun-39 Year 18 (\$)	1-Jul-39 30-Jun-40 Year 19 (\$)	1-Jul-40 30-Jun-41 Year 20 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Additional unit specific									
Dishwashers (23-Jun-22)	0	8	12.5%	0	0	0	0	0	0
Ceiling Fans (05-Jul-22)	0	5	20.0%	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Total division 40 - plant	0			0	0	0	0	0	0
Division 43 - capital works allowance									
Total division 43 (Page 11)	25,975			4,483	4,483	4,483	4,483	4,483	3,560
<b>Total depreciation</b>	<b>25,975</b>			<b>4,483</b>	<b>4,483</b>	<b>4,483</b>	<b>4,483</b>	<b>4,483</b>	<b>3,560</b>

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## Appendix - capital loss (plant and equipment)

Capital Gains Tax (CGT) is a form of income tax which a property owner is liable to pay within the financial year that they sell their property.

Introduced on 20 September 1985, CGT is the tax payable on the difference between what it cost you to purchase an asset and the amount you received when you disposed of it.



When you sell a property this triggers a 'CGT event'. Investors may not be liable for paying CGT if they fall within any of the exemption rules provided by the ATO. This includes a main residence exemption, and the CGT discount available to those who sell a property they have held for longer than twelve months. For further details, refer to [www.bmtqs.com.au/capital-gains-tax](http://www.bmtqs.com.au/capital-gains-tax)

The recent law changes affecting claims for plant and equipment in a residential investment property allow a capital loss to be calculated when an asset is disposed of (e.g., scrapped or sold as part of the sale of the property) for less than its original cost, and depreciation claims for the asset were denied because of the changes. Under the CGT rules, a capital loss can generally be offset against a capital gain and if there is no capital gain in the current year, the capital loss can generally be carried forward and offset against a future capital gain.

In order to calculate a capital loss on disposal, the original value or cost of the asset would need to have been determined at the time of purchase. The asset's termination value (e.g., selling price or scrap value) would then need to be determined on the disposal of the asset. The capital loss as outlined above would be calculated as the difference between the asset's termination value and its original value or cost, assuming no depreciation amounts for the asset were allowed as deductions.

The calculation of a capital loss is particularly relevant in certain situations, including when an asset is scrapped, where there is a partial or full CGT main residence exemption, and where the contract date and settlement date for the sale of the property occur in separate financial years.

The capital loss amount on the disposal of an asset will include the depreciation amount that could not be claimed by the owner (as a result of the recent changes). Further, the capital loss on disposal should be equal to the depreciation amount that could not be claimed in relation to the asset, where the termination value happens to be equal to the asset's written down value. However, in accordance with ATO guidelines, an asset's termination value does not necessarily equate to its selling or market value.

The following tables allow a property investor to calculate a capital loss when a depreciating asset (affected by the recent changes) is disposed of, by providing information on the values of such assets at the time of purchase. The tables also provide information on the depreciation amount that could not be claimed for each affected asset as a result of the recent changes. We recommend that property investors speak with an Accountant or Tax Adviser when using these tables and completing the above calculation process.

Original division 40 cost \$7,881

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Capital loss as @	Capital loss division 40 diminishing value (\$)	Cumulative capital loss division 40 diminishing value (\$)	Capital loss division 40 prime cost (\$)	Cumulative capital loss division 40 prime cost (\$)
8-Jun-22 to 30-Jun-22	1,802	1,802	777	777
1-Jul-22 to 30-Jun-23	2,089	3,891	787	1,564
1-Jul-23 to 30-Jun-24	1,352	5,243	787	2,351
1-Jul-24 to 30-Jun-25	990	6,233	787	3,138
1-Jul-25 to 30-Jun-26	619	6,852	787	3,925
1-Jul-26 to 30-Jun-27	387	7,239	782	4,707
1-Jul-27 to 30-Jun-28	241	7,480	683	5,390
1-Jul-28 to 30-Jun-29	152	7,632	630	6,020
1-Jul-29 to 30-Jun-30	95	7,727	618	6,638
1-Jul-30 to 30-Jun-31	58	7,785	435	7,073
1-Jul-31 to 30-Jun-32	37	7,822	414	7,487
1-Jul-32 to 30-Jun-33	24	7,846	130	7,617
1-Jul-33 to 30-Jun-34	16	7,862	128	7,745
1-Jul-34 to 30-Jun-35	10	7,872	47	7,792
1-Jul-35 to 30-Jun-36	5	7,877	47	7,839
1-Jul-36 to 30-Jun-37	3	7,880	42	7,881
1-Jul-37 to 30-Jun-38	1	7,881	0	7,881
1-Jul-38 to 30-Jun-39	0	7,881	0	7,881
1-Jul-39 to 30-Jun-40	0	7,881	0	7,881
1-Jul-40 to 30-Jun-41	0	7,881	0	7,881
1-Jul-41 to 30-Jun-42	0	7,881	0	7,881
1-Jul-42 to 30-Jun-43	0	7,881	0	7,881
1-Jul-43 to 30-Jun-44	0	7,881	0	7,881
1-Jul-44 to 30-Jun-45	0	7,881	0	7,881
1-Jul-45 to 30-Jun-46	0	7,881	0	7,881
1-Jul-46 to 30-Jun-47	0	7,881	0	7,881
1-Jul-47 to 30-Jun-48	0	7,881	0	7,881
1-Jul-48 to 30-Jun-49	0	7,881	0	7,881
1-Jul-49 to 30-Jun-50	0	7,881	0	7,881
1-Jul-50 to 30-Jun-51	0	7,881	0	7,881
1-Jul-51 to 30-Jun-52	0	7,881	0	7,881
1-Jul-52 to 30-Jun-53	0	7,881	0	7,881
1-Jul-53 to 30-Jun-54	0	7,881	0	7,881
1-Jul-54 to 30-Jun-55	0	7,881	0	7,881
1-Jul-55 to 30-Jun-56	0	7,881	0	7,881
1-Jul-56 to 30-Jun-57	0	7,881	0	7,881
1-Jul-57 to 30-Jun-58	0	7,881	0	7,881
1-Jul-58 to 30-Jun-59	0	7,881	0	7,881
1-Jul-59 to 30-Jun-60	0	7,881	0	7,881
1-Jul-60 to 30-Jun-61	0	7,881	0	7,881
1-Jul-61 to 30-Jun-62	0	7,881	0	7,881

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6.31

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss diminishing value method schedule (years 1 - 5)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ 8-Jun-22 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-26 (\$)
				9-Jun-22 30-Jun-22 Year 1 (\$)	1-Jul-22 30-Jun-23 Year 2 (\$)	1-Jul-23 30-Jun-24 Year 3 (\$)	1-Jul-24 30-Jun-25 Year 4 (\$)	1-Jul-25 30-Jun-26 Year 5 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	1,561	10	37.5%	0*	0	0	0	0	193
Automatic Garage Door - Controls	53	5	100.0%	53	0	0	0	0	0
Automatic Garage Door - Motors	266	10	100.0%	266	0	0	0	0	0
Bathroom Accessories - Freestanding	81	3	100.0%	81	0	0	0	0	0
Blinds	1,487	10	37.5%	0*	0	0	0	0	184
Carpet	1,560	8	25.0%	25	384	288	0*	0	337
Cooktops	422	12	37.5%	0*	0	0	0	0	52
Garbage Bins	94	10	100.0%	94	0	0	0	0	0
Hot Water Systems	703	15	37.5%	0*	0	0	0	0	87
Light Fittings and Shades	506	5	37.5%	0*	0	0	0	0	63
Ovens	577	12	37.5%	0*	0	0	0	0	71
Rangehoods	234	12	100.0%	234	0	0	0	0	0
Smoke Alarms	337	6	37.5%	0*	0	0	0	0	42
<b>Subtotal</b>	<b>7,881</b>			<b>753</b>	<b>384</b>	<b>288</b>	<b>0</b>	<b>0</b>	<b>1,029</b>
Total division 40 - plant	2,288			753	384	288	0	0	0
Total division 40 - pooled plant (Page 32)	5,593			1,049	1,705	1,064	990	619	1,029
<b>Total division 40</b>	<b>7,881</b>			<b>1,802</b>	<b>2,089</b>	<b>1,352</b>	<b>990</b>	<b>619</b>	<b>1,029</b>
<b>Cumulative capital loss total</b>				<b>1,802</b>	<b>3,891</b>	<b>5,243</b>	<b>6,233</b>	<b>6,852</b>	

\*Low cost assets and low value assets have been allocated to the low value pooling table.

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6.32

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss diminishing value method schedule (years 6 - 10)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ 1-Jul-26 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 6 (\$)	1-Jul-27 30-Jun-28 Year 7 (\$)	1-Jul-28 30-Jun-29 Year 8 (\$)	1-Jul-29 30-Jun-30 Year 9 (\$)	1-Jul-30 30-Jun-31 Year 10 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	193	10	37.5%	0	0	0	0	0	18
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	184	10	37.5%	0	0	0	0	0	17
Carpet	337	8	37.5%	0	0	0	0	0	32
Cooktops	52	12	37.5%	0	0	0	0	0	4
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Hot Water Systems	87	15	37.5%	0	0	0	0	0	8
Light Fittings and Shades	63	5	37.5%	0	0	0	0	0	6
Ovens	71	12	37.5%	0	0	0	0	0	7
Rangehoods	0	12	100.0%	0	0	0	0	0	0
Smoke Alarms	42	6	37.5%	0	0	0	0	0	4
<b>Subtotal</b>	<b>1,029</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>96</b>
Total division 40 - plant	0			0	0	0	0	0	0
Total division 40 - pooled plant (Page 33)	1,029			387	241	152	95	58	96
<b>Total division 40</b>	<b>1,029</b>			<b>387</b>	<b>241</b>	<b>152</b>	<b>95</b>	<b>58</b>	<b>96</b>
<b>Cumulative capital loss total</b>				<b>7,239</b>	<b>7,480</b>	<b>7,632</b>	<b>7,727</b>	<b>7,785</b>	

\*Low cost assets and low value assets have been allocated to the low value pooling table.

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**Capital loss diminishing value method schedule (years 11 - 15)**

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ 1-Jul-31 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TW/DV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 11 (\$)	1-Jul-32 30-Jun-33 Year 12 (\$)	1-Jul-33 30-Jun-34 Year 13 (\$)	1-Jul-34 30-Jun-35 Year 14 (\$)	1-Jul-35 30-Jun-36 Year 15 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	18	10	37.5%	0	0	0	0	0	1
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	17	10	37.5%	0	0	0	0	0	1
Carpet	32	8	37.5%	0	0	0	0	0	2
Cooktops	4	12	37.5%	0	0	0	0	0	0
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Hot Water Systems	8	15	37.5%	0	0	0	0	0	0
Light Fittings and Shades	6	5	37.5%	0	0	0	0	0	0
Ovens	7	12	37.5%	0	0	0	0	0	0
Rangehoods	0	12	100.0%	0	0	0	0	0	0
Smoke Alarms	4	6	37.5%	0	0	0	0	0	0
<b>Subtotal</b>	<b>96</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>
Total division 40 - plant	0			0	0	0	0	0	0
Total division 40 - pooled plant (Page 34)	96			37	24	16	10	5	4
<b>Total division 40</b>	<b>96</b>			<b>37</b>	<b>24</b>	<b>16</b>	<b>10</b>	<b>5</b>	<b>4</b>
Cumulative capital loss total				7,822	7,846	7,862	7,872	7,877	

\*Low cost assets and low value assets have been allocated to the low value pooling table.

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6.34

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss diminishing value method schedule (years 16 - 20)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ 1-Jul-36 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TW/DV @ 1-Jul-41 (\$)
				1-Jul-36 30-Jun-37 Year 16 (\$)	1-Jul-37 30-Jun-38 Year 17 (\$)	1-Jul-38 30-Jun-39 Year 18 (\$)	1-Jul-39 30-Jun-40 Year 19 (\$)	1-Jul-40 30-Jun-41 Year 20 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	1	10	37.5%	0	0	0	0	0	0
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	1	10	37.5%	0	0	0	0	0	0
Carpet	2	8	37.5%	0	0	0	0	0	0
Cooktops	0	12	37.5%	0	0	0	0	0	0
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Hot Water Systems	0	15	37.5%	0	0	0	0	0	0
Light Fittings and Shades	0	5	37.5%	0	0	0	0	0	0
Ovens	0	12	37.5%	0	0	0	0	0	0
Rangehoods	0	12	100.0%	0	0	0	0	0	0
Smoke Alarms	0	6	37.5%	0	0	0	0	0	0
<b>Subtotal</b>	<b>4</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Total division 40 - plant	0			0	0	0	0	0	0
Total division 40 - pooled plant (Page 35)	4			3	1	0	0	0	0
<b>Total division 40</b>	<b>4</b>			<b>3</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Cumulative capital loss (total)</b>				<b>7,880</b>	<b>7,881</b>	<b>7,881</b>	<b>7,881</b>	<b>7,881</b>	

\*Low cost assets and low value assets have been allocated to the low value pooling table.

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6.35

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss diminishing value method pooling schedule (years 1 - 5)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-26 (\$)
				8-Jun-22 30-Jun-22 Year 1 (\$)	1-Jul-22 30-Jun-23 Year 2 (\$)	1-Jul-23 30-Jun-24 Year 3 (\$)	1-Jul-24 30-Jun-25 Year 4 (\$)	1-Jul-25 30-Jun-26 Year 5 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Existing unit specific									
Air Conditioner - Split Systems	1,561	10	37.5%	293	476	297	186	116	193
Automatic Garage Door - Controls	0	5	0.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	0.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	0.0%	0	0	0	0	0	0
Blinds	1,487	10	37.5%	279	453	283	177	111	184
Carpel	863	8	37.5%	0	0	0	324	202	337
Cooktops	422	12	37.5%	79	129	80	50	32	52
Garbage Bins	0	10	0.0%	0	0	0	0	0	0
Hot Water Systems	703	15	37.5%	132	214	134	84	52	87
Light Fittings and Shades	506	5	37.5%	95	154	96	60	38	63
Ovens	577	12	37.5%	108	176	110	69	43	71
Rangehoods	0	12	0.0%	0	0	0	0	0	0
Smoke Alarms	337	6	37.5%	63	103	64	40	25	42
<b>Subtotal</b>	<b>5,593</b>			<b>1,049</b>	<b>1,705</b>	<b>1,064</b>	<b>990</b>	<b>619</b>	<b>1,029</b>
<b>Total - pooled items</b>	<b>5,593</b>			<b>1,049</b>	<b>1,705</b>	<b>1,064</b>	<b>990</b>	<b>619</b>	<b>1,029</b>
<b>Cumulative capital loss total</b>				<b>1,049</b>	<b>2,754</b>	<b>3,818</b>	<b>4,808</b>	<b>5,427</b>	

Items marked by an \* are allocated to the low-value pool in later years.

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6.36

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss diminishing value method pooling schedule (years 6 - 10)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 6 (\$)	1-Jul-27 30-Jun-28 Year 7 (\$)	1-Jul-28 30-Jun-29 Year 8 (\$)	1-Jul-29 30-Jun-30 Year 9 (\$)	1-Jul-30 30-Jun-31 Year 10 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Existing unit specific									
Air Conditioner - Split Systems	193	10	37.5%	72	45	29	18	11	18
Automatic Garage Door - Controls	0	5	0.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	0.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	0.0%	0	0	0	0	0	0
Blinds	184	10	37.5%	69	43	27	17	11	17
Carpet	337	8	37.5%	126	79	50	31	19	32
Cooktops	52	12	37.5%	20	12	8	5	3	4
Garbage Bins	0	10	0.0%	0	0	0	0	0	0
Hot Water Systems	87	15	37.5%	33	20	13	8	5	8
Light Fittings and Shades	63	5	37.5%	24	15	9	6	3	6
Ovens	71	12	37.5%	27	17	10	6	4	7
Rangehoods	0	12	0.0%	0	0	0	0	0	0
Smoke Alarms	42	6	37.5%	16	10	6	4	2	4
<b>Subtotal</b>	<b>1,029</b>			<b>387</b>	<b>241</b>	<b>152</b>	<b>95</b>	<b>58</b>	<b>96</b>
<b>Total - pooled items</b>	<b>1,029</b>			<b>387</b>	<b>241</b>	<b>152</b>	<b>95</b>	<b>58</b>	<b>96</b>
<b>Cumulative capital loss total</b>				<b>5,814</b>	<b>6,055</b>	<b>6,207</b>	<b>6,302</b>	<b>6,360</b>	

Items marked by an \* are allocated to the low-value pool in later years.

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6.37

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss diminishing value method pooling schedule (years 11 - 15)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					1WDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 11 (\$)	1-Jul-32 30-Jun-33 Year 12 (\$)	1-Jul-33 30-Jun-34 Year 13 (\$)	1-Jul-34 30-Jun-35 Year 14 (\$)	1-Jul-35 30-Jun-36 Year 15 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Existing unit specific									
Air Conditioner - Split Systems	18	10	37.5%	7	4	3	2	1	1
Automatic Garage Door - Controls	0	5	0.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	0.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	0.0%	0	0	0	0	0	0
Blinds	17	10	37.5%	6	4	3	2	1	1
Carpet	32	8	37.5%	12	8	5	3	2	2
Cooktops	4	12	37.5%	2	1	1	0	0	0
Garbage Bins	0	10	0.0%	0	0	0	0	0	0
Hot Water Systems	8	15	37.5%	3	2	1	1	1	0
Light Fittings and Shades	6	5	37.5%	2	2	1	1	0	0
Ovens	7	12	37.5%	3	2	1	1	0	0
Rangehoods	0	12	0.0%	0	0	0	0	0	0
Smoke Alarms	4	6	37.5%	2	1	1	0	0	0
<b>Subtotal</b>	<b>96</b>			<b>37</b>	<b>24</b>	<b>16</b>	<b>10</b>	<b>5</b>	<b>4</b>
<b>Total - pooled Items</b>	<b>96</b>			<b>37</b>	<b>24</b>	<b>16</b>	<b>10</b>	<b>5</b>	<b>4</b>
<b>Cumulative capital loss total</b>				<b>6,397</b>	<b>6,421</b>	<b>6,437</b>	<b>6,447</b>	<b>6,452</b>	

Items marked by an \* are allocated to the low-value pool in later years.

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6-38

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss diminishing value method pooling schedule (years 16 - 20)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TW/DV @ 1-Jul-41 (\$)
				1-Jul-36 30-Jun-37 Year 16 (\$)	1-Jul-37 30-Jun-38 Year 17 (\$)	1-Jul-38 30-Jun-39 Year 18 (\$)	1-Jul-39 30-Jun-40 Year 19 (\$)	1-Jul-40 30-Jun-41 Year 20 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Existing unit specific									
Air Conditioner - Split Systems	1	10	37.5%	1	0	0	0	0	0
Automatic Garage Door - Controls	0	5	0.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	0.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	0.0%	0	0	0	0	0	0
Blinds	1	10	37.5%	1	0	0	0	0	0
Carpet	2	8	37.5%	1	1	0	0	0	0
Cooktops	0	12	0.0%	0	0	0	0	0	0
Garbage Bins	0	10	0.0%	0	0	0	0	0	0
Hot Water Systems	0	15	0.0%	0	0	0	0	0	0
Light Fittings and Shades	0	5	0.0%	0	0	0	0	0	0
Ovens	0	12	0.0%	0	0	0	0	0	0
Rangehoods	0	12	0.0%	0	0	0	0	0	0
Smoke Alarms	0	6	0.0%	0	0	0	0	0	0
<b>Subtotal</b>	<b>4</b>			<b>3</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total - pooled items</b>	<b>4</b>			<b>3</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Cumulative capital loss total</b>				<b>6,455</b>	<b>6,456</b>	<b>6,456</b>	<b>6,456</b>	<b>6,456</b>	

Items marked by an \* are allocated to the low-value pool in later years.

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6-39

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss prime cost method schedule (years 1 - 5)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ 8-Jun-22 (\$)	Effective life (Years)	Basic rate (PC)	Deferred depreciation					TW/DV @ 1-Jul-26 (\$)
				8-Jun-22 30-Jun-22 Year 1 (\$)	1-Jul-22 30-Jun-23 Year 2 (\$)	1-Jul-23 30-Jun-24 Year 3 (\$)	1-Jul-24 30-Jun-25 Year 4 (\$)	1-Jul-25 30-Jun-26 Year 5 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	1,561	10	10.0%	10	156	156	156	156	927
Automatic Garage Door - Controls	53	5	100.0%	53	0	0	0	0	0
Automatic Garage Door - Motors	266	10	100.0%	266	0	0	0	0	0
Bathroom Accessories - Freestanding	81	3	100.0%	81	0	0	0	0	0
Blinds	1,487	10	10.0%	9	149	149	149	149	882
Carpet	1,560	8	12.5%	12	195	195	195	195	768
Cooktops	422	12	8.3%	2	35	35	35	35	280
Garbage Bins	94	10	100.0%	94	0	0	0	0	0
Hot Water Systems	703	15	6.7%	3	47	47	47	47	512
Light Fittings and Shades	506	5	20.0%	6	101	101	101	101	96
Ovens	577	12	8.3%	3	48	48	48	48	382
Rangehoods	234	12	100.0%	234	0	0	0	0	0
Smoke Alarms	337	6	16.7%	4	56	56	56	56	109
<b>Subtotal</b>	<b>7,881</b>			<b>777</b>	<b>787</b>	<b>787</b>	<b>787</b>	<b>787</b>	<b>3,956</b>
<b>Total division 40</b>	<b>7,881</b>			<b>777</b>	<b>787</b>	<b>787</b>	<b>787</b>	<b>787</b>	<b>3,956</b>
<b>Cumulative capital loss total</b>				<b>777</b>	<b>1,564</b>	<b>2,351</b>	<b>3,138</b>	<b>3,925</b>	

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6-40

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss prime cost method schedule (years 6 - 10)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ 1-Jul-26 (\$)	Effective life (Years)	Basic rate (PC)	Deferred depreciation					TWDV @ 1-Jul-31 (\$)
				1-Jul-26 30-Jun-27 Year 6 (\$)	1-Jul-27 30-Jun-28 Year 7 (\$)	1-Jul-28 30-Jun-29 Year 8 (\$)	1-Jul-29 30-Jun-30 Year 9 (\$)	1-Jul-30 30-Jun-31 Year 10 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	927	10	10.0%	156	156	156	156	156	147
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	882	10	10.0%	149	149	149	149	149	137
Carpet	768	8	12.5%	195	195	195	183	0	0
Cooktops	280	12	8.3%	35	35	35	35	35	105
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Hot Water Systems	512	15	6.7%	47	47	47	47	47	277
Light Fittings and Shades	96	5	20.0%	96	0	0	0	0	0
Ovens	382	12	8.3%	48	48	48	48	48	142
Rangehoods	0	12	100.0%	0	0	0	0	0	0
Smoke Alarms	109	6	16.7%	56	53	0	0	0	0
<b>Subtotal</b>	<b>3,956</b>			<b>782</b>	<b>683</b>	<b>630</b>	<b>618</b>	<b>435</b>	<b>808</b>
<b>Total division 40</b>	<b>3,956</b>			<b>782</b>	<b>683</b>	<b>630</b>	<b>618</b>	<b>435</b>	<b>808</b>
<b>Cumulative capital loss total</b>				<b>4,707</b>	<b>5,390</b>	<b>6,020</b>	<b>6,638</b>	<b>7,073</b>	

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6-41

# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss prime cost method schedule (years 11 - 15)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ 1-Jul-31 (\$)	Effective life (Years)	Basic rate (PC)	Deferred depreciation					1WDV @ 1-Jul-36 (\$)
				1-Jul-31 30-Jun-32 Year 11 (\$)	1-Jul-32 30-Jun-33 Year 12 (\$)	1-Jul-33 30-Jun-34 Year 13 (\$)	1-Jul-34 30-Jun-35 Year 14 (\$)	1-Jul-35 30-Jun-36 Year 15 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	147	10	10.0%	147	0	0	0	0	0
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	137	10	10.0%	137	0	0	0	0	0
Carpet	0	8	12.5%	0	0	0	0	0	0
Cooktops	105	12	8.3%	35	35	35	0	0	0
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Hot Water Systems	277	15	6.7%	47	47	47	47	47	42
Light Fittings and Shades	0	5	20.0%	0	0	0	0	0	0
Ovens	142	12	8.3%	48	48	46	0	0	0
Rangehoods	0	12	100.0%	0	0	0	0	0	0
Smoke Alarms	0	6	16.7%	0	0	0	0	0	0
<b>Subtotal</b>	<b>808</b>			<b>414</b>	<b>130</b>	<b>128</b>	<b>47</b>	<b>47</b>	<b>42</b>
<b>Total division 40</b>	<b>808</b>			<b>414</b>	<b>130</b>	<b>128</b>	<b>47</b>	<b>47</b>	<b>42</b>
<b>Cumulative capital loss total</b>				<b>7,487</b>	<b>7,617</b>	<b>7,745</b>	<b>7,792</b>	<b>7,839</b>	

The contents of this page are subject to and must be read in conjunction with the disclaimer on page 8



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# BMT Tax Depreciation

QUANTITY SURVEYORS

## Capital loss prime cost method schedule (years 16 - 20)

These values are only claimable as a capital loss and are not claimable under division 40 (see page 10)

Tax grouping	Total cost @ 1-Jul-36 (\$)	Effective life (Years)	Basic rate (PC)	Deferred depreciation					TWDV @ 1-Jul-41 (\$)
				1-Jul-36 30-Jun-37 Year 16 (\$)	1-Jul-37 30-Jun-38 Year 17 (\$)	1-Jul-38 30-Jun-39 Year 18 (\$)	1-Jul-39 30-Jun-40 Year 19 (\$)	1-Jul-40 30-Jun-41 Year 20 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	0	10	10.0%	0	0	0	0	0	0
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	100.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	0	10	10.0%	0	0	0	0	0	0
Carpet	0	8	12.5%	0	0	0	0	0	0
Cooktops	0	12	8.3%	0	0	0	0	0	0
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Hot Water Systems	42	15	6.7%	42	0	0	0	0	0
Light Fittings and Shades	0	5	20.0%	0	0	0	0	0	0
Ovens	0	12	8.3%	0	0	0	0	0	0
Rangehoods	0	12	100.0%	0	0	0	0	0	0
Smoke Alarms	0	6	16.7%	0	0	0	0	0	0
Subtotal	42			42	0	0	0	0	0
Total division 40	42			42	0	0	0	0	0
Cumulative capital loss total				7,881	7,881	7,881	7,881	7,881	

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## Glossary of terms

### **Building first use**

Refers to a new property which has not been previously used. Capital works deductions can be claimed for forty years from the construction completion date. When a purchaser becomes the first owner of a brand new investment property, they are entitled to claim both the capital works deduction and depreciation of plant and equipment assets as long as they own the property and it is being used to produce income for a taxable purpose.

### **Building cost index**

The building cost index is a statistical based method of measuring building price movements over time. It is a composite index with weighted factors on an industry-wide basis.

### **Division 40 - plant and equipment**

Division 40 refers to the plant and equipment assets contained within the property. These assets are deemed to be mechanical or easily removed from the property as opposed to items that are permanently fixed to the structure of the building. These are assets which are also listed as recognised plant and equipment assets by the ATO. Unlike deductions available for division 43, depreciation of plant and equipment is not limited by its age. It is the condition and quality of each item as well as the individual effective life of the asset as set by the ATO which contributes to the depreciable amount. Examples of plant and equipment assets include carpet, blinds, ovens as well as less obvious items such as door closers.

For an easy way to search for all depreciable plant and equipment assets in residential properties download our app BMT Resi Rates. Alternatively, to search for plant and equipment assets in other property types download our app BMT Rate Finder. Both of these apps are available free of charge in the App Store™ and Google Play™.

### **Division 43**

Division 43 refers to a deduction available for the structural element of a building and assets that are fixed to the building. This is commonly referred to as a capital works deduction. A deduction can be claimed for the building, structural improvements and fixed assets of a property at a rate of either 2.5 per cent or 4 per cent each year depending on the classification of the property's use and the property's construction commencement date.

Current ATO legislation states that a property owner is eligible to claim a deduction for the division 43 on income producing properties that commenced construction after the 15th of September 1987 and the present time. The capital works deduction can only be claimed for a maximum of forty years after the construction completion date. Examples of assets that will qualify for division 43 include walls, roof, tiles, built in robes, cabinets, fixed bathroom fittings and vanities.

Property owners may also be able to claim building write-off for renovations that have been completed to a property, even if these renovations were completed by a previous owner of the property.

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### Diminishing value method

The diminishing value method is one of two methods used to claim depreciation for plant and equipment assets. Under the diminishing value method the decline in value is calculated using the asset's base value. The base value of an asset is, broadly, its cost plus any costs incurred on the asset since you first held it less the decline in value of the asset up to the end of the prior year.

The formulas for the diminishing value method are:

Diminishing value method				
For depreciating assets you started to hold on or after 10th May 2006				
Base value*	X	Days held	X	200 per cent
		-----		-----
		365		asset's effective life
For depreciating assets you started to hold prior to 10th May 2006				
Base value*	X	Days held	X	150 per cent
		-----		-----
		365		asset's effective life

\* For the income year in which an asset is first used or installed ready for use for any purpose, the **base value** is the asset's cost. For a later income year, the base value is the asset's opening adjustable value plus any amounts included in the asset's second element of cost for that year.

This method assumes that the decline in value each year is a constant proportion of the amount not yet written off and produces a progressively smaller decline in value over time.

This method results in a higher rate of depreciation deductions in the first five to ten years of owning the property.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended that the property owner consult with an Accountant or a Financial Adviser for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

### Effective life

The effective life of depreciable assets is set by the Tax Commissioner and is used to show how long an asset is likely to last and be effective. Legislation in place at the time this schedule is completed provides an effective life for each individual asset claimable as plant and equipment. The value of depreciation is determined based upon this effective life.

### Immediate write-off

Individual assets which cost \$300 or less can usually be written off as an immediate deduction in the year of their acquisition. This means an investor can claim 100 per cent of the value of an asset in the same financial year as its purchase so long as the asset meets certain criteria as set by the ATO.

To be eligible for the immediate write-off, an asset must be used for the purpose of producing assessable income that was not income from carrying out a business. The asset also cannot be part of a set of assets acquired in the income year that together cost more than \$300. The cost of individual assets that have been acquired after the 1 July 2001 that are the same asset type (or are considered to be identical or substantially identical in accordance with ATO legislation) must be added together when applying the \$300 threshold. If their combined total cost is more than \$300, they cannot be written off in the year of purchase (unless there are multiple owners and their interest in the asset is less than \$300). Alternatively, you may be able to allocate the asset to a low-value pool.

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**Low-value pooling**

From 1 July 2000, an optional low-value pooling arrangement for plant was introduced. This applied to certain plant and equipment costing less than \$1,000 or having an undeducted cost of less than \$1,000.

Under Uniform Capital Allowance (UCA) rules, you can allocate low-cost assets and low value assets to a low-value pool.

You work out the decline in value of an asset you hold jointly with others based on the cost of your interest in the asset. This means if you hold an asset jointly and the cost of your interest in the asset or the opening adjustable value of your interest is less than \$1,000, you can allocate your interest in the asset to your low-value pool. Once you choose to create a low-value pool and allocate a low-cost asset to it, you must pool all other low-cost assets you start to hold in that income year and in later income years. However, this rule does not apply to low-value assets. You can decide whether to allocate low-value assets to the pool on an asset-by-asset basis.

Assets which are placed into a low-value pool are able to be claimed by the property owner at an accelerated rate of 18.75 per cent in the year of purchase and 37.5 per cent every year thereafter.

**Low-cost assets**

A low-cost asset is a depreciable asset that has an opening value of less than \$1,000 in the year of acquisition.

**Low-value assets**

A low-value asset is a depreciable asset that has a written down value of less than \$1,000. That is, the value of the asset may have been greater than \$1,000 in the year of acquisition however the value remaining after a previous year's depreciation deduction is less than \$1,000.

**Non-depreciable components**

Examples of non-depreciable components include land value, market premiums, rates, taxes, holding costs and assets which have not been deemed to be depreciable according to current legislation, for example soft landscaping.

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**Preliminaries**

Construction preliminaries refers to the associated expenses or costs that contractors incur in the completion of a project, for example a site office or temporary fencing, rather than the actual materials and fees used during construction such as bricks and mortar and labour costs.

**Prime cost method**

The prime cost method is one of two methods used to claim depreciation for plant and equipment. Under the prime cost method the decline in value is generally calculated as a constant percentage of the asset's cost and reflects a uniform decline in value over time. The formula is:

Prime cost method				
Asset's cost	X	Days held	X	100 per cent
		-----		-----
		365		asset's effective life

\* The cost of an asset includes both the amount you pay for it as well as any additional amounts you spend on transporting it and installing it. Cost also includes amounts you spend on improving the asset.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended that the property owner consult with an Accountant or a Financial Adviser for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

**Pro-rata calculations**

Pro-rata calculations are used to show a portion of a total quantity. When an investment property is rented partway through a year, capital works deductions and plant and equipment depreciation deductions are required to be based on a pro-rata calculation of the time that the property (or asset acquired and installed within the property) was income producing.

**Substantial renovations**

Substantial renovations of a building is defined under Section 195-1 of the GST Act as renovations in which all, or substantially all, of a building is removed or replaced. However, the renovations need not involve removal or replacement of foundations, external walls, interior supporting walls, floors, roof or staircases.

**Split schedule**

Ownership structures influence how depreciation deductions are calculated. Properties with multiple owners can create a complex tax situation. A BMT Tax Depreciation Schedule makes the process easier for Accountants by splitting depreciation deductions to ensure the owners' claims are maximised. BMT Tax Depreciation can take into account any number of owners and ownership percentages from two owners at 60:40 or even four owners at 70:15:10:5.

**Disclaimer**

The contents of this page and the totality of this document are subject to this disclaimer. The information contained within this document has been prepared by BMT Tax Depreciation Pty Ltd on the basis of estimated costs and information provided to BMT Tax Depreciation Pty Ltd. This document is intended for use by the client only. No information in this document may be interpreted as legal, accounting or taxation advice. Individuals should consult with their legal, accounting or taxation advisers before relying on any part of this document. This document is prepared in accordance with legislation in force at the time the asset was acquired and the date this document was produced.

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1300 728 726

[bmtqs.com.au](http://bmtqs.com.au)

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Ph: 02 8265 5500

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**Brisbane**

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Brisbane QLD 4000  
Ph: 07 3513 7400

**Gold Coast**

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Central 3, 9 Lawson Street  
Southport QLD 4215  
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**Newcastle**

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Broadmeadow NSW 2292  
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**Melbourne**

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**Darwin**

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48-50 Smith Street  
Darwin NT 0800  
Ph: 08 8924 8200

**Perth**

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Perth WA 6000  
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**Cairns**

181 Mulgrave Road  
Cairns QLD 4870  
Ph: 07 4031 5699

**Canberra**

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Canberra ACT  
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**Adelaide**

Level 5, 121 King William Street  
Adelaide SA 5000  
Ph: 08 8193 5900

**Hobart**

Hobart Corporate Centre  
Level 3, 85 Macquarie Street  
Hobart TAS 7000  
Ph: 03 6231 7100

**BMT** Tax Depreciation  
QUANTITY SURVEYORS

# BMT Tax Depreciation

QUANTITY SURVEYORS

7-1  
Level 22, 127 Creek Street  
Brisbane QLD 4000  
GPO Box 3229  
Brisbane QLD 4001  
t 07 3513 7400 e info@bmtqs.com.au  
f 07 3221 9933 w www.bmtqs.com.au  
AUSTRALIA WIDE SERVICE ABN: 44 115 282 392

## Tax Receipt

**Job No: 833033**

To: JK McKain Property Fund Pty Ltd ATF JK McKain Bare Trust 2

Date	Description	Amount
5/25/2023	Capital Allowance & Tax Depreciation Report for 29 Mckenzie Avenue, NARANGBA QLD 4504	\$700.00
	<b>Goods and Services Tax</b>	<b>\$70.00</b>
	<b>Amount Paid</b>	<b>\$770.00</b>

If you have additional investment properties that you would like a free opinion on, please contact us today.

## Invoice Paid in Full - Thank you.

Yours Sincerely,



BMT Tax Depreciation Pty Ltd  
Quantity Surveyors

# JK McKain SMSF General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Life Insurance Premiums (39000)</b>					
<i>(Life Insurance Premiums) Mckain, Joshua Douglas - Accumulation (MCKJOS00001A)</i>					
22/11/2022	AIA AUSTRALIA LT 68139111 50			41.46	41.46 CR
23/05/2023	AIA AUSTRALIA . 68139111 28/05/23 13		1,047.89		1,006.43 DR
			<b>1,047.89</b>	<b>41.46</b>	<b>1,006.43 DR</b>
<i>(Life Insurance Premiums) Mckain, Kathleen May - Accumulation (MCKKAT00001A)</i>					
18/04/2023	CLEARVIEWLIFEINV 518240599014663418 13		316.15		316.15 DR
			<b>316.15</b>		<b>316.15 DR</b>
<b>Income Protection Premiums (39400)</b>					
<i>(Income Protection Premiums) Mckain, Joshua Douglas - Accumulation (MCKJOS00001A)</i>					
22/11/2022	AIA AUSTRALIA LT 68139135 50			73.54	73.54 CR
23/05/2023	AIA AUSTRALIA . 68139135 28/05/23 13		1,695.10		1,621.56 DR
			<b>1,695.10</b>	<b>73.54</b>	<b>1,621.56 DR</b>
<b>Total Debits:</b>			<b>3,059.14</b>		
<b>Total Credits:</b>				<b>115.00</b>	





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AIA Australia Limited  
(ABN 79 004 837 861 AFSL 230043)  
PO Box 6111  
Melbourne VIC 3004  
T: 1800 333 613  
F: 1800 832 266  
AIA.COM.AU

JK MCKAIN P/L ATF JK MCKAIN SM  
24 MANORDOWNS DR  
D'AGUILAR QLD 4514

22 November 2022

**Product Name:** Priority Protection  
**Policy Number:** 68139111  
**Policy Owner:** JK MCKAIN P/L ATF JK MCKAIN SM  
**On the life/lives of:** Joshua MCKAIN

Dear JK MCKAIN P/L ATF JK MCKAIN SM

### **Important information about your Priority Protection insurance premiums**

We recently undertook a review of your Priority Protection policy and identified that your original quote did not clearly outline that the Initial Selection Discount reduces in the second year. We apologise for this error.

The Initial Selection Discount is:

- 10% when the policy commences
- 5% from the first policy anniversary
- 0% from the second policy anniversary.

As it was not clear from the quote that the discount rate reduced from the first policy anniversary, we have amended your discount as follows:

- 10% when the policy commences
- 10% from the first policy anniversary
- 0% from the second policy anniversary.

For more information on the Initial Selection Discount, please refer to your AIA Priority Protection Product Disclosure Statement and Policy Document.

### **How your refund has been calculated**

We will refund you the overpaid premiums from your second policy year with interest. The interest will be backdated to your second policy anniversary date, calculated using the Reserve Bank of Australia's Cash Rate during this period, plus six per cent per year.

<b>Refund of premiums</b>	<b>\$37.59</b>
<b>Interest calculated to 30 November 2022</b>	<b>\$3.87</b>
<b>Total refund payment</b>	<b>\$41.46</b>

Please contact your tax agent should you have any questions in relation to this refund and any potential tax implications.

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### How will you receive your refund?

The total amount of \$41.46 has been transferred to the previously nominated bank account attached to your policy. Please allow five business days for the funds to appear in your account.

### We're here to help

Our friendly team is here to answer any questions you may have. Contact us on **1800 333 613** between 8am and 6pm (AEST/AEDT), Monday to Friday, excluding public holidays or email us at [au.clientservices@aia.com](mailto:au.clientservices@aia.com).

---

### Review and complaints

If you are not satisfied with this outcome or would like to request a review of this decision, please send the details of your request and supporting documentation to the following:

Email	<b><a href="mailto:au.customerresolutions@aia.com">au.customerresolutions@aia.com</a></b>
Mail	AIA Australia PO Box 6111 Melbourne VIC 3004

If you are not satisfied with our handling of your complaint or our decision, or you do not hear from us within 30 days, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free independent dispute resolution service for consumer and small business complaints.

You can contact AFCA:

Website	<b><a href="http://afca.org.au">afca.org.au</a></b>
Mail	Australian Financial Complaints Authority GPO Box 3, Melbourne, VIC 3001
Phone	1800 931 678, Monday to Friday, 9.00am and 5.00pm (AEST/AEDT), from anywhere in Australia

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

---

Your sincerely,



**Renae Smith**  
Chief Customer Officer  
AIA Australia

Our Reference: IN-2021-00566



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**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111  
Melbourne VIC 3004  
Phone : 1800 333 613  
Fax : 1800 832 266

AIA.COM.AU

1 July 2023

JK MCKAIN P/L ATF JK MCKAIN SM,  
24 MANORDOWNS DR  
D'AGUILAR QLD 4514  
AUSTRALIA

<b>Premium Receipt</b>
Period ending 30 June 2023
<b>Any questions? Call 1800 333 613</b>

Dear Policyholder,

**Policy Number:** 68139111  
**Life Insured:** MCKAIN, MR JOSHUA  
**Policy Owner:** JK MCKAIN P/L ATF JK MCKAIN SM,

We wish to advise that the following is the summary of the total premiums we received for covers under your policy for the financial year ending 30th June 2023:

Description	Base Premium	Stamp Duty	Total Premiums Received
TERM LIFE COVER (SUPER)	\$393.09	\$0.00	\$393.09
TPD SUPER (ANY OCCUPATION)	\$560.53	\$0.00	\$560.53
Policy Fee			\$94.27
Total			\$1,047.89*

Please note that this is not a request for payment, but a confirmation of premiums received.

To determine whether premiums paid under your policy are tax deductible, you should speak with your tax adviser.

If you have any questions about this letter, please speak with your financial adviser or contact our Client Services Team on 1800 333 613 Monday to Friday, 8am-6pm AEST or email us at [au.customer@aia.com](mailto:au.customer@aia.com).

Kind regards,

**AIA Australia**

*\*Any transaction that occurs after the reporting period will be recorded on your next statement.*

Adviser: INFOCUS: SAMUEL YOUNG



**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111  
Melbourne VIC 3004  
Phone : 1800 333 613  
Fax : 1800 832 266

AIA.COM.AU

16 November 2023

**Certificate of Currency**

A summary of your benefits is contained below.

**Any questions? Call 1800 333 613**

Dear Policyholder,

**Product:** TERM LIFE (SUP)  
**Policy Number:** 68139111  
**Policy Owner:** JK MCKAIN P/L ATF JK MCKAIN SM  
**Commence Date:** 28/05/2020  
**Life Insured:** MCKAIN, MR JOSHUA  
**Date Paid to:** 28/05/2024

**Please keep this with your policy documents which provide a full description of the terms and conditions of your insurance policy.**

**Summary of Policy Benefits**

Benefits	Sum Insured \$	Current Premium \$	Stamp Duty \$	Total Premium \$
P19B, Superannuation Life Cover, Stepped, Expiry age 100	831,946.50	393.09		393.09
P19B, Super TPD Maximiser, Any Occ, Stepped, Expiry age 70	831,946.50	560.53		560.53

Policy Fee: \$94.27

Total Annual Premium \$1,047.89

This document is provided for information purposes only. The benefit sum insured and premiums are current as of the date of issue. The document serves as a summary only and does not provide any details or create additional rights or entitlements under the policy.

It is important to note that certain benefits have policy terms that change over time and these changes are not reflected in the benefit description, including:

- Level premium structure switching to Stepped at the Policy Anniversary prior to your 65th or 70th birthday;
- Double Crisis Recovery benefit converting to a Crisis Recovery benefit instead of expiring at its expiry date;
- Eligible TPD and Crisis Recovery benefits converting to a Loss of Independence (LOI) definition at the Policy Anniversary prior to your 65th or 70th birthday.

For full details please refer to your Product Disclosure Statement, Policy Document, Policy Upgrade information, and correspondence regarding your policy terms received from us.

Should you have any enquiries concerning your policy, please do not hesitate to contact our office on 1800 333 613 or speak with your adviser.

Kind Regards,  
**AIA Australia.**

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## Billing Transactions

### Policy details

<b>Policy number</b>	518240599	<b>Policy start date</b>	17 Apr 2020
<b>Owner(s)</b>	JK McKain Super Fund Pty Ltd A T F JK MCKAIN SMSF	<b>Policy status</b>	In-Force
		<b>Paid to date</b>	17 Apr 2024

### Person insured details

**Names** Kathleen McKain

### Premium transactions

Tax Year	Date Received	Renewal Period	Instalment	Payment Method	Amount Applied	Amount Received	Total Received
FY2023	17 Apr 2023	Year 4	01 of 01	Direct Debit	\$316.15	\$316.15	
				<b>Total for Prior Financial Year</b>			<b>\$316.15</b>
				<b>Grand Total</b>			<b>\$316.15</b>

#### Need help?

##### Your Adviser

Samuel Young

Contact number: 0425 761 255 07 5561 8800

Email: [fpadmin@simmonsivingstone.com.au](mailto:fpadmin@simmonsivingstone.com.au)

##### Customer Service Centre

132 979

8am to 7pm (Sydney time), Monday to Friday

[life@clearview.com.au](mailto:life@clearview.com.au)

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# Certificate of Currency

## Policy details

<b>Policy number</b>	518240599	<b>Policy start date</b>	17 Apr 2020
<b>Owner(s)</b>	JK McKain Super Fund Pty Ltd A T F JK MCKAIN SMSF	<b>Policy status</b>	In-Force
		<b>Paid to date</b>	17 Apr 2024

## Premium details

<b>Frequency</b>	Yearly
<b>Total instalment premium</b>	\$316.15

## Benefit details for person insured Kathleen Mckain (17 Feb 1980, Female, Non Smoker)

Benefit	Benefit Amount	Premium Type	Benefit Payment Type (IP)	Waiting Period (IP)	Benefit Period (IP)	Instalment Premium
Life Cover	\$212,537	Stepped	N/A	N/A	N/A	\$160.20
TPD Cover (Any) linked to Life Cover	\$212,537	Stepped	N/A	N/A	N/A	\$155.95

### Need help?

#### Your Adviser

Samuel Young

Contact number: 07 5561 8800 0425 761 255

Email: [fpadmin@simmonsivingstone.com.au](mailto:fpadmin@simmonsivingstone.com.au)

#### Customer Service Centre

132 979

8am to 7pm (Sydney time), Monday to Friday

[life@clearview.com.au](mailto:life@clearview.com.au)

Not all details of your policy are listed in this document. For full details, please refer to your most recent policy certificate.

**POSTED**



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JK MCKAIN P/L ATF JK MCKAIN SM  
24 MANORDOWNS DR  
D'AGUILAR QLD 4514

22 November 2022

**Product Name:** Priority Protection  
**Policy Number:** 68139135  
**Policy Owner:** JK MCKAIN P/L ATF JK MCKAIN SM  
**On the life/lives of:** Joshua MCKAIN

Dear JK MCKAIN P/L ATF JK MCKAIN SM

**Important information about your Priority Protection insurance premiums**

We recently undertook a review of your Priority Protection policy and identified that your original quote did not clearly outline that the Initial Selection Discount reduces in the second year. We apologise for this error.

The Initial Selection Discount is:

- 10% when the policy commences
- 5% from the first policy anniversary
- 0% from the second policy anniversary.

As it was not clear from the quote that the discount rate reduced from the first policy anniversary, we have amended your discount as follows:

- 10% when the policy commences
- 10% from the first policy anniversary
- 0% from the second policy anniversary.

For more information on the Initial Selection Discount, please refer to your AIA Priority Protection Product Disclosure Statement and Policy Document.

**How your refund has been calculated**

We will refund you the overpaid premiums from your second policy year with interest. The interest will be backdated to your second policy anniversary date, calculated using the Reserve Bank of Australia's Cash Rate during this period, plus six per cent per year.

<b>Refund of premiums</b>	<b>\$66.68</b>
<b>Interest calculated to 30 November 2022</b>	<b>\$6.86</b>
<b>Total refund payment</b>	<b>\$73.54</b>

Please contact your tax agent should you have any questions in relation to this refund and any potential tax implications.

**How will you receive your refund?**

The total amount of \$73.54 has been transferred to the previously nominated bank account attached to your policy. Please allow five business days for the funds to appear in your account.

**We're here to help**

Our friendly team is here to answer any questions you may have. Contact us on **1800 333 613** between 8am and 6pm (AEST/AEDT), Monday to Friday, excluding public holidays or email us at [au.clientservices@aia.com](mailto:au.clientservices@aia.com).

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**Review and complaints**

If you are not satisfied with this outcome or would like to request a review of this decision, please send the details of your request and supporting documentation to the following:

Email                    **[au.customerresolutions@aia.com](mailto:au.customerresolutions@aia.com)**  
Mail                      AIA Australia  
                                PO Box 6111  
                                Melbourne VIC 3004

If you are not satisfied with our handling of your complaint or our decision, or you do not hear from us within 30 days, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free independent dispute resolution service for consumer and small business complaints.

You can contact AFCA:

Website                **[afca.org.au](http://afca.org.au)**  
Mail                      Australian Financial Complaints Authority  
                                GPO Box 3, Melbourne, VIC 3001  
Phone                    1800 931 678, Monday to Friday, 9.00am and 5.00pm (AEST/AEDT),  
                                from anywhere in Australia

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

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Your sincerely,



**Renae Smith**  
Chief Customer Officer  
AIA Australia

Our Reference: IN-2021-00566





**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111  
Melbourne VIC 3004  
Phone : 1800 333 613  
Fax : 1800 832 266

AIA.COM.AU

10.3

1 July 2023

JK MCKAIN P/L ATF JK MCKAIN SM,  
24 MANORDOWNS DR  
D'AGUILAR QLD 4514  
AUSTRALIA

<b>Premium Receipt</b>
Period ending 30 June 2023
<b>Any questions? Call 1800 333 613</b>

Dear Policyholder,

**Policy Number:** 68139135  
**Life Insured:** MCKAIN, MR JOSHUA  
**Policy Owner:** JK MCKAIN P/L ATF JK MCKAIN SM,

We wish to advise that the following is the summary of the total premiums we received for covers under your policy for the financial year ending 30th June 2023:

Description	Base Premium	Stamp Duty	Total Premiums Received
INCOME PROTECTION	\$1,488.32	\$133.95	\$1,622.27
CLAIM ESCALATION	\$66.82	\$6.01	\$72.83
Policy Fee			\$0.00
Total			\$1,695.10*

Please note that this is not a request for payment, but a confirmation of premiums received.

To determine whether premiums paid under your policy are tax deductible, you should speak with your tax adviser.

If you have any questions about this letter, please speak with your financial adviser or contact our Client Services Team on 1800 333 613 Monday to Friday, 8am-6pm AEST or email us at [au.customer@aia.com](mailto:au.customer@aia.com).

Kind regards,

**AIA Australia**

*\*Any transaction that occurs after the reporting period will be recorded on your next statement.*

Adviser: INFOCUS: SAMUEL YOUNG



**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111  
Melbourne VIC 3004  
Phone : 1800 333 613  
Fax : 1800 832 266

AIA.COM.AU

10.4

16 November 2023

**Certificate of Currency**

A summary of your benefits is contained below.

**Any questions? Call 1800 333 613**

Dear Policyholder,

**Product:** SPLIT INC PROT  
**Policy Number:** 68139135  
**Policy Owner:** JK MCKAIN P/L ATF JK MCKAIN SM  
**Commence Date:** 28/05/2020  
**Life Insured:** MCKAIN, MR JOSHUA  
**Date Paid to:** 28/05/2024

**Please keep this with your policy documents which provide a full description of the terms and conditions of your insurance policy.**

**Summary of Policy Benefits**

Benefits	Sum Insured \$	Current Premium \$	Stamp Duty \$	Total Premium \$
P19B, SuperSplit Inc Prot, Indem, 2 yr ben, 30 day wait, Stepped	7,077.93	1,488.32	133.95	1,622.27
P19B, SuperSplit Claim Esc, Indem, 2 yr ben, 30 day wait, Stepped	7,077.93	66.82	6.01	72.83

Policy Fee: \$0.00 Total Annual Premium \$1,695.10

This document is provided for information purposes only. The benefit sum insured and premiums are current as of the date of issue. The document serves as a summary only and does not provide any details or create additional rights or entitlements under the policy.

It is important to note that certain benefits have policy terms that change over time and these changes are not reflected in the benefit description, including:

- Level premium structure switching to Stepped at the Policy Anniversary prior to your 65th or 70th birthday;
- Double Crisis Recovery benefit converting to a Crisis Recovery benefit instead of expiring at its expiry date;
- Eligible TPD and Crisis Recovery benefits converting to a Loss of Independence (LOI) definition at the Policy Anniversary prior to your 65th or 70th birthday.

For full details please refer to your Product Disclosure Statement, Policy Document, Policy Upgrade information, and correspondence regarding your policy terms received from us.

Should you have any enquiries concerning your policy, please do not hesitate to contact our office on 1800 333 613 or speak with your adviser.

Kind Regards,  
**AIA Australia.**

11-1

# JK McKain SMSF General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Council Rates (41960)</b>					
<u>29 McKenzie Avenue, Narangba QLD, Australia (29McKenz)</u>					
10/08/2022	TRANSACT FUNDS TFR TO JOSHUA AND KATHLEE TD		536.40	12-1	536.40 DR
09/11/2022	BPAY TO MBRC RATES BP		518.78	12-2	1,055.18 DR
09/02/2023	BPAY TO MBRC RATES BP		518.31	12-3	1,573.49 DR
05/06/2023	BPAY TO MBRC RATES BP		520.47	12-4	2,093.96 DR
			<b>2,093.96</b>		<b>2,093.96 DR</b>
<b>Property Expenses - Insurance Premium (41980)</b>					
<u>29 McKenzie Avenue, Narangba QLD, Australia (29McKenz)</u>					
02/06/2023	BPAY TO AAMI BP		1,537.46	13-2	1,537.46 DR
			<b>1,537.46</b>		<b>1,537.46 DR</b>
<b>Property Expenses - Interest on Loans (42010)</b>					
<u>29 McKenzie Avenue, Narangba QLD, Australia (29McKenz)</u>					
08/07/2022	Interest		1,715.02	} 19	1,715.02 DR
08/08/2022	Interest		1,930.62		3,645.64 DR
08/09/2022	Interest		2,343.44		5,989.08 DR
08/10/2022	Interest		2,466.48		8,455.56 DR
08/11/2022	Interest		2,654.08		11,109.64 DR
08/12/2022	Interest		2,641.06		13,750.70 DR
08/01/2023	Interest		2,820.63		16,571.33 DR
08/02/2023	Interest		2,775.51		19,346.84 DR
08/03/2023	Interest		2,418.05		21,764.89 DR
08/04/2023	Interest		2,767.65		24,532.54 DR
08/05/2023	Interest		2,687.27		27,219.81 DR
08/06/2023	Interest		2,883.41		30,103.22 DR
			<b>30,103.22</b>		
<b>Property Expenses - Repairs Maintenance (42060)</b>					
<u>29 McKenzie Avenue, Narangba QLD, Australia (29McKenz)</u>					
22/05/2023	TRANSACT FUNDS TFR TO MATTY B CARPENTRY TD - repairs to existing retaining wall Build temporary braces to support retaining wall, replace retaining wall posts, rubbish removal.		2,143.90	14-1	2,143.90 DR
26/05/2023	TRANSACT FUNDS TFR TO MATTY B CARPENTRY TD repair fence		2,287.34	14-3	4,431.24 DR
30/06/2023	T/up agent statement		348.00	14-5	4,779.24 DR
			<b>4,779.24</b>		<b>4,779.24 DR</b>
<b>Property Expenses - Stationery, Phone and Postage (42090)</b>					
<u>29 McKenzie Avenue, Narangba QLD, Australia (29McKenz)</u>					
30/06/2023	T/up agent statement		22.00		22.00 DR
			<b>22.00</b>		<b>22.00 DR</b>
<b>Property Expenses - Water Rates (42150)</b>					
<u>29 McKenzie Avenue, Narangba QLD, Australia (29McKenz)</u>					
30/06/2023	T/up agent statement		125.82	15-7	125.82 DR
30/06/2023	T/up agent statement		358.92	15-1	484.74 DR

11-2

# JK McKain SMSF General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2023	T/up agent statement		317.77	15.3	802.51 DR
30/06/2023	T/up agent statement		345.84	15.5	1,148.35 DR
			<b>1,148.35</b>		<b>1,148.35 DR</b>

**Total Debits: 39,684.23**

**Total Credits: 0.00**

12-1



# Moreton Bay Regional Council

# Rate notice

**Customer Service Centres**  
 Caboolture - 2 Hasking Street, Caboolture  
 Redcliffe - Irene Street, Redcliffe  
 Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
 PO Box 159  
 Caboolture Qld 4510

**Customer Service**  
 Ph: 1300 522 192

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



09368-036

JK McKain Property Fund Pty Ltd Tte  
 24 Manordowns Drive  
 D'AGUILAR QLD 4514

### Property Details

29 McKenzie Avenue NARANGBA QLD 4504  
 Lot 543 SP 133284  
 Rateable Valuation \$330,000

<b>Property number</b>	474997
<b>Total Payable</b>	\$536.40
<b>Period of rating</b>	1 July - 30 September 2022
<b>Date of issue</b>	6 July 2022
<b>Due date for payment</b>	5 August 2022

### Balance from Last Period - Payable Now

Balance as at 30 June 2022 \$18.09

### Council Rates & Charges

General Rate - Category R2 367.46

Regional Infrastructure and Environment Charge 25.00

Regional Infrastructure Charge: \$19.50  
 Environment Charge: \$5.50

Garbage Charge - Domestic 67.00

### State Government Charges

Emergency Management Levy - Group 2A 58.85

**TOTAL PAYABLE \$536.40**

### End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 29 June 2022 may not have been processed before the printing of this notice and may appear as an overdue balance.

*paid - 9-8-22  
 credit card  
 Numbered from  
 Macquarie bank  
 SMSF*

**Council has received a payment of \$17,625,982 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2022/23 financial year**

<b>BPAY:</b> Use your Phone or Internet banking <b>PHONE:</b> Call 07 3480 6349 <b>ONLINE:</b> Go to <a href="http://www.moretonbay.qld.gov.au/pay">www.moretonbay.qld.gov.au/pay</a> <b>AUSTRALIA POST:</b> Pay over the counter at any post office <b>MAIL:</b> Send your payment to PO Box 159, Caboolture, Qld 4510 <b>IN PERSON:</b> Pay at any Customer Service Centre <b>DIRECT DEBIT:</b> Go to <a href="http://www.moretonbay.qld.gov.au/rates/directdebit">www.moretonbay.qld.gov.au/rates/directdebit</a>	<b>INTEREST:</b> Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period. <b>PENSIONERS:</b> Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form. <b>PAYMENT PLAN:</b> Please do not hesitate to contact us if you are having difficulty paying your rates on time. <b>RATING CATEGORY STATEMENT:</b> To access your current rating category statement visit: <a href="http://www.moretonbay.qld.gov.au/ratescalculation">www.moretonbay.qld.gov.au/ratescalculation</a>
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### PAYMENT REMITTANCE SLIP



\*2471 501851747004749977



Billers Code: 339457  
 Ref: 50 1851 7470 0474 9977

Location: 29 McKenzie Avenue NARANGBA QLD 4504  
 Customer Ref: 50 1851 7470 0474 9977

<b>Property number</b>	474997
<b>Total Payable</b>	\$536.40
<b>Period of rating</b>	1 July - 30 September 2022
<b>Date of issue</b>	6 July 2022
<b>Due date for payment</b>	5 August 2022

4083370-SEM-042546-ASA007-09368





12-2

# Rate notice

**Moreton Bay**  
Regional Council

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

**Customer Service**  
Ph: 1300 522 192

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



04466-036

JK McKain Property Fund Pty Ltd Tte  
24 Manordowns Drive  
D'AGUILAR QLD 4514

**Property Details**

29 McKenzie Avenue NARANGBA QLD 4504  
Lot 543 SP 133284  
Rateable Valuation \$330,000

<b>Property number</b>	474997
<b>Total Payable</b>	\$518.78
<b>Period of rating</b>	1 October - 31 December 2022
<b>Date of issue</b>	7 October 2022
<b>Due date for payment</b>	7 November 2022

**Balance from Last Period - Payable Now**

Balance as at 30 September 2022 \$0.47

**Council Rates & Charges**

General Rate - Category R2 367.46

Regional Infrastructure and Environment Charge 25.00

Regional Infrastructure Charge: \$19.50  
Environment Charge: \$5.50

Garbage Charge - Domestic 67.00

**State Government Charges**

Emergency Management Levy - Group 2A 58.85

**TOTAL PAYABLE** **\$518.78**

**End of Quarter Processing Deadlines**

Please note that due to processing deadlines, payments made after 29 September 2022 may not have been processed before the printing of this notice and may appear as an overdue balance.

*paid*  
*9/11/22*

4084343-SEM-043356-ASA007-04466

**Council has received a payment of \$17,625,982 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2022/23 financial year.**

**BPAY:** Use your Phone or Internet banking  
**PHONE:** Call 07 3480 6349  
**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)  
**AUSTRALIA POST:** Pay over the counter at any post office  
**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510  
**IN PERSON:** Pay at any Customer Service Centre  
**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.  
**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.  
**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.  
**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

**PAYMENT REMITTANCE SLIP**



\*2471 501851747004749977



Biller Code: 339457  
Ref: 50 1851 7470 0474 9977

Location: 29 McKenzie Avenue NARANGBA QLD 4504  
Customer Ref: 50 1851 7470 0474 9977

<b>Property number</b>	474997
<b>Total Payable</b>	\$518.78
<b>Period of rating</b>	1 October - 31 December 2022
<b>Date of issue</b>	7 October 2022
<b>Due date for payment</b>	7 November 2022



# Rate notice

12-3  
**Moreton Bay**  
Regional Council

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO Box 159  
Caboolture Qld 4510

**Customer Service**  
Ph: 1300 522 192

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)  
[mbrc@moretonbay.qld.gov.au](mailto:mbrc@moretonbay.qld.gov.au)



04560-036

JK McKain Property Fund Pty Ltd Tte  
24 Manordowns Drive  
D'AGUILAR QLD 4514

### Property Details

29 McKenzie Avenue NARANGBA QLD 4504  
Lot 543 SP 133284  
Rateable Valuation \$330,000

### Council Rates & Charges

General Rate - Category R2 367.46  
Regional Infrastructure and Environment Charge 25.00  
Regional Infrastructure Charge: \$19.50  
Environment Charge: \$5.50

Garbage Charge - Domestic 67.00

### State Government Charges

Emergency Management Levy - Group 2A 58.85

**TOTAL PAYABLE \$518.31**

<b>Property number</b>	474997
<b>Total Payable</b>	\$518.31
<b>Period of rating</b>	1 January - 31 March 2023
<b>Date of issue</b>	9 January 2023
<b>Due date for payment</b>	8 February 2023

### End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 2 January 2023 may not have been processed before the printing of this notice and may appear as an overdue balance.

*Pay from bank - Josh*

**Council has received a payment of \$17,625,982 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2022/23 financial year.**

**BPAY:** Use your Phone or Internet banking

**PHONE:** Call 07 3480 6349

**ONLINE:** Go to [www.moretonbay.qld.gov.au/pay](http://www.moretonbay.qld.gov.au/pay)

**AUSTRALIA POST:** Pay over the counter at any post office

**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510

**IN PERSON:** Pay at any Customer Service Centre

**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

**INTEREST:** Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.

**PENSIONERS:** Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

**PAYMENT PLAN:** Please do not hesitate to contact us if you are having difficulty paying your rates on time.

**RATING CATEGORY STATEMENT:** To access your current rating category statement visit: [www.moretonbay.qld.gov.au/ratescalculation](http://www.moretonbay.qld.gov.au/ratescalculation)

### PAYMENT REMITTANCE SLIP



\*2471 501851747004749977



Billers Code: 339457  
Ref: 50 1851 7470 0474 9977

Location: 29 McKenzie Avenue NARANGBA QLD 4504  
Customer Ref: 50 1851 7470 0474 9977

<b>Property number</b>	474997
<b>Total Payable</b>	\$518.31
<b>Period of rating</b>	1 January - 31 March 2023
<b>Date of issue</b>	9 January 2023
<b>Due date for payment</b>	8 February 2023





12.4



# Rate notice

**Moreton Bay**  
Regional Council

**Customer Service Centres**  
Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - 1 Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

**Postal Address**  
PO BOX 159  
Caboolture QLD 4510

**Customer Service**  
Ph: 1300 522 192

**ABN:** 92 967 232 136  
[www.moretonbay.qld.gov.au](http://www.moretonbay.qld.gov.au)



P097MBCRAT97\_A4MA11/E-4531/S-4962A-9923/  
JK McKain Property Fund Pty Ltd TTE  
24 Manordowns Drive  
D'aguilar QLD 4514

This information was prepared on 31 March 2023 for the period  
1 April 2023 to 30 June 2023

**Property number: 474997**

**Property location:**  
29 McKenzie Avenue  
NARANGBA QLD 4504

**Property description:** Lot 543 SP 133284

**Valuation:** \$330,000

**Rating category:** General Rate - Category R2 (Single Residential - Otherwise occupied)

Rate notice summary	
Issue date: 11 April 2023	
Your last bill	\$518.31
Payments / adjustments	\$-518.31
Opening balance	\$0.00
New rates and charges	\$518.31
<b>Total due</b>	<b>\$518.31</b>
<b>Due date</b>	<b>11 May 2023</b>

*PAID INVOICE LATE*

*\$520.47*



### Do it online with My Account

Get rate notices sent directly to your inbox and make other account changes.

Scan the QR code or visit [www.mbrc.qld.gov.au/rates](http://www.mbrc.qld.gov.au/rates)



## Easy ways to pay



**BPAY**  
Billers code: 339457  
Reference number: 50 1851 7470 0474 9977



**PHONE**  
Call (07) 3480 6349 (Mastercard and Visa only)  
Reference number: 50 1851 7470 0474 9977



Post Billpay



\*2471 501851747004749977



**IN PERSON**  
Pay at any of Council's Customer Service Centres  
Mon to Fri 8.30am – 5pm



**ONLINE**  
Scan the QR code or visit  
[www.mbrc.qld.gov.au/pay-your-rates](http://www.mbrc.qld.gov.au/pay-your-rates)



**MAIL**  
Send your payment and remittance advice to:  
Moreton Bay Regional Council  
PO Box 159,  
CABOOLTURE QLD 4510

### Payment assistance

If you are having difficulty paying, please call Council as soon as possible so we can assist you in setting up a payment plan schedule or visit [www.mbrc.qld.gov.au/rates](http://www.mbrc.qld.gov.au/rates)



12-5

### Activity since last bill

Last bill		\$518.31
Payment / adjustments		
10-Feb-2023	Payment Received Thank You	\$-518.31
Account balance		\$0.00 <b>A</b>

### New charges

#### Council rates and charges

Description	Amount
General Rate - Category R2 (Single Residential - Otherwise occupied) (330,000 [Property Valuation] * 0.004454 [Unit Rate]) / 4 [Bills per year]	\$367.46
Regional Infrastructure and Environment Charge (Infrastructure \$19.50 and Environment \$5.50)	\$25.00
Garbage Charge - Residential (240L refuse / 240L recycling) (1 [Number of Domestic Bin Units] * 268.00 [Unit Rate]) / 4 [Bills per year]	\$67.00
<b>Total Council rates and charges</b>	<b>\$459.46</b>

#### State Government charges

Description	Amount
Emergency Management Levy - Group 2A	\$58.85
<b>Total State Government charges</b>	<b>\$58.85</b>

**Total new charges** \$518.31 **B**

**A** + **B** = Total due

Pensioner rebates only apply to the proportion of the property owned by an eligible pensioner. If a property is owned by two or more owners and not all are eligible pensioners, a pro rata amount of the rebate will be applied in accordance with the proportion of the property owned by an eligible pensioner. Pensioner rebates will only display above for those eligible, if you believe you are eligible please contact council.

### Important information

**Interest**  
From 1 July 2022 to 30 June 2023 interest charges of 8% per annum, compounding daily, will apply to any amount not paid by the due date.


**Rate Recovery Process**  
Where rates and charges remain outstanding after the due date, interest will be charged and a reminder notice will be issued requesting payment. Where rates and charges remain unpaid after the reminder period, further recovery action will commence. Debt recovery action can include, but is not limited to, referral to an external debt recovery agent. In accordance with Section 134 of the *Local Government Regulation 2012* Council may also undertake court proceedings to recover overdue rates and charges.

**State Government Waste Levy**  
The State Government has paid an amount of \$17,625,982 in the 2022/23 Financial Year to Council to mitigate the impact of the Queensland Waste Levy on households.

**State Government Emergency Management Levy**  
This Levy is a State Government charge, levied in accordance with the *Fire and Emergency Services Act 1990*, and supporting regulations. Please refer to these documents for full details of property classification and contribution amounts.

**Valuations**  
The valuation used for rating purposes is provided by the Department of Natural Resources. For further information about the valuation that has been applied to your property visit:  
[www.resources.qld.gov.au/land-property](http://www.resources.qld.gov.au/land-property)

#### Translating and Interpreting Services

 If you require an interpreter, please call TIS National on 131450.


 Help for people with hearing or speech difficulties. Contact Moreton Bay Regional Council through the National Relay Service (NRS). For more information, visit the NRS website to choose your preferred access point; or call the NRS Helpdesk on 1800 555 660 or text 0416 001 350 for assistance.



### Payment remittance slip

For payments by mail please send this portion with cheque/money order payable to:

Moreton Bay Regional Council  
PO Box 159,  
Caboolture QLD 4510

Property Number:	474997
Property Location:	29 McKenzie Avenue NARANGBA QLD 4504
Barcode:	 *2471 501851747004749977
Payment Amount:	\$518.31



P097/MBCRAT97\_A4MATA1/E-4531/S-4962/L9824



13-1

If Undelivered please return to:  
PO Box 621  
Archerfield BC QLD 4108

**07946547 Jk Mckain Property Fund Pty Ltdacn 6**  
**KATHLEENANDJOSH@OUTLOOK.COM**

**This is about your Landlord Insurance**  
**Policy number HPL129209568**



B-2

6 June 2023

Dear 07946547 Jk Mckain Property Fund Pty Ltdacn 6,

**This is about your Landlord Insurance**

**Please see below confirmation of your payment**

**Receipt**

Policy Number	Amount	Payment Type	Receipt Number	Date Received
HPL129209568	\$1537.46	Policy Payment	15344129209568	06/06/2023

Please call us on 13 22 44 if we can help you with any other insurance matters.

Take care,  
The AAMI Team



14-1

# TAX INVOICE

JK McKain Property Fund Pty Ltd ATF JK McKain Bare Trust 2  
29 McKenzie Ave  
NARANGBA QLD 4504  
AUSTRALIA

**Invoice Date**  
21 May 2023

Matty B's Carpentry

**Invoice Number**  
INV-0149

**Reference**  
QU-0067

**ABN**  
76 758 739 252

Description	Quantity	Unit Price	Amount AUD
Carpentry Labour Tradesmen will arrive on site and build temporary braces to support retaining wall while we replace retaining wall posts 5 in total. Once The bracing is set the post will be removed. Once posts are removed, new posts will be fixed back to existing sleepers and re-concreted. MBC Renovation Will return back to job 72hr minimum curing time of concrete before braces are removed. All rubbish to be removed offsite	1.00	1,307.00	1,307.00
Materials 18x bags of concrete 3x 75mmx200mmx3000mm treated sleeper 1x 125mm batten screws 4x 90mmx35mm structural pine 1x rubbish removal	1.00	642.00	642.00
		Subtotal	1,949.00
		TOTAL GST 10%	194.90
		<b>TOTAL AUD</b>	<b>2,143.90</b>
		Less Amount Paid	2,143.90
		<b>AMOUNT DUE AUD</b>	<b>0.00</b>

**Due Date: 21 May 2023**

Bank account:

ANZ  
BSB: 014275  
ACCOUNT: 432232614

142



# PAYMENT ADVICE

To: Matty B's Carpentry

<b>Customer</b>	JK McKain Property Fund Pty Ltd ATF JK McKain Bare Trust 2
<b>Invoice Number</b>	INV-0149
<b>Amount Due</b>	<b>0.00</b>
<b>Due Date</b>	21 May 2023
<b>Amount Enclosed</b>	

Enter the amount you are paying above

14-3

# TAX INVOICE

**Invoice Date**  
25 May 2023

Matty B's Carpentry

JK McKain Property Fund Pty Ltd ATF JK McKain Bare Trust 2  
29 McKenzie Ave  
NARANGBA QLD 4504  
AUSTRALIA

**Invoice Number**  
INV-0152

**ABN**  
76 758 739 252

Description	Quantity	Unit Price	Amount AUD
Materials 280x 1.8m palings	280.00	2.78	778.40
Materials 8x 90mmx38mmx4.8m Rough saw pine rail	8.00	26.00	208.00
Materials 1x1000 shot of 45mm galvanise nails	1.00	103.00	103.00
Carpentry Labour 2x Tradesmen (5.5 hr each) Extra work completed 26 m of retailing with top rail. -All palings are removed and replaced with new - Old top plate was removed and replaced with new -posts were straightened and batten screw to stiffen them up -All old palings, loaded and removed offsite	11.00	90.00	990.00
		Subtotal	2,079.40
		TOTAL GST 10%	207.94
		<b>TOTAL AUD</b>	<b>2,287.34</b>
		Less Amount Paid	2,287.34
		<b>AMOUNT DUE AUD</b>	<b>0.00</b>

**Due Date: 25 May 2023**

Bank account:

ANZ  
BSB: 014275  
ACCOUNT: 432232614

14-4



# PAYMENT ADVICE

To: Matty B's Carpentry

<b>Customer</b>	JK McKain Property Fund Pty Ltd ATF JK McKain Bare Trust 2
<b>Invoice Number</b>	INV-0152
<b>Amount Due</b>	<b>0.00</b>
<b>Due Date</b>	25 May 2023
<b>Amount Enclosed</b>	

Enter the amount you are paying above

14-5

# Tax Invoice INV-42803

16 Jun 2022

\$348.00



**complied.**

Complied Australia Pty Ltd

PO Box 440

KALLANGUR

QLD 4503

ABN: 94 623 424 340

The Property Owner c/-  
North Brisbane Real Estate

**Job Reference: 29 McKenzie Avenue, Narangba**

Description	Quantity	Unit Price	GST	Amount AUD
Annual Smoke Alarms 2022 plus Safety Switch Test until 16 Jun 2023.	1.00	99.00	10%	99.00
240v Photo-electric Smoke Alarm ** including provisioning of wired interconnection to other smoke alarms where applicable	1.00	249.00	10%	249.00
		Includes GST 10%		31.64
		<b>Amount Due AUD</b>		<b>348.00</b>

**Due Date: 16 Jul 2022**

Internet Payments:

BSB: 484-799

Account Number: 607141068

Account Name: Complied Australia Pty Ltd

Please use invoice number as a reference.

North Brisbane Real Estate, thank you very much.  
We really appreciate your business.

## PAYMENT ADVICE

To: Complied Australia Pty Ltd  
PO Box 440  
KALLANGUR QLD 4503

<b>Customer</b>	The Property Owner c/- North Brisbane Real Estate
<b>Invoice Number</b>	INV-42803
<b>Amount Due</b>	348.00
<b>Due Date</b>	16 Jul 2022
<b>Amount Enclosed</b>	

Enter the amount you are paying above





JK Mckain Property Fund Pty Ltd As TTE

# WATER AND SEWERAGE YOUR BILL

1300 086 489  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri  
unitywater.com  
ABN 89 791 717 472

Account number	100050875
Payment reference	1000 5087 52
Property	29 Mckenzie Ave, NARANGBA, QLD

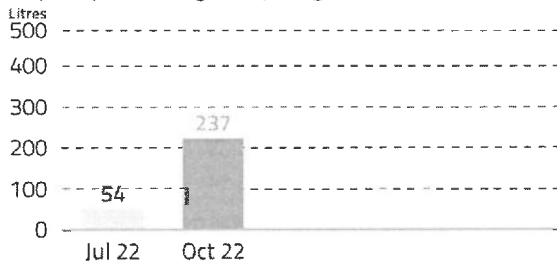
Bill number	7123570759
Billing period	16 Jul 2022 97 days to 20 Oct 2022
Issue date	24 Oct 2022
Approximate date of next meter reading	16 Jan 2023

## Your account activity

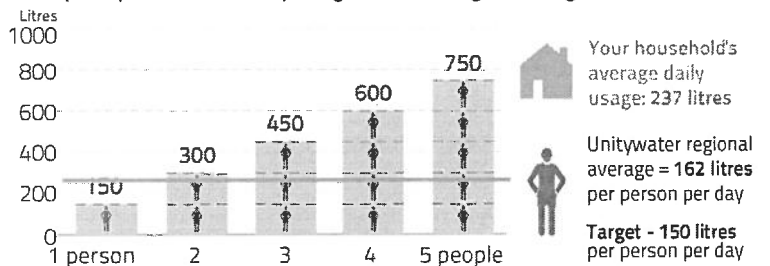
Your last bill \$125.82	-	Payments / adjustments \$125.82	=	Balance \$0.00	+	New charges \$358.92	=	Total due <b>\$358.92</b>
								Due date <b>23 Nov 2022</b>

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

### Compare your average daily usage over time



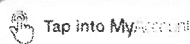
### Compare your current daily usage with our regional target of 150 litres



211855\_128UW02\_Email\_1234001516000356

## There's only so much phone chat about the weather you can take.

Do it all online faster and easier with My Account.



## Easy ways to pay For other payment options - see over

**B PAY** BPAY<sup>®</sup>  
 Biller Code: 130393  
 Ref: 1000 5087 52  
 Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
 Find out more at [bpay.com.au](http://bpay.com.au)  
 © Registered to BPAY Pty Ltd ABN 69 079 137 518

**Direct Debit**  
 Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

**SmoothPay**  
 Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.  
 Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

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## Your account details



1300 086 489

Account enquiries

8am-5pm Mon-Fri

### Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UE1518492W	15 Jul 22	861	20 Oct 22	884	23	97	237.1
Total water usage					23	97	237.1
Total sewerage usage (waste and greywater) = 90% of water usage					20.70	97	213.4

### Activity since last bill

Last bill	\$125.82
Payments / adjustments	
1 Aug 2022 CBA BPAY BPAY 01/08/2022	-\$125.82
<b>Account balance</b>	<b>\$0.00</b>

### Water and Sewerage Charges

Lot 543 Plan SP133284 Installation ID 69002

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	16 Jul 22 to 20 Oct 22	0.2371	97	\$3.301	\$75.92

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

#### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	16 Jul 22 to 20 Oct 22	0.2371	97	\$0.667	\$15.34
Sewerage up to 740 L/day	16 Jul 22 to 20 Oct 22	0.2134	97	\$0.667	\$13.81
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	16 Jul 22 to 20 Oct 22	1	97	\$0.874	\$84.78
Sewerage Access	16 Jul 22 to 20 Oct 22	1	97	\$1.743	\$169.07
Water subtotal					\$176.04
Sewerage subtotal					\$182.88

**New water and sewerage charges \$358.92**

**Total Due = ① + ② \$358.92**

### Important information

#### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

#### Changing contact details

Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

#### Pensioners

If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

#### Credit card payments

Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

#### Interest on overdue amounts

Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

#### Water efficiency

For water efficiency tips, visit [unitywater.com/water-tips](http://unitywater.com/water-tips)

#### Interpreter service 13 14 50

当您需英语口语时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50.  
동일자가 필요하시면 13 14 50으로 연락하십시오.  
Quando necessita un interprete llame al 13 14 50.

#### Privacy policy

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

#### International calls

+ 61 7 5431 8333

[unitywater.com](http://unitywater.com)

PO Box 953

Caboolture QLD 4510

1300 086 489

## More payment options



Credit card by phone or online  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
**Ref: 1000 5087 52**



In person, by phone or online  
**Billpay Code: 4028**  
**Ref: 1000 5087 52**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



Cheques by mail  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



\*4028 1000508752 00035892

Account number	100050875
Payment reference	1000 5087 52
<b>Total due</b>	<b>\$358.92</b>
<b>Due date</b>	<b>23 Nov 2022</b>

15-3



# WATER AND SEWERAGE YOUR BILL

**1300 086 489**  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
ABN 89 791 717 472

**Jk Mckain Property Fund Pty Ltd As TTE**

Account number	100050875
Payment reference	1000 5087 52
Property	29 Mckenzie Ave, NARANGBA, QLD

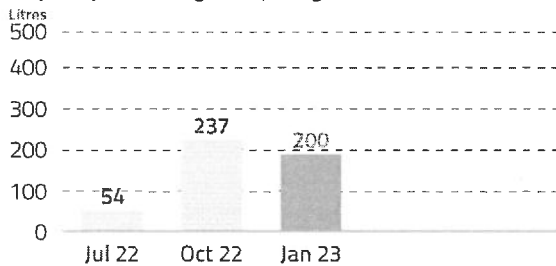
Bill number	7123917475
Billing period	21 Oct 2022
90 days	to 18 Jan 2023
Issue date	23 Jan 2023
Approximate date of next meter reading	18 Apr 2023

## Your account activity

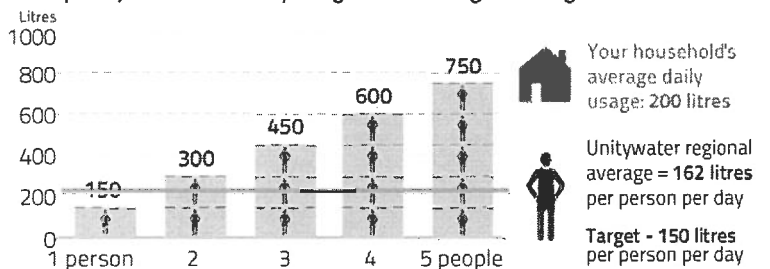
Your last bill <b>\$358.92</b>	<b>-</b>	Payments / adjustments <b>\$358.92</b>	<b>=</b>	Balance <b>\$0.00</b>	<b>+</b>	New charges <b>\$317.77</b>	<b>=</b>	<b>Total due</b> <b>\$317.77</b>
								<b>Due date</b> <b>23 Feb 2023</b>

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

### Compare your average daily usage over time

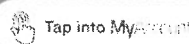


### Compare your current daily usage with our regional target of 150 litres



## There's only so much phone chat about the weather you can take.

Do it all online faster and easier with My Account.



## Easy ways to pay For other payment options - see over

**B PAY** BPAY<sup>®</sup>  
**Biller Code: 130393**  
**Ref: 1000 5087 52**  
 Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
 Find out more at [bpay.com.au](http://bpay.com.au)  
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**Direct Debit**  
 Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

**SmoothPay**  
 Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.  
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15.4

## Your account details



1300 086 489

Account enquiries

8am-5pm Mon-Fri

### Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UE1518492W	20 Oct 22	884	18 Jan 23	902	18	90	200.0
Total water usage					18	90	200.0
Total sewerage usage (waste and greywater) = 90% of water usage					16.20	90	180.0

### Activity since last bill

Last bill	\$358.92
Payments / adjustments	
15 Nov 2022 CBA BPAY BPAY 15/11/2022	-\$358.92
<b>Account balance</b>	<b>\$0.00</b> ①

### Water and Sewerage Charges

Lot 543 Plan SP133284 Installation ID 69002

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	21 Oct 22 to 18 Jan 23	0.2000	90	\$3.301	\$59.42

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

#### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	21 Oct 22 to 18 Jan 23	0.2000	90	\$0.667	\$12.01
Sewerage up to 740 L/day	21 Oct 22 to 18 Jan 23	0.1800	90	\$0.667	\$10.81

Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	21 Oct 22 to 18 Jan 23	1	90	\$0.874	\$78.66
Sewerage Access	21 Oct 22 to 18 Jan 23	1	90	\$1.743	\$156.87

Water subtotal \$150.09  
Sewerage subtotal \$167.68

**New water and sewerage charges \$317.77** ②

**Total Due = ① + ② \$317.77**

### Important information

#### Payment assistance

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

#### Changing contact details

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#### Pensioners

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#### Interest on overdue amounts

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#### Water efficiency

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#### Interpreter service 13 14 50

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اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم عربي.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50.  
동일 자의 필요하시면 13 14 50 으로 연락하십시오.  
Quando necessita un interprete llame al 13 14 50

#### Privacy policy

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#### International calls

+ 61 7 5431 8333

[unitywater.com](http://unitywater.com)  
PO Box 953  
Caboolture QLD 4510  
1300 086 489

## More payment options



**Credit card by phone or online**  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
**Ref: 1000 5087 52**



**Cheques by mail**  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



**In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 1000 5087 52**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 1000508752 00031777

Account number	100050875
Payment reference	1000 5087 52
<b>Total due</b>	<b>\$317.77</b>
<b>Due date</b>	<b>23 Feb 2023</b>



# WATER AND SEWERAGE YOUR BILL

**1300 086 489**  
 Emergencies and faults 24 Hours, 7 days  
 Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
 ABN 89 791 717 472

Jk Mckain Property Fund Pty Ltd As TTE

Account number	100050875
Payment reference	1000 5087 52
Property	29 Mckenzie Ave, NARANGBA, QLD

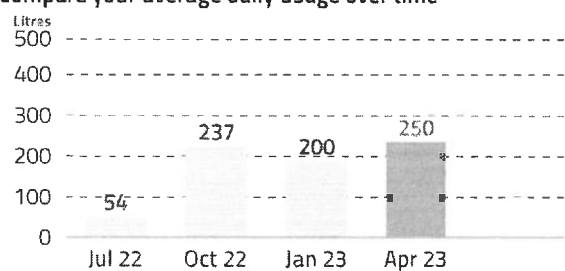
Bill number	7124265713
Billing period	19 Jan 2023 to 20 Apr 2023
Issue date	25 Apr 2023
Approximate date of next meter reading	14 Jul 2023

## Your account activity

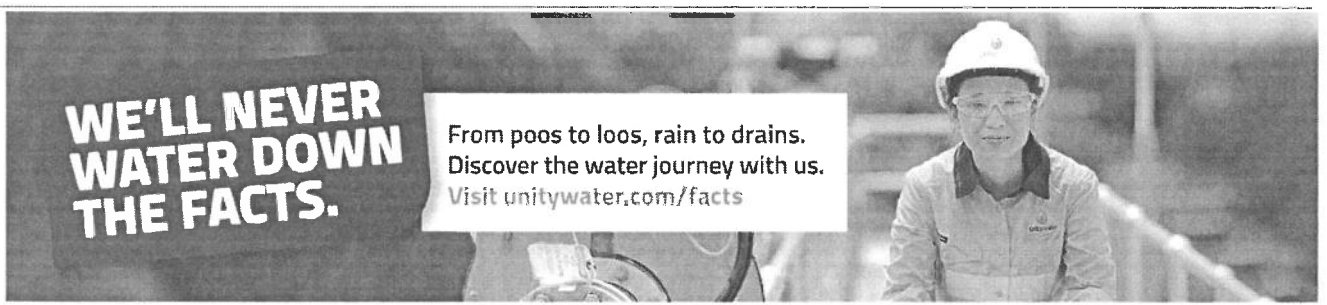
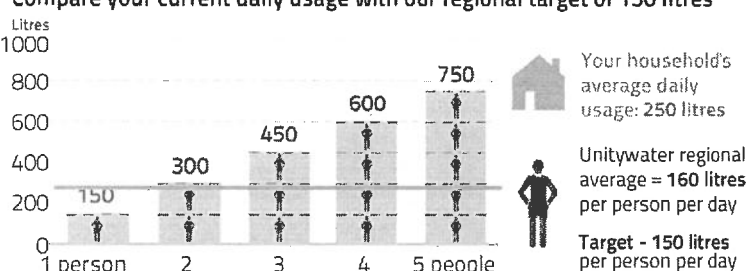
Your last bill <b>\$317.77</b>	-	Payments/adjustments <b>\$317.77</b>	=	Balance <b>\$0.00</b>	+	New charges <b>\$345.84</b>	=	<b>Total due</b> <b>\$345.84</b>
								<b>Due date</b> <b>29 May 2023</b>

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

### Compare your average daily usage over time



### Compare your current daily usage with our regional target of 150 litres



## Easy ways to pay For other payment options - see over

**BPAY**  
 Biller Code: 130393  
 Ref: 1000 5087 52  
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 Find out more at [bpay.com.au](http://bpay.com.au)  
Registered to BPAY Pty Ltd ABN 69 079 137 518

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1546

Your account details

1300 086 489  
Account enquiries 8am-5pm Mon-Fri

Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UE1518492W	18 Jan 23	902	20 Apr 23	925	23	92	250.0
Total water usage					23	92	250.0
Total sewerage usage (waste and greywater) = 90% of water usage					20.70	92	225.0

Activity since last bill

Last bill	\$317.77
Payments / adjustments	
1 Feb 2023 CBA BPAY BPAY 01/02/2023	-\$317.77
Account balance	\$0.00 ①

Water and Sewerage Charges

Lot 543 Plan SP133284 Installation ID 69002

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	19 Jan 23 to 20 Apr 23	0.2500	92	\$3.301	\$75.92

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	19 Jan 23 to 20 Apr 23	0.2500	92	\$0.667	\$15.34
Sewerage up to 740 L/day	19 Jan 23 to 20 Apr 23	0.2250	92	\$0.667	\$13.81
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	19 Jan 23 to 20 Apr 23	1	92	\$0.874	\$80.41
Sewerage Access	19 Jan 23 to 20 Apr 23	1	92	\$1.743	\$160.36
Water subtotal					\$171.67
Sewerage subtotal					\$174.17

New water and sewerage charges \$345.84 ②

Total Due = ① + ② \$345.84

Important information

**Payment assistance**  
If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

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**Credit card payments**  
Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

**Interest on overdue amounts**  
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**Water efficiency**  
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**Interpreter service 13 14 50**  
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Khi bạn cần thông ngôn, xin gọi số 13 14 50  
동역사기 필요하시면 13 14 50으로 연락하십시오.  
Cuando necesite un intérprete llame al 13 14 50

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**International calls**  
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[unitywater.com](http://unitywater.com)  
PO Box 953  
Caboolture QLD 4510  
1300 086 489

More payment options

 **Credit card by phone or online**  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
Ref: 1000 5087 52

 **Cheques by mail**  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558

 **In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 1000 5087 52**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



Account number	100050875
Payment reference	1000 5087 52
Total due	\$345.84
Due date	29 May 2023



15-7



# WATER AND SEWERAGE YOUR BILL

**1300 086 489**  
 Emergencies and faults 24 Hours, 7 days  
 Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
 ABN 89 791 717 472

**Jk Mckain Property Fund Pty Ltd As TTE**

Account number	100050875
Payment reference	1000 5087 52
Property	29 Mckenzie Ave, NARANGBA, QLD

Bill number	7123231404
Billing period	15 Apr 2022 to 15 Jul 2022
Issue date	22 Jul 2022
Approximate date of next meter reading	17 Oct 2022

## Your account activity

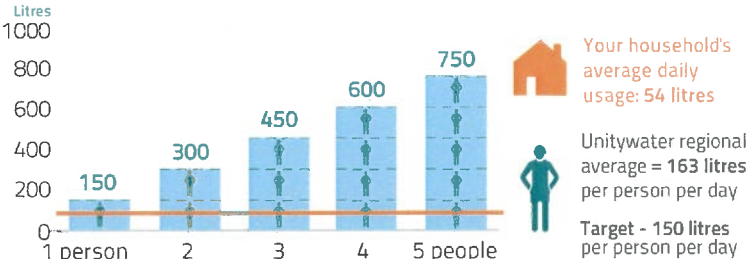
Your last bill <b>\$0.00</b>	Payments/adjustments <b>\$141.41</b>	Balance <b>-\$141.41</b> In credit	New charges <b>\$267.23</b>	<b>Total due</b> <b>\$125.82</b>
				<b>Due date</b> <b>22 Aug 2022</b>

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



211855\_128UW02\_Email\_1158/0004481/013501

**Same quality services. New lower prices.**

See how far your money goes

Read the information with your bill to find out more about your 2022-23 prices

## Easy ways to pay For other payment options - see over

**BPAY**  
 Biller Code: 130393  
 Ref: 1000 5087 52

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
 Find out more at [bpay.com.au](http://bpay.com.au)  
 © Registered to BPAY Pty Ltd ABN 69 079 137 518

**Direct Debit**  
 Login to My Account at [unitywater.com](http://unitywater.com) to set up automatic payments from your bank account or credit card or call us for assistance.

**SmoothPay**  
 Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.  
 Find out more at [unitywater.com/smoothpay](http://unitywater.com/smoothpay)

15-8

## Your account details



1300 086 489

Account enquiries

8am-5pm Mon-Fri

## Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	No. of days	Average daily usage (L)
UE1518492W	14 Apr 22	856	15 Jul 22	861	5	92	54.3
Total water usage					5	92	54.3
Total sewerage usage (waste and greywater) = 90% of water usage					4.50	92	48.9

## Activity since last bill

Last bill		50.00
Payments / adjustments		
15 Jun 2022	Property Settlement Transfer	-\$141.41
15 Jun 2022	Property Settlement Payment	\$0.00
Account balance		<b>-\$141.41</b>

## Water and Sewerage Charges

Lot 543 Plan SP133284 Installation ID 69002

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	15 Apr 22 to 30 Jun 22	0.0543	77	\$3.231	\$13.52
State Govt Bulk Water	01 Jul 22 to 15 Jul 22	0.0543	15	\$3.301	\$2.69

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	15 Apr 22 to 30 Jun 22	0.0543	77	\$0.667	\$2.79
Water up to 822 L/day	01 Jul 22 to 15 Jul 22	0.0543	15	\$0.667	\$0.54
Sewerage up to 740 L/day	15 Apr 22 to 30 Jun 22	0.0489	77	\$0.667	\$2.51
Sewerage up to 740 L/day	01 Jul 22 to 15 Jul 22	0.0489	15	\$0.667	\$0.49

Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	15 Apr 22 to 30 Jun 22	1	77	\$0.891	\$68.61
Water Access 20mm	01 Jul 22 to 15 Jul 22	1	15	\$0.874	\$13.11
Sewerage Access	15 Apr 22 to 30 Jun 22	1	77	\$1.777	\$136.83
Sewerage Access	01 Jul 22 to 15 Jul 22	1	15	\$1.743	\$26.14

Water subtotal \$101.26  
Sewerage subtotal \$165.97

New water and sewerage charges \$267.23

Total Due = ① + ② \$125.82

### Important information

**Payment assistance**  
If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

**Changing contact details**  
Login to My Account at [unitywater.com](http://unitywater.com) for quick, easy changes online 24/7 or call us during business hours.

**Pensioners**  
If you own and live at your property and have an eligible concession card, you may apply for a pensioner rebate. Please call Unitywater or fill out our easy online form at [unitywater.com/pensioner](http://unitywater.com/pensioner)

**Credit card payments**  
Only MasterCard and Visa are accepted. A credit card surcharge may apply to your payment. Learn more at [unitywater.com/creditcard](http://unitywater.com/creditcard)

**Interest on overdue amounts**  
Interest of 8% per annum, compounding daily, will apply to any amount not paid by the due date.

**Water efficiency**  
For water efficiency tips, visit [unitywater.com/water-tips](http://unitywater.com/water-tips)

**Interpreter service 13 14 50**

当您需要口译员时，请致电 13 14 50。  
التصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50  
통역사가 필요하시면 13 14 50 으로 연락하십시오  
Cuando necesite un intérprete llame al 13 14 50

**Privacy policy**  
We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

International calls  
+ 61 7 5431 8333

[unitywater.com](http://unitywater.com)  
PO Box 953  
Caboolture QLD 4510  
1300 086 489



## More payment options



**Credit card by phone or online**  
To make a one-off credit card (Visa or MasterCard only) payment call 1300 047 763 or go to [unitywater.com](http://unitywater.com). A credit card surcharge may apply.  
Ref: 1000 5087 52



**In person, by phone or online**  
Billpay Code: 4028  
Ref: 1000 5087 52  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



**Cheques by mail**  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



\*4028 1000508752 00012582

Account number	100050875
Payment reference	1000 5087 52
Total due	\$125.82
Due date	22 Aug 2022



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**Macquarie Bank Limited**

ABN 46 008 583 542 | AFS Licence Number 237502

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

**Office address**

1 Shelley Street, Sydney NSW 2000

**Postal address**

GPO Box 2520, Sydney NSW 2001

Offices also in Melbourne, Brisbane, Perth and Adelaide.

Visit us online at [macquarie.com.au](http://macquarie.com.au)

**Client service**

1800 806 310

[transact@macquarie.com](mailto:transact@macquarie.com)

**Financial services professionals**

1800 808 508

[adviser@macquarie.com](mailto:adviser@macquarie.com)

**Fax** 1800 550 140

JK MCKAIN SUPER FUND PTY LTD ATF  
24 MANORDOWNS DR, D'AGUILAR, QLD 4514

16 November 2023

**BSB:** 182-512

**Account Number:** 000963640966

**Account Name:**

JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF

**Account open date:** 31 August 2015

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

---

<b>Account balance as at 30/06/2023</b>	<b>\$5,790.14</b>
<b>Gross income paid during 2022 - 2023 financial year</b>	<b>\$248.96</b>

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

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





## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001



JK MCKAIN SUPER FUND PTY LTD  
C/- FUTURE ASSIST FIN SERVICES GRP  
24 MANORDOWNS DR  
D'AGUILAR QLD 4514

1 Shelley Street  
Sydney, NSW 2000

account balance **\$16,302.85**  
as at 30 Dec 22

account name JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF  
account no. 963640966

	transaction	description	debits	credits	balance
30.06.22		OPENING BALANCE			23,868.62
04.07.22	Deposit	MCKAIN,JOSHUA DO 29 McKenzie Rental		197.60	24,066.22
07.07.22	Deposit	ABN98002348352 ET220707CTR0659433		1,190.46	25,256.68
08.07.22	Direct debit	Origin MMS 52365436-400111848	3,360.43		21,896.25
29.07.22	Interest	MACQUARIE CMA INTEREST PAID*		6.83	21,903.08
01.08.22	Deposit	North Brisbane R McKenzie Ave 29		1,891.42	23,794.50
08.08.22	Deposit	ABN98002348352 ET220808CTR065F841		1,251.23	25,045.73
08.08.22	Direct debit	Origin MMS 52859239-400111848	3,360.43		21,685.30
10.08.22	Funds transfer	TRANSACT FUNDS TFR TO JOSHUA AND KATHLEE	536.40		21,148.90
15.08.22	Deposit	North Brisbane R McKenzie Ave 29		1,107.60	22,256.50
31.08.22	Interest	MACQUARIE CMA INTEREST PAID*		15.00	22,271.50
05.09.22	BPAY	BPAY TO ASIC	290.00		21,981.50

### 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. 963640966

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 963 640 966

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF  
account no. 963640966

	transaction	description	debits	credits	balance
05.09.22	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	253.00		21,728.50
05.09.22	BPAY	BPAY TO ASIC	59.00		21,669.50
07.09.22	Deposit	ABN98002348352 ET220907CTR06552AE		1,224.98	22,894.48
08.09.22	Direct debit	Origin MMS 53393434-400111848	3,773.39		19,121.09
15.09.22	Deposit	North Brisbane R McKenzie Ave 29		2,215.20	21,336.29
30.09.22	Interest	MACQUARIE CMA INTEREST PAID*		18.59	21,354.88
07.10.22	Deposit	ABN98002348352 ET221007CTR065AD74		2,094.68	23,449.56
10.10.22	Direct debit	Origin MMS 53935573-400111848	3,991.97		19,457.59
17.10.22	Deposit	North Brisbane R McKenzie Ave 29		2,215.20	21,672.79
20.10.22	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	253.00		21,419.79
31.10.22	Interest	MACQUARIE CMA INTEREST PAID*		25.09	21,444.88
07.11.22	Deposit	ABN98002348352 ET221107CTR0652BDF		1,251.16	22,696.04
08.11.22	Funds transfer	TRANSACT FUNDS TFR TO JESSICA YOUNGS	1,539.00		21,157.04
08.11.22	Direct debit	Origin MMS 54451659-400111848	4,309.11		16,847.93
09.11.22	BPAY	BPAY TO MBRC RATES	518.78		16,329.15
15.11.22	Deposit	North Brisbane R McKenzie Ave 29		1,947.54	18,276.69
22.11.22	Deposit	AIA AUSTRALIA LT 68139111		41.46	18,318.15
22.11.22	Deposit	AIA AUSTRALIA LT 68139135		73.54	18,391.69
30.11.22	Interest	MACQUARIE CMA INTEREST PAID*		24.87	18,416.56
07.12.22	Deposit	ABN98002348352 ET221207CTR0658426		1,251.16	19,667.72
08.12.22	Direct debit	Origin MMS 55007100-400111848	4,415.53		15,252.19
15.12.22	Deposit	North Brisbane R McKenzie Ave 29		1,025.20	16,277.39
30.12.22	Interest	MACQUARIE CMA INTEREST PAID*		25.46	16,302.85

continued on next

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## Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF  
account no. 963640966

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 DEC 22	26,660.04	19,094.27	16,302.85

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

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## Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF  
account no. 963640966

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

Name	Authority Type
CLASS SUPER PTY LIMITED	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

### Authority descriptions

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

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

## Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF  
account no. 963640966

### We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

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

### Protect your account

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

### Access to and sharing your data

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

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001



JK MCKAIN SUPER FUND PTY LTD  
C/- FUTURE ASSIST FIN SERVICES GRP  
24 MANORDOWNS DR  
D'AGUILAR QLD 4514

1 Shelley Street  
Sydney, NSW 2000

account balance **\$5,790.14**  
as at 30 Jun 23

account name JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF  
account no. 963640966

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			16,302.85
09.01.23	Deposit ABN98002348352 ET230109CTR065DDF9		1,251.16	17,554.01
09.01.23	Direct debit Origin MMS 55530643-400111848	4,525.51		13,028.50
16.01.23	Deposit North Brisbane R McKenzie Ave 29		2,215.20	15,243.70
31.01.23	Interest MACQUARIE CMA INTEREST PAID*		26.42	15,270.12
01.02.23	Deposit North Brisbane R McKenzie Ave 29		1,968.86	17,238.98
07.02.23	Deposit ABN98002348352 ET230207CTR06558E3		1,340.00	18,578.98
08.02.23	Direct debit Origin MMS 56070491-400111848	4,257.18		14,321.80
09.02.23	BPAY BPAY TO MBRC RATES	518.31		13,803.49
28.02.23	Interest MACQUARIE CMA INTEREST PAID*		22.85	13,826.34
01.03.23	Deposit North Brisbane R McKenzie Ave 29		2,215.20	16,041.54
07.03.23	Deposit ABN98002348352 ET230307CTR065AE4D		1,493.58	17,535.12

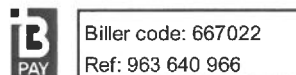
## how to make a transaction

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. 963640966

deposits using BPay  
From another bank



continued on next

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## Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF  
account no. 963640966

	transaction	description	debits	credits	balance
08.03.23	Direct debit	Origin MMS 56594007-400111848	4,257.18		13,277.94
31.03.23	Interest	MACQUARIE CMA INTEREST PAID*		25.37	13,303.31
11.04.23	Deposit	ABN98002348352 ET230411CTR0650E20		2,400.95	15,704.26
11.04.23	Direct debit	Origin MMS 57119022-400111848	4,481.89		11,222.37
17.04.23	Deposit	North Brisbane R McKenzie Ave 29		2,215.20	13,437.57
18.04.23	Direct debit	CLEARVIEWLIFEINV 518240599014663418	316.15		13,121.42
28.04.23	Interest	MACQUARIE CMA INTEREST PAID*		22.08	13,143.50
01.05.23	Deposit	North Brisbane R McKenzie Ave 29		1,960.62	15,104.12
08.05.23	Deposit	ABN98002348352 ET230508CTR065812E		1,767.30	16,871.42
08.05.23	Direct debit	Origin MMS 57626633-400111848	4,481.89		12,389.53
19.05.23	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	3,300.00		9,089.53
19.05.23	BPAY	BPAY TO TAX OFFICE PAYMENTS	2,741.95		6,347.58
22.05.23	Deposit	Origin MMS 57857176-SMSFTopu		10,000.00	16,347.58
22.05.23	Funds transfer	TRANSACT FUNDS TFR TO MATTY B CARPENTRY	2,143.90		14,203.68
23.05.23	Direct debit	AIA AUSTRALIA . 68139135 28/05/23	1,695.10		12,508.58
23.05.23	Direct debit	AIA AUSTRALIA . 68139111 28/05/23	1,047.89		11,460.69
26.05.23	BPAY	BPAY TO BMT TAX DEPRECIATION	770.00		10,690.69
26.05.23	Funds transfer	TRANSACT FUNDS TFR TO MATTY B CARPENTRY	2,287.34		8,403.35
31.05.23	Interest	MACQUARIE CMA INTEREST PAID*		24.57	8,427.92
02.06.23	BPAY	BPAY TO AAMI	1,537.46		6,890.46
05.06.23	BPAY	BPAY TO MBRC RATES	520.47		6,369.99
07.06.23	Deposit	ABN98002348352 ET230607CTR065DC5C		1,767.30	8,137.29
08.06.23	Direct debit	Origin MMS 58181587-400111848	4,574.18		3,563.11
15.06.23	Deposit	North Brisbane R McKenzie Ave 29		2,215.20	5,778.31
30.06.23	Interest	MACQUARIE CMA INTEREST PAID*		11.83	5,790.14

continued on next



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## Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF  
account no. 963640966

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 23	43,456.40	32,943.69	5,790.14

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

## Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF  
account no. 963640966

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

Name	Authority Type
CLASS TECHNOLOGY PTY LTD	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

### Authority descriptions

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

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

### annual interest summary 2022/2023

INTEREST PAID	248.96
TOTAL INCOME PAID	248.96

11-11



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF  
JK MCKAIN SMSF  
account no. 963640966

### We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at [macquarie.com.au](http://macquarie.com.au) or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to [macquarie.com.au/feedback-and-complaints](http://macquarie.com.au/feedback-and-complaints).

### Protect your account

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

### Access to and sharing your data

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

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.




*The Apple logo is a trademark of Apple Inc, registered in the U.S. and other countries.  
App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*

17-1



Mrs Kathleen May McKain  
24 Manordowns Drive  
D'aguilar, QLD, 4514, Australia

### Your Statement

Offset Account Number	400111870
Linked to Loan Account Number	400111848
Account Name/s:	JK McKain Super Fund Pty Ltd IOR & ATF JK McKain SMSF
BSB 012-666	Account Number 400111870
Product Name	SMSF Offset Account
Account Status	Active
Statement Period	01 Jul 2022 to 31 Dec 2022
Enquiries 	1300 737 058



**Your Statement:** Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



**Making Repayments:** Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



**Internet Access:** Granite Home Loans provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit [www.granitehomeloans.com.au](http://www.granitehomeloans.com.au)

### Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jul 2022	Balance brought forward			\$200,000.00 CR
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$200,000.00 CR</b>


Dear Customer,  
We have introduced a new 'look and feel' to our customer statements and new functionality; this includes a Loan Summary plus 'at a glance' & helpful information on the first page.  
The Interest Charged (net after offset benefit) for both this Financial Year and for this Statement Period are now displayed on each statement. The Interest Offset benefit for this Financial Year and for this Statement Period will also be displayed on each statement.  
To further improve your customer experience with us, more changes will be made to improve our statements moving forward.

Granite Home Loans Pty Ltd  
ACN 622 955 524 Australian Credit Licence Number 516104  
Address: 77 CASTLEREAGH STREET SYDNEY NSW 2000 Telephone: 1300 737 058 Email: [service@granitehomeloans.com.au](mailto:service@granitehomeloans.com.au)  
Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252. Australian Credit Licence Number 337303

# GRANITE

Mrs Kathleen May McKain  
24 Manordowns Drive  
D'aguilar, QLD, 4514, Australia

## Your Statement

Offset Account Number	400111870
Linked to Loan Account Number	400111848
Account Name/s:	JK McKain Super Fund Pty Ltd IOR & ATF JK McKain SMSF
BSB 702-746	Account Number 400111870
Product Name	SMSF Offset Account
Account Status	Active
Statement Period	01 Jan 2023 to 30 Jun 2023
Enquiries 	1300 737 058



**Your Statement:** Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



**Making Repayments:** Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



**Internet Access:** Granite Home Loans provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit [www.granitehomeloans.com.au](http://www.granitehomeloans.com.au)

## Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jan 2023	Balance brought forward			\$200,000.00 CR
22 May 2023	SMSF CMA Transfer JK Mckain SMSF. Receipt # 47063987318	\$10,000.00		\$190,000.00 CR
<b>TOTALS AT END OF PERIOD</b>		<b>\$10,000.00</b>	<b>\$0.00</b>	<b>\$190,000.00 CR</b>

**Granite Home Loans Pty Ltd**  
 ACN 622 955 524 Australian Credit Licence Number 516104  
**Address:** 77 CASTLEREAGH STREET SYDNEY NSW 2000 **Telephone:** 1300 737 058 **Email:** [service@granitehomeloans.com.au](mailto:service@granitehomeloans.com.au)

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
 ACN 119 531 252, Australian Credit Licence Number 337303

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**Important changes**

Please note that the fees associated with your loan accounts have been amended, effective from 1st August 2023, please refer to the Schedule of Fees table that is attached.

**BSB Change**

We are working towards being able to offer customers Osko (real time payments) and PayID via the New Payments Platform (NPP).

In preparation for this exciting initiative, **we have changed our BSB from 012-666 to 702-746**. You can start using the new BSB (702-746) immediately. The previous BSB (012-666) will no longer be available **after 31st October 2023**.

Please note your Account Number(s) will remain unchanged.

**Will these changes affect me?**

Your account details previously appeared as:

**BSB: 012-666**

**Account Number: 4000XXXXX**

Your account details now appear as:

**BSB: 702-746**

**Account Number: 4000XXXXX**

**What do I need to do?**

**Update your account details with any external institutions.**

If you've saved your BSB and Account details as a 'Contact' or 'Payee' in an online banking portal of another bank, financial institution, or 3rd party provider, please update them with your new **BSB: 702-746**.

**Inform your contacts.**

If any of your contacts, family, friends, or 3rd party providers have your account details saved to make payments to you, let them know your new **BSB: 702-746**.

**If you have your salary paid into your account.**

If you have a salary credit arrangement with your employer to transfer part or all your salary into your account, you'll need to inform them of your new **BSB: 702-746** as soon as possible.

**Direct Debit.**

If you have a Direct Debit set up, please provide your new **BSB: 702-746** to any new or existing external institutions that you have Direct Debit arrangements with.

**Deposits / Electronic Transfers.**

The BSB you use to deposit into your account(s) via EFT is changing. Please use the new **BSB: 702-746**.

---

**Granite Home Loans Pty Ltd**

ACN 622 955 524 Australian Credit Licence Number 516104

**Address:** 77 CASTLEREAGH STREET SYDNEY NSW 2000 **Telephone:** 1300 737 058 **Email:** service@granitehomeloans.com.au

Program Manager: **Columbus Capital Pty Limited trading as Origin Mortgage Management Services**

ACN 119 531 252, Australian Credit Licence Number 337303

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## Supplementary Schedule of Fees Effective 1st August 2023

<b>Loan Account Variation Fee</b>	Payable upon completion each time you request us to split, switch or convert a loan account or sub-account and we agree to the variation	\$250.00
<b>Loan Facility Variation Fee</b>	Payable upon completion each time you request, and we agree to change the loan facility including a principle increase, security variation, or similar.	\$450.00 plus Third Party Costs#
<b>Fixed Rate Fee<sup>^</sup></b>	Payable upon settlement if we agree to fix an interest rate on a loan account.	\$495.00 per request
<b>Annual Facility Fee</b>	Payable annually in advance on each anniversary of the settlement date.	\$395.00 per annum
<b>Settlement Cancellation Fee</b>	Payable after cancellation if you cancel a settlement for any reason. Not charged on Postponements.	\$300.00
<b>Break Costs (Fixed Loans)</b>	Payable on the discharge of a fixed rate loan.	Unascertainable
<b>Construction Administration Fee</b>	Payable for the draw downs and management of your loan through the construction process.	\$1,500.00 plus Third Party Costs#
<b>Manual Redraw Fee</b>	Payable if you request, and we approve a redraw and the request is made other than electronically.	\$25.00
<b>Ad Hoc Statement Fee</b>	Payable per statement cycle if you request, and we provide an ad hoc statement.	\$15.00
<b>Insurance Renewal Fee</b>	Payable if you do not provide evidence of a current building insurance policy and we renew or take out building insurance on your behalf.	\$200.00 per renewal plus our out-of-pocket expenses which will include the costs of the insurance premium which is unascertainable.
<b>Dishonour Fee</b>	Payable to cover our administrative costs when there is a dishonoured payment. You must also pay any third party costs we incur.	\$20.00 per dishonour, plus Third Party Costs#
<b>Arrears Administration Fee</b>	Payable on the day after your account has been in arrears for 10 days and on the same day each month thereafter until all arrears has been repaid.	\$150.00 per month
<b>Discharge Administration Fee</b>	Payable per discharge of mortgage if we are required to discharge your mortgage or any related security.	\$2,200.00 plus Third Party Costs#

<sup>^</sup> Subject to approval and availability. Fees apply. # Third Party Costs; cost/s incurred by services provider/s external to Origin Mortgage Management Services and will vary depending on the nature of the service and request. These cost/s are passed on directly to the applicant/s. Supplementary Schedule of fees are to be considered with the schedule of fees outlined in your loan contract.

### Granite Home Loans Pty Ltd

ACN 622 955 524 Australian Credit Licence Number 516104

Address: 77 CASTLEREAGH STREET SYDNEY NSW 2000 Telephone: 1300 737 058 Email: [service@granitehomeloans.com.au](mailto:service@granitehomeloans.com.au)

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

Leeza Cox

---

**From:** Kathleen and Josh McKain <kathleenandjosh@outlook.com>  
**Sent:** Monday, 7 August 2023 7:58 AM  
**To:** Leeza Cox  
**Subject:** Fwd: 2023 SMSF Property appraisal reminder & tax checklist  
**Attachments:** image001.jpg; image002.png; image003.jpg; CMA-Report-29-MCKENZIE-AVENUE-NARANGBA-QLD-4504-4300a015-ad39-42f8-846b-c4faaf0b6088.pdf

Hi Leeza

Please find attached as requested.

Kathleen McKain

Begin forwarded message:

**From:** Tamara Borghardt <Tamara@northbrisbanerealestate.com.au>  
**Date:** 7 August 2023 at 7:51:44 am AEST  
**To:** Kathleen and Josh McKain <kathleenandjosh@outlook.com>  
**Subject:** RE: 2023 SMSF Property appraisal reminder & tax checklist

Good morning Josh and Kathleen,

I hope you had a great weekend.

Please see the CMA attached.

I will put in my calendar to send one to you around 30<sup>th</sup> June next year also.

Thanks

Kind regards

Tamara Borghardt  
Director/Licensee  
M: 0466 539 255  
A: Suite 1B/16 Main Street, Narangba QLD 4504  
E: [tamara@northbrisbanerealestate.com.au](mailto:tamara@northbrisbanerealestate.com.au)  
W: [www.northbrisbanerealestate.com.au](http://www.northbrisbanerealestate.com.au)

[www.facebook.com/northbrisbanerealestate](https://www.facebook.com/northbrisbanerealestate)

**SELL WITH TAMARA – 2% + GST + FREE ADVERTISING\* - CALL ME TO DISCUSS TODAY!**

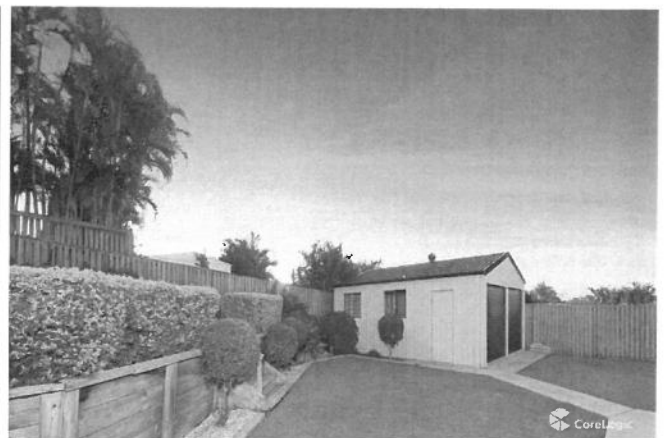
This email is intended only for the use of the recipient named above and may contain confidential and privileged information. If you are not the intended recipient you are hereby notified that any dissemination, distribution or copying of this email is prohibited. If you have



# Your Property

29 MCKENZIE AVENUE NARANGBA QLD 4504

4 🏠 2 🚗 2 🚗 826m<sup>2</sup> 📏 172m<sup>2</sup> 📏



## Your Property History

- 9 Jun, 2022 - Listed for rent at \$600 / week
- 30 Apr, 2022 - Sold for \$860,000
- 19 Apr, 2022 - Listed for sale at Offers Over \$840,000
- 19 Aug, 2003 - Sold for \$330,000
- 3 Mar, 2002 - Sold for \$220,000

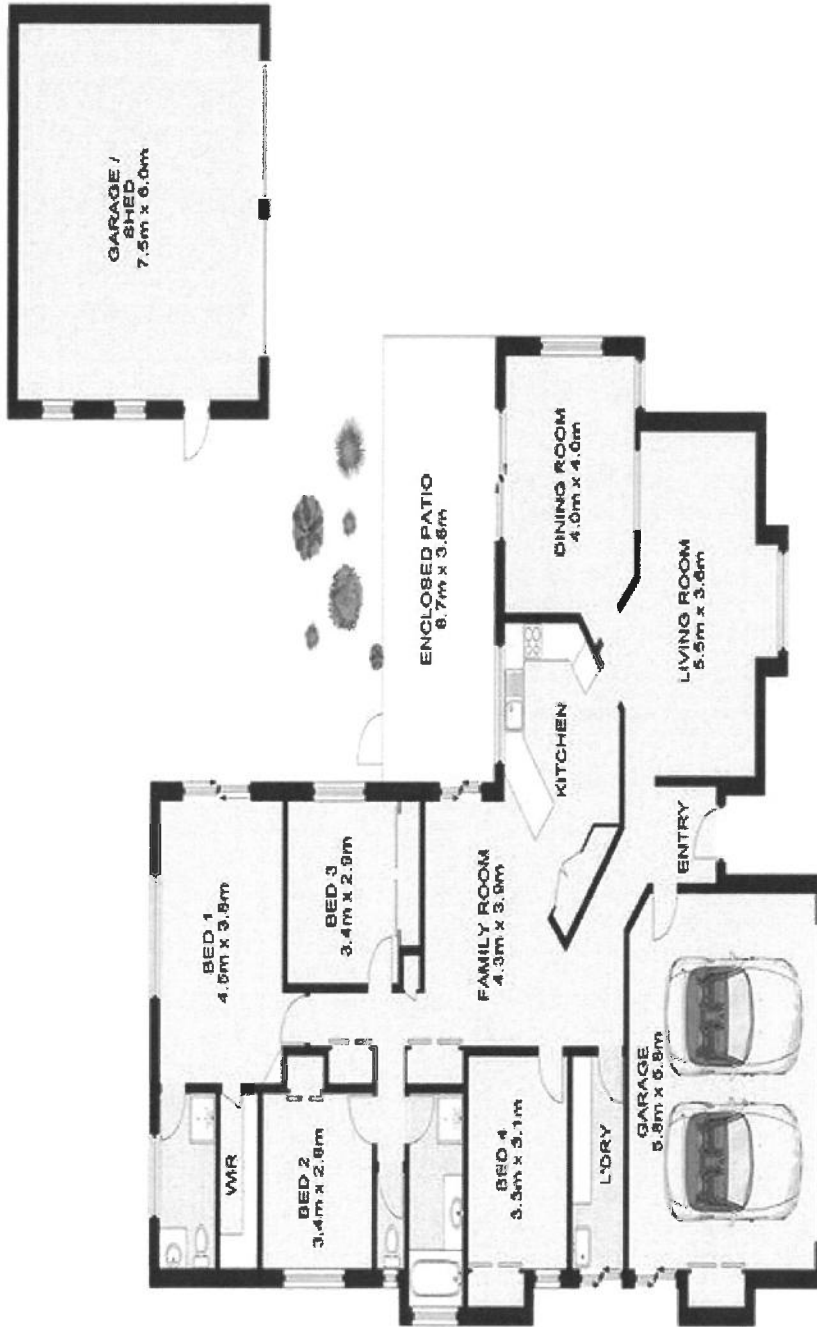


## Introducing Tamara Borghardt

Having worked in the Real Estate Industry since 2002, Tamara Borghardt is a versatile, results orientated, professional Business Owner with extensive experience in the corporate Real Estate Industry. Possessing demonstrated customer service excellence, along with technical skills in portfolio management, Tamara emphasizes a collaborative approach to her negotiations and dealings with clients.



# Floor Plan



Approximate Gross Internal Area (Including Garage) = 201.7 sq m  
 Garage / Shed = 45 sq m  
 Total = 246.7 sq m  
 External Area = 24.5 sq m

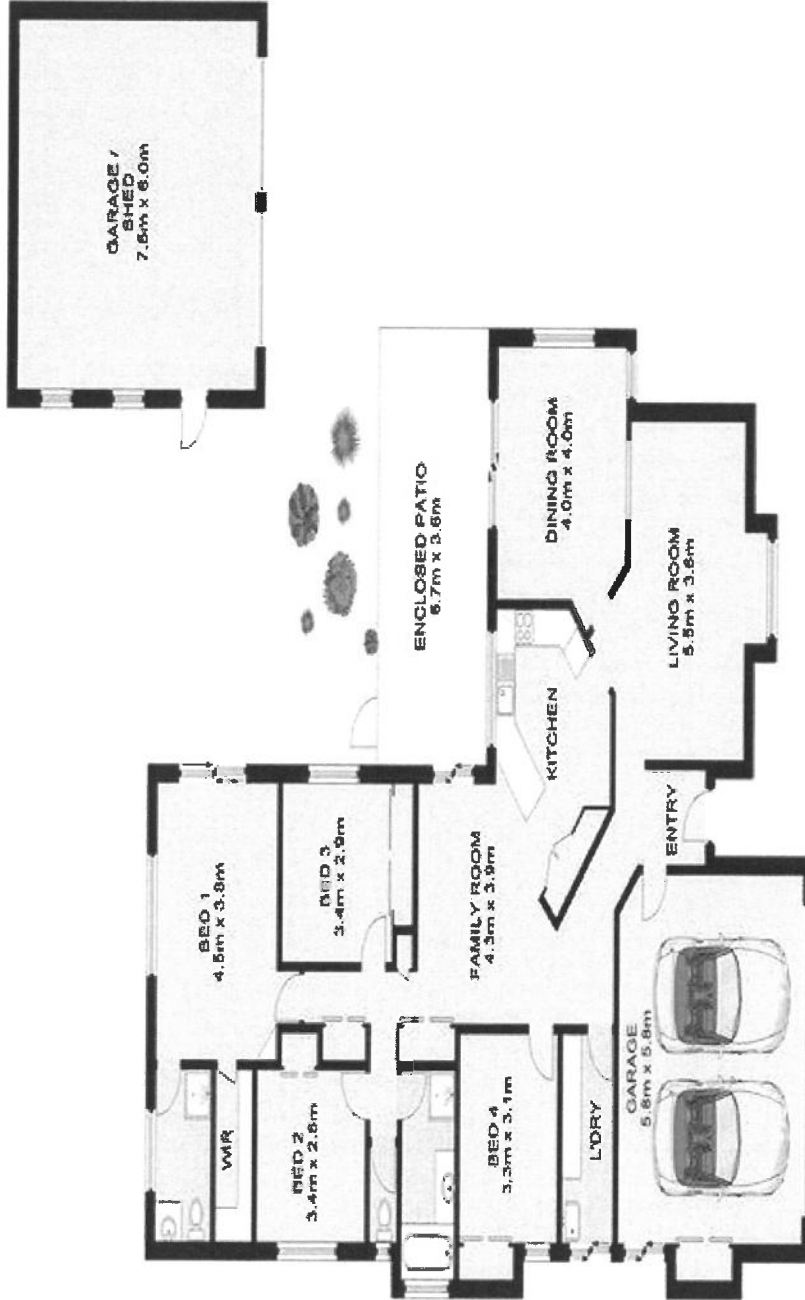
29 McKenzie Avenue



Plan of plate and for illustrative and marketing purposes only. Whilst every attempt has been made to ensure their accuracy, all measurements, positioning, fixtures, fittings and any other data shown are approximate. Leading photo makes no guarantee, warranty or representation as to the accuracy or timeliness of this plan. All any prospective buyer should obtain their own independent investigation prior to purchasing.



# Floor Plan



Approximate Gross Internal Area (Including Garage) = 201.7 sq m  
 Garage / Shed = 45 sq m  
 Total = 246.7 sq m  
 External Area = 24.5 sq m



29 McKenzie Avenue



Notes: Plans are for illustrative use only. Purchaser should verify every aspect of this plan with the architect or builder. The architect or builder is not responsible for the accuracy of the plan and any prospective buyer should conduct their own independent investigation prior to purchasing.

# Comparables Map: Sales



Property ID	Address	Bedrooms	Bathrooms	Garage	Price
1	110 MACDONALD DRIVE NARANGBA QLD 4504	4	2	2	\$870,000
2	15 GERYGONE COURT NARANGBA QLD 4504	4	2	2	\$875,000
3	17 GERYGONE COURT NARANGBA QLD 4504	4	2	2	\$885,000

# CMA

- 1 110 MACDONALD DRIVE NARANGBA QLD 4504** **Sold Price**    **\$870,000**



 4	 2	 2	 800m <sup>2</sup>	 171m <sup>2</sup>
Year Built	2004	DOM	42	
Sold Date	31-May-23	Distance	0.45km	
First Listing	JUST LISTED			
Last Listing	â? UNDER OFFER!			
- 2 15 GERYGONE COURT NARANGBA QLD 4504** **Sold Price**    **\$875,000**



 4	 2	 2	 811m <sup>2</sup>	 194m <sup>2</sup>
Year Built	2004	DOM	4	
Sold Date	18-Feb-23	Distance	1.31km	
First Listing	\$875,000			
Last Listing	\$875,000			
- 3 17 GERYGONE COURT NARANGBA QLD 4504** **Sold Price**    **\$885,000**



 4	 2	 2	 900m <sup>2</sup>	 255m <sup>2</sup>
Year Built	2006	DOM	1	
Sold Date	05-May-23	Distance	1.31km	
First Listing	Under Contract			
Last Listing	Under Contract			

DOM = Days on market    RS = Recent sale    UN = Undisclosed Sale    \* This data point was edited by the author of this CMA and has not been verified by CoreLogic

# Summary

29 MCKENZIE AVENUE NARANGBA QLD 4504



## Appraisal price range

\$861,000 - \$900,000



Median \$880500

6120.35 - P+E @ WDV

874379.65

POSTED

## Disclaimer

Based on or contains data provided by the State of Queensland (Department of Resources) 2023. In consideration of the State permitting use of this data you acknowledge and agree that the State gives no warranty in relation to the data (including accuracy, reliability, completeness, currency or suitability) and accepts no liability (including without limitation, liability in negligence) for any loss, damage or costs (including consequential damage) relating to any use of the data. Data must not be used for direct marketing or be used in breach of the privacy laws; more information at [www.propertydatacodeofconduct.com.au](http://www.propertydatacodeofconduct.com.au)

The Appraisal Amount contained in the report may have been manually provided by the Agent; or may be based on an automated valuation model estimate provided by CoreLogic ('AVM Estimated Value'). AVM Estimated Values are current at the date of the publication only. It is computer generated and is not a professional appraisal of the subject property and should not be relied upon in lieu of appropriate professional advice. The accuracy of the methodology used to develop the AVM Estimated Value, the existence of the subject property, and the accuracy of the AVM Estimated Value and all rule sets provided are estimates based on available data and are not guaranteed or warranted. CoreLogic excludes all liability for any loss or damage arising in connection with the Appraisal Amount and/or AVM Estimated Value.

A floor plan of a property is indicative only and may not be complete or accurate. Any floor plan that is produced is not intended or designed to replace the certificate of title or land survey.

Whilst all reasonable effort is made to ensure the information in this publication is current, CoreLogic does not warrant the accuracy or completeness of the data and information contained in this publication and to the full extent not prohibited by law excludes all for any loss or damage arising in connection with the data and information contained in this publication.

18.9



ABN: 19 363 264 504

Phone: 044 888 5386

Email: kylegcruickshank@gmail.com

## TAX INVOICE

North Brisbane Real Estate Pty Ltd

PO Box 249

Narangba QLD 4504

Invoice #000371

25 January, 2023

**Due 15/02/2023**

DESCRIPTION	QTY	RATE	TOTAL
Replce handrail and posts	1	\$181.82	\$181.82
Replace steps	1	\$900.00	\$900.00

at 29 McKenzie Ave, Narangba QLD 4504 for JK McKain Property Fund Pty Ltd ATF JK McKain Bare

Subtotal \$1,081.82

GST \$108.18

**TOTAL \$1,190.00**

### PAYMENT DETAILS

Pay via direct deposit to:

Kyle Cruickshank

BSB: 923100

ACC: 67846682

Please quote invoice number above



Queensland Titles Registry Pty Ltd  
ABN 23 648 568 101

<b>Title Reference:</b>	50358515	<b>Search Date:</b>	17/11/2023 10:43
<b>Date Title Created:</b>	06/07/2001	<b>Request No:</b>	46323874
<b>Previous Title:</b>	50305030, 50305031		

#### ESTATE AND LAND

Estate in Fee Simple

LOT 543 SURVEY PLAN 133284  
Local Government: MORETON BAY

#### REGISTERED OWNER

Dealing No: 721748123 08/06/2022

JK MCKAIN PROPERTY FUND PTY LTD A.C.N. 607 946 547 TRUSTEE  
UNDER INSTRUMENT 721748123

#### EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by  
Deed of Grant No. 10673127 (POR 108)
2. MORTGAGE No 721748124 08/06/2022 at 16:10  
PERPETUAL CORPORATE TRUST LIMITED A.C.N. 000 341 533

#### ADMINISTRATIVE ADVICES

NIL

#### UNREGISTERED DEALINGS

NIL

Caution - Charges do not necessarily appear in order of priority


\*\* End of Current Title Search \*\*

19-1

# GRANITE

Mrs Kathleen May McKain  
24 Manordowns Drive  
D'aguilar, QLD, 4514, Australia

## Your Statement

Account Name/s:	JK McKain Super Fund Pty Ltd IOR & ATF JK McKain SMSF
BSB 012-666	Account Number 400111848
Product Name	Granite SMSF Loan
Account Status	Active
Statement Period	01 Jul 2022 to 31 Dec 2022
Current Interest Rate	6.94 % p.a.
Enquiries 	1300 737 058

## Your Loan Account Summary

Opening Balance \$688,000.00 DR	-	Total Debits \$13,750.70	+	Total Credits \$23,210.86	=	Closing Balance \$678,539.84 DR
		Loan Account Limit				\$684,196.02
		Available redraw				\$5,656.18
		Interest charged this statement period				\$13,750.70
		Offset benefit for this statement period				\$5,635.53
		Interest charged this financial year				\$13,750.70
		Offset benefit for this financial year				\$5,141.92

## Your Repayment Details

Minimum Repayment Amount \$4,415.53	Repayment Frequency Monthly	Repayment Due Date 8 of every month
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**Your Statement:** Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



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Granite Home Loans Pty Ltd  
ACN 622 955 524 Australian Credit Licence Number 516104  
Address: 77 CASTLEPEAGH STREET SYDNEY NSW 2000 Telephone: 1300 737 058 Email: [service@granitehomeloans.com.au](mailto:service@granitehomeloans.com.au)

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

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**Your Transaction Summary**

Date	Transaction Details	Debits	Credits	Balance
01 Jul 2022	Balance brought forward			\$688,000.00 DR
08 Jul 2022	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$3,360.43 ✓	\$684,639.57 DR
08 Jul 2022	Interest Original amount of \$2,369.35 received an offset benefit of \$654.33.	\$1,715.02		\$686,354.59 DR
16 Jul 2022	Interest rate adjusted from 4.190% to 5.190% effective from 26/07/2022			\$686,354.59 DR
03 Aug 2022	Interest rate adjusted from 5.190% to 5.690% effective from 04/08/2022			\$686,354.59 DR
08 Aug 2022	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$3,360.43 ✓	\$682,994.16 DR
08 Aug 2022	Interest Original amount of \$2,724.54 received an offset benefit of \$793.92.	\$1,930.62		\$684,924.78 DR
06 Sep 2022	Interest rate adjusted from 5.690% to 6.190% effective from 08/09/2022			\$684,924.78 DR
08 Sep 2022	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$3,773.39 ✓	\$681,151.39 DR
08 Sep 2022	Interest Original amount of \$3,309.96 received an offset benefit of \$966.52.	\$2,343.44		\$683,494.83 DR
04 Oct 2022	Interest rate adjusted from 6.190% to 6.440% effective from 06/10/2022			\$683,494.83 DR
08 Oct 2022	Interest Original amount of \$3,486.75 received an offset benefit of \$1,020.27.	\$2,466.48		\$685,961.31 DR
10 Oct 2022	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$3,991.97 ✓	\$681,969.34 DR
01 Nov 2022	Interest rate adjusted from 6.440% to 6.690% effective from 03/11/2022			\$681,969.34 DR
08 Nov 2022	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$4,309.11 ✓	\$677,660.23 DR
08 Nov 2022	Interest Original amount of \$3,754.85 received an offset benefit of \$1,100.77.	\$2,654.08		\$680,314.31 DR
07 Dec 2022	Interest rate adjusted from 6.690% to 6.940% effective from 08/12/2022			\$680,314.31 DR
08 Dec 2022	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$4,415.53	\$675,898.78 DR
08 Dec 2022	Interest Original amount of \$3,740.79 received an offset benefit of \$1,099.73.	\$2,641.06		\$678,539.84 DR
<b>TOTALS AT END OF PERIOD</b>		<b>\$13,750.70</b>	<b>\$23,210.86</b>	<b>\$678,539.84 DR</b>

**Overdue Payment Summary**

Total Amount Payable including Arrears		Payment Due Date
<b>\$4,415.53</b>		<b>09 Jan 2023</b>
Scheduled Payment Amount		\$4,415.53
Arrears Amount Due		\$0.00

Granite Home Loans Pty Ltd  
 ACN 622 955 524 Australian Credit Licence Number 516104  
 Address: 77 CASTLEREAGH STREET SYDNEY NSW 2000 Telephone: 1300 737 058 Email: service@granitehometoans.com.au  
 Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
 ACN 119 531 252, Australian Credit Licence Number 337303

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**The Arrears Amount is due and payable immediately.**

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Total	\$4,415.53
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Dear Customer,

We have introduced a new 'look and feel' to our customer statements and new functionality; this includes a Loan Summary plus 'at a glance' & helpful information on the first page.

The Interest Charged (net after offset benefit) for both this Financial Year and for this Statement Period are now displayed on each statement.

The Interest Offset benefit for this Financial Year and for this Statement Period will also be displayed on each statement.

To further improve your customer experience with us, more changes will be made to improve our statements moving forward.

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Granite Home Loans Pty Ltd

ACN 622 955 524 Australian Credit Licence Number 516104

Address: 77 CASTLEREAGH STREET SYDNEY NSW 2000 Telephone: 1300 737 058 Email: [service@granitehomeloans.com.au](mailto:service@granitehomeloans.com.au)


Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

# GRANITE

Mrs Kathleen May McKain  
24 Manordowns Drive  
D'aguilar, QLD, 4514, Australia

19.04

## Your Statement

Account Name/s:	JK McKain Super Fund Pty Ltd IOR & ATF JK McKain SMSF
BSB 702-746	Account Number 400111848
Product Name	Granite SMSF Loan
Account Status	Active
Statement Period	01 Jan 2023 to 30 Jun 2023
Current Interest Rate	7.39 % p.a.
Enquiries 	1300 737 058

## Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$678,539.84 DR		\$16,747.52		\$26,577.83		\$668,709.53 DR
		Loan Account Limit				\$681,212.77
		Available redraw				\$12,503.24
		Interest charged this statement period				\$16,352.52
		Offset benefit for this statement period				\$6,846.64
		Interest charged this financial year				\$30,103.22
		Offset benefit for this financial year				\$11,988.55

## Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$4,574.18	Monthly	8 of every month



**Your Statement:** Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



**Making Repayments:** Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



**Internet Access:** Granite Home Loans provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit [www.granitehomeloans.com.au](http://www.granitehomeloans.com.au)

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### Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jan 2023	Balance brought forward			\$678,539.84 DR
08 Jan 2023	Interest Original amount of \$3,999.48 received an offset benefit of \$1,178.85.	\$2,820.63		\$681,360.47 DR
09 Jan 2023	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$4,525.51 ✓	\$676,834.96 DR
03 Feb 2023	Interest rate adjusted from 6.940% to 6.390% effective from 3/02/2023			\$676,834.96 DR
08 Feb 2023	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$4,257.18 ✓	\$672,577.78 DR
08 Feb 2023	Interest Original amount of \$3,939.29 received an offset benefit of \$1,163.78.	\$2,775.51		\$675,353.29 DR
08 Feb 2023	Interest rate adjusted from 6.390% to 6.640% effective from 09/02/2023			\$675,353.29 DR
08 Mar 2023	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$4,257.18 ✓	\$671,096.11 DR
08 Mar 2023	Interest Original amount of \$3,435.42 received an offset benefit of \$1,017.37.	\$2,418.05		\$673,514.16 DR
08 Mar 2023	Interest rate adjusted from 6.640% to 6.890% effective from 09/03/2023			\$673,514.16 DR
08 Apr 2023	Interest Original amount of \$3,936.64 received an offset benefit of \$1,168.99.	\$2,767.65		\$676,281.81 DR
11 Apr 2023	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$4,481.89 ✓	\$671,799.92 DR
03 May 2023	Interest rate adjusted from 6.890% to 7.140% effective from 04/05/2023			\$671,799.92 DR
08 May 2023	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$4,481.89 ✓	\$667,318.03 DR
08 May 2023	Interest Original amount of \$3,825.35 received an offset benefit of \$1,138.08.	\$2,687.27		\$670,005.30 DR
07 Jun 2023	Interest rate adjusted from 7.140% to 7.390% effective from 08/06/2023			\$670,005.30 DR
08 Jun 2023	Direct Debit Direct Debit Payment. Receipt # 06777570497		\$4,574.18 ✓	\$665,431.12 DR
08 Jun 2023	Annual Fee	\$395.00		\$665,826.12 DR
08 Jun 2023	Interest Original amount of \$4,062.98 received an offset benefit of \$1,179.57.	\$2,883.41		\$668,709.53 DR
<b>TOTALS AT END OF PERIOD</b>		<b>\$16,747.52</b>	<b>\$26,577.83</b>	<b>\$668,709.53 DR</b>

### Overdue Payment Summary

Total Amount Payable including Arrears		Payment Due Date
<b>\$4,574.18</b>		<b>10 Jul 2023</b>
Scheduled Payment Amount		\$4,574.18
Arrears Amount Due		\$0.00

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**The Arrears Amount is due and payable immediately.**

Total

\$4,574.18

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## Important changes

Please note that the fees associated with your loan accounts have been amended, effective from 1st August 2023, please refer to the Schedule of Fees table that is attached.

### BSB Change

We are working towards being able to offer customers Osko (real time payments) and PayID via the New Payments Platform (NPP).

In preparation for this exciting initiative, **we have changed our BSB from 012-666 to 702-746**. You can start using the new BSB (702-746) immediately. The previous BSB (012-666) will no longer be available **after 31st October 2023**.

Please note your Account Number(s) will remain unchanged.

#### Will these changes affect me?

Your account details previously appeared as:

BSB: 012-666

Account Number: 4000XXXXX

Your account details now appear as:

BSB: 702-746

Account Number: 4000XXXXX

#### What do I need to do?

##### Update your account details with any external institutions.

If you've saved your BSB and Account details as a 'Contact' or 'Payee' in an online banking portal of another bank, financial institution, or 3rd party provider, please update them with your new **BSB: 702-746**.

##### Inform your contacts.

If any of your contacts, family, friends, or 3rd party providers have your account details saved to make payments to you, let them know your new **BSB: 702-746**.

##### If you have your salary paid into your account.

If you have a salary credit arrangement with your employer to transfer part or all your salary into your account, you'll need to inform them of your new **BSB: 702-746** as soon as possible.

##### Direct Debit.

If you have a Direct Debit set up, please provide your new **BSB: 702-746** to any new or existing external institutions that you have Direct Debit arrangements with.

##### Deposits / Electronic Transfers.

The BSB you use to deposit into your account(s) via EFT is changing. Please use the new **BSB: 702-746**.

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Program Manager: Coleribus Capital Pty Limited trading as Origin Mortgage Management Services

ACN 116 531 252 Australian Credit Licence Number 337305



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**Supplementary Schedule of Fees**  
**Effective 1st August 2023**

<b>Loan Account Variation Fee</b>	Payable upon completion each time you request us to split, switch or convert a loan account or sub-account and we agree to the variation	\$250.00
<b>Loan Facility Variation Fee</b>	Payable upon completion each time you request, and we agree to change the loan facility including a principle increase, security variation, or similar.	\$450.00 plus Third Party Costs#
<b>Fixed Rate Fee<sup>^</sup></b>	Payable upon settlement if we agree to fix an interest rate on a loan account.	\$495.00 per request
<b>Annual Facility Fee</b>	Payable annually in advance on each anniversary of the settlement date.	\$395.00 per annum
<b>Settlement Cancellation Fee</b>	Payable after cancellation if you cancel a settlement for any reason. Not charged on Postponements.	\$300.00
<b>Break Costs (Fixed Loans)</b>	Payable on the discharge of a fixed rate loan.	Unascertainable
<b>Construction Administration Fee</b>	Payable for the draw downs and management of your loan through the construction process.	\$1,500.00 plus Third Party Costs#
<b>Manual Redraw Fee</b>	Payable if you request, and we approve a redraw and the request is made other than electronically.	\$25.00
<b>Ad Hoc Statement Fee</b>	Payable per statement cycle if you request, and we provide an ad hoc statement.	\$15.00
<b>Insurance Renewal Fee</b>	Payable if you do not provide evidence of a current building insurance policy and we renew or take out building insurance on your behalf.	\$200.00 per renewal plus our out-of-pocket expenses which will include the costs of the insurance premium which is unascertainable.
<b>Dishonour Fee</b>	Payable to cover our administrative costs when there is a dishonoured payment. You must also pay any third party costs we incur.	\$20.00 per dishonour, plus Third Party Costs#
<b>Arrears Administration Fee</b>	Payable on the day after your account has been in arrears for 10 days and on the same day each month thereafter until all arrears has been repaid.	\$150.00 per month
<b>Discharge Administration Fee</b>	Payable per discharge of mortgage if we are required to discharge your mortgage or any related security.	\$2,200.00 plus Third Party Costs#

<sup>^</sup> Subject to approval and availability. Fees apply. # Third Party Costs; cost/s incurred by services provider/s external to Origin Mortgage Management Services and will vary depending on the nature of the service and request. These cost/s are passed on directly to the applicant/s. Supplementary Schedule of fees are to be considered with the schedule of fees outlined in your loan contract.



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## Activity statement 004

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### Tax type summary

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**Income tax year** 2023  
**Period** 01 July 2022 - 30 June 2023  
**Type** Pay as you go Instalments  
**Balance** \$1,275.00 DR

### Transactions

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Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28/07/2023	28/07/2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$1,275.00		\$1,275.00 DR

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## Activity statement 004

Date generated	16 November 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

5 results found - from 16 November 2021 to 16 November 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Nov 2023	2 Nov 2023	General interest charge			\$0.00
2 Nov 2023	30 Oct 2023	Original Activity Statement for the period ending 30 Sep 23 - PAYG Instalments	\$1,325.00		\$0.00
16 Oct 2023	13 Oct 2023	Payment received		\$1,325.00	\$1,325.00 CR
28 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$1,275.00		\$0.00
28 Jul 2023	27 Jul 2023	Payment received		\$1,275.00	\$1,275.00 CR



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## Income tax 002

Date generated	16 November 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

5 results found - from 16 November 2021 to 16 November 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 May 2023	22 May 2023	General interest charge			\$0.00
22 May 2023	19 May 2023	Payment received		\$2,741.95	\$0.00
3 May 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$2,741.95		\$2,741.95 DR
5 Apr 2022	4 Apr 2022	Payment received		\$259.00	\$0.00
17 Mar 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$259.00		\$259.00 DR