

Digby Family Superannuation Fund

# Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>INVESTMENTS</b>			
Unit Trusts (Unlisted)	7	908,271 <sup>31</sup>	858,274
		<b>908,271</b>	<b>858,274</b>
<b>OTHER ASSETS</b>			
Cash at Bank	8	1,419 <sup>41</sup>	2,754
Sundry Debtors - Fund Level	9	4,608 <sup>30</sup>	5,201
		<b>6,027</b>	<b>7,955</b>
<b>TOTAL ASSETS</b>		<b>914,298</b>	<b>866,229</b>
<b>LIABILITIES</b>			
Financial Position Rounding		1	-
		<b>1</b>	<b>-</b>
<b>TOTAL LIABILITIES</b>		<b>1</b>	<b>-</b>
<b>NET ASSETS AVAILABLE TO PAY BENEFITS</b>		<b>914,297</b>	<b>866,229</b>
<b>REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS</b>			
Allocated to Members' Accounts	10	914,297	866,229
		<b>914,297</b>	<b>866,229</b>

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

# Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
<b>REVENUE</b>			
<b>Investment Revenue</b>			
Unit Trusts (Unlisted)	2	25,570	21,461
		<b>25,570</b> 29	<b>21,461</b>
<b>Other Revenue</b>			
Cash at Bank	3	-	6
Market Movement Non-Realised	4	49,997 33	-
		<b>49,997</b>	<b>6</b>
<b>Total Revenue</b>		<b>75,567</b>	<b>21,467</b>
<b>EXPENSES</b>			
<b>General Expense</b>			
Fund Administration Expenses	5	379	4,701
		<b>379</b> 41	<b>4,701</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX</b>		<b>75,188</b>	<b>16,766</b>
<b>Tax Expense</b>			
Fund Tax Expenses	6	-	(433)
		-	<b>(433)</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS</b>		<b>75,188</b>	<b>17,199</b>

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

Digby Family Superannuation Fund

# Member Account Balances

For the year ended 30 June 2021

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
<b>*Digby, Josephine (74)</b>									
<b>Accumulation</b>									
Accum (00007)	-	-	-	-	-	-	-	-	-
<b>Pension</b>									
ABP (00015) - 0.00%	23,229.67	-	-	-	-	-	6,050.12	2,016.31	19,195.86
	<b>23,229.67</b>						<b>6,050.12</b>	<b>2,016.31</b>	<b>19,195.86</b>
	<b>23,229.67</b>						<b>6,050.12</b>	<b>2,016.31</b>	<b>19,195.86</b>
<b>Digby, Josephine (73)</b>									
<b>Accumulation</b>									
Accum (00001)	-	-	-	-	-	-	-	-	-
<b>Pension</b>									
ABP (00005) - 1.92%	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
<b>Digby, Josephine (74)</b>									
<b>Accumulation</b>									
Accum (00002)	-	-	-	-	-	-	-	-	-
<b>Pension</b>									
ABP (00009) - 0.00%	-	-	-	-	-	-	-	-	-
ABP (00013) - 27.34%	32,937.04	-	-	-	-	-	820.00	2,858.90	34,975.94
ABP (00014) - 82.28%	196,876.57	-	-	-	-	-	4,920.00	17,088.67	209,045.24
ABP (00017) - 55.07%	590,234.37	-	-	-	-	-	14,760.00	51,231.71	626,706.08
ABP (00018) - 99.66%	22,951.68	-	-	-	-	-	570.00	1,992.18	24,373.86
	<b>842,999.66</b>						<b>21,070.00</b>	<b>73,171.46</b>	<b>895,101.12</b>
	<b>842,999.66</b>						<b>21,070.00</b>	<b>73,171.46</b>	<b>895,101.12</b>
<b>Reserve</b>	-	-	-	-	-	-	-	-	-
<b>TOTALS</b>	<b>866,229.33</b>						<b>27,120.12</b>	<b>75,187.77</b>	<b>914,296.98</b>

# Member Account Balances

For the year ended 30 June 2021

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
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CALCULATED FUND EARNING RATE: 8.6799 %

APPLIED FUND EARNING RATE: 8.6799 %

Digby Family Superannuation Fund

# Trial Balance

As at 30 June 2021

Account Number	Account Description	Units	2021		2020	
			Debit \$	Credit \$	Debit \$	Credit \$
<b>106</b>	<b>Pension Member Balance</b>					
106 00013	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION			32,937.04		33,116.59
106 00014	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION			196,876.57		197,938.79
106 00015	*Digby, Josephine Monica (00007) ACCOUNT RETIREMENT PENSION			23,229.67		28,336.05
106 00017	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION			590,234.37		593,418.84
106 00018	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION			22,951.68		-
<b>125</b>	<b>Accumulation Member Balance</b>					
125 00002	Digby, Josephine Monica			-		23,082.02
<b>208</b>	<b>Unit Trusts (Unlisted)</b>					
208 8338	Joine Property Investment Trust 340,112.5300		908,270.51		858,273.53	
<b>290</b>	<b>Cash at Bank</b>					
290 0004	Cash at Bank -NAB Term Deposit 135662546		54.87		33.45	
290 0005	Cash at Bank - 3		1,363.65		2,721.19	
<b>300</b>	<b>Sundry Debtors - Fund Level</b>					
300 0001	Sundry Debtors		4,607.95		5,201.16	
<b>608</b>	<b>Unit Trusts (Unlisted)</b>					
608 8338	Joine Property Investment Trust			25,569.79		21,461.31
<b>690</b>	<b>Cash at Bank</b>					
690 0005	Bank Interest - 5			-		5.98
<b>780</b>	<b>Market Movement Non-Realised</b>					
780 0018	Market Movement Non-Realised Unit Trusts			49,996.98		-
<b>801</b>	<b>Fund Administration Expenses</b>					
801 0005	Audit Insurance		-		320.00	
801 0011	Professional Fees		-		4,191.00	
801 0017	Bank Charges		120.00		135.00	
801 0019	Subscriptions and Registrations		259.00		54.00	
801 0021	Interest Paid (Admin)		-		0.62	
<b>860</b>	<b>Fund Tax Expenses</b>					
860 0008	Tax Accrued During Period		-		(433.18)	
<b>906</b>	<b>Pension Member Payments</b>					
906 00013	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION		820.00		830.00	
906 00014	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION		4,920.00		4,950.00	

Digby Family Superannuation Fund

# Trial Balance

As at 30 June 2021

Account Number	Account Description	Units	2021		2020	
			Debit \$	Credit \$	Debit \$	Credit \$
906 00015	*Digby, Josphine Monica (00007) ACCOUNT RETIREMENT PENSION		6,050.12		5,662.81	
906 00017	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION		14,760.00		14,840.00	
906 00018	Digby, Josephine Monica (00002) ACCOUNT RETIREMENT PENSION		570.00		(22,498.32)	
<b>925</b>	<b>Accumulation Member Payments</b>					
925 00002	Digby, Josephine Monica		-		23,078.32	
			<b>941,796.10</b>	<b>941,796.10</b>	<b>897,359.58</b>	<b>897,359.58</b>

# Tax Reconciliation

For the year ended 30 June 2021

## INCOME

<b>Gross Interest Income</b>	-	
<b>Gross Dividend Income</b>		
Imputation Credits	-	
Franked Amounts	-	
Unfranked Amounts	-	
<b>Gross Rental Income</b>	-	
<b>Gross Foreign Income</b>	-	
<b>Gross Trust Distributions</b>	25,569.00	
<b>Gross Assessable Contributions</b>		
Employer Contributions/Untaxed Transfers	-	
Member Contributions	-	
<b>Gross Capital Gain</b>		
Net Capital Gain	-	
Pension Capital Gain Revenue	-	
<b>Non-arm's length income</b>	-	
<b>Net Other Income</b>	-	
<b>Gross Income</b>		<b>25,569.00</b>
Less Exempt Current Pension Income	25,569.00	
<b>Total Income</b>		-
<b>LESS DEDUCTIONS</b>		
<b>Other Deduction</b>	-	
<b>Total Deductions</b>		-
<b>Current Year Loss</b>		-
<b>TAXABLE INCOME</b>		-
Gross Income Tax Expense (15% of Standard Component)	-	
(45% of Non-arm's length income)	-	
Less Foreign Tax Offset	-	
Less Other Tax Credit	-	
<b>Tax Assessed</b>		-
Less Imputed Tax Credit	-	
Less Amount Already paid (for the year)	-	
<b>TAX DUE OR REFUNDABLE</b>		-
<b>Supervisory Levy</b>		<b>259.00</b>
<b>AMOUNT DUE OR REFUNDABLE</b>		<b>259.00</b>

No Tax to be paid. Loss to be carried forward to next year: \$ 0.00

Note: Refund of tax file credits will be \$ 0.00

Note: Refund of imputation credits will be \$ 0.00

## Digby Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2021

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### Note 1: Summary of Significant Accounting Policies

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

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

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

#### a. Measurement of Investments

The fund initially recognises:

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

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

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

Market values have been determined as follows:

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

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

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

#### Interest revenue



## Digby Family Superannuation Fund

### Notes to the Financial Statements

For the year ended 30 June 2021

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

#### Dividend revenue

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

#### Rental revenue

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

#### Distribution revenue

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

#### Contributions and Transfers

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

#### Remeasurement changes in market values

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

#### d. Expenses

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

#### e. Benefits Paid

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

#### f. Liability for Accrued Benefits

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

#### g. Income Tax

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

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

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

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

## Digby Family Superannuation Fund

### Notes to the Financial Statements

For the year ended 30 June 2021

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

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

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

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

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

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

#### h. Goods and Services Tax (GST)

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

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

#### i. Critical Accounting Estimates and Judgments

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

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

#### j. Events Subsequent to Balance Date

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

In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the impact this will have on the superannuation fund.

**Digby Family Superannuation Fund**

## Notes to the Financial Statements

For the year ended 30 June 2021

	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
<b>Note 2: Unit Trusts (Unlisted)</b>		
Joine Property Investment Trust	25,570	21,461
	<b>25,570</b>	<b>21,461</b>
<b>Note 3: Cash at Bank</b>		
Bank Interest - 5	-	6
	-	<b>6</b>
<b>Note 4: Market Movement Non-Realised</b>		
Market Movement Non-Realised Unit Trusts	49,997	-
	<b>49,997</b>	-
<b>Note 5: Fund Administration Expenses</b>		
Audit Insurance	-	320
Bank Charges	120	135
Interest Paid (Admin)	-	1
Professional Fees	-	4,191
Subscriptions and Registrations	259	54
	<b>379</b>	<b>4,701</b>
<b>Note 6: Fund Tax Expenses</b>		
Tax Accrued During Period	-	(433)
	-	<b>(433)</b>
<b>Note 7: Unit Trusts (Unlisted)</b>		
Joine Property Investment Trust	908,271	858,274
	<b>908,271</b>	<b>858,274</b>
<b>Note 8: Cash at Bank</b>		
Cash at Bank - 3	1,364	2,721
Cash at Bank -NAB Term Deposit 135662546	55	33
	<b>1,419</b>	<b>2,754</b>
<b>Note 9: Sundry Debtors - Fund Level</b>		
Sundry Debtors	4,608	5,201
	<b>4,608</b>	<b>5,201</b>

**Digby Family Superannuation Fund**

Notes to the Financial Statements

For the year ended 30 June 2021

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	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
<hr/> <b>Note 10A: Movements in Members' Benefits</b>		
Liability for Members' Benefits Beginning:	866,229	875,892
Add: Increase (Decrease) in Members' Benefits	75,188	17,200
Less: Benefit Paid	27,120	26,863
<b>Liability for Members' Benefits End</b>	<b>914,297</b>	<b>866,229</b>

**Note 10B: Members' Other Details**

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Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	914,297	866,229

# Notes to the Tax Reconciliation

## Deductions

For the year ended 30 June 2021

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
801 0017		30/06/2021	B/C	120.00	100.00	120.00	Yes	-		-
801 0019		30/06/2021	ATO FEE	259.00	100.00	259.00	Yes	-		-
<b>TOTALS</b>				<b>379.00</b>		<b>379.00</b>				<b>-</b>

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# Notes to the Tax Reconciliation

## Revenue Summary

For the year ended 30 June 2021

Account	Description	Date	Revenue Amount	TFN Credit	Closely Held Trusts	TFN Credit	Notes	ABN Credit
<b>Assessable Revenue Accounts</b>								
S 608 8338	Joine Property Investment Trust	30/06/2021	25,569.79	-	-	-	-	-
	<b>Total Assessable Revenue</b>		<u>25,569.79</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Non-assessable Revenue Accounts</b>								
	<b>Total Non-assessable Revenue</b>		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<b>Total Revenue</b>		<u>25,569.79</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**Notes:**

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

S - Segregated pension revenue

# Notes to the Tax Reconciliation

## Trust Distributions - Assessable Amounts

For the year ended 30 June 2021

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
S 608 8338	Joine Property Investment Trust	30/06/2021	-	-	-	-	-	-	-	25,569.79	25,569.79
<b>TOTALS</b>			-	-	-	-	-	-	-	<b>25,569.79</b>	<b>25,569.79</b>

# Notes to the Tax Reconciliation

## Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2021

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### EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using a Pension Exempt Factor of 1.00000000.

Gross Income which may be exempted:

Gross Income	25,569.00
LESS Gross Taxable Contributions	-
LESS Non-arm's length income	-
	<hr/>
	25,569.00

### Exempt Current Pension Income

Gross Income which may be exempted	25,569.00
x Pension Exempt Factor	<hr/>
	1.0000000000
	<hr/>
	25,569.00

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# Notes to the Tax Reconciliation

## Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2021

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### APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

**Fund Income:**

Gross Income	25,569.00
PLUS Non-assessable Contributions	-
PLUS Rollins	-
	<u>25,569.00</u>

**Reduced Fund Income:**

Fund Income	25,569.00
LESS Exempt Current Pension Income	<u>25,569.00</u>
	-

**Apportionment Factor:**

<u>Reduced Fund Income</u>	<u>0.00</u>
Fund Income	25,569.00
	<u>0.0000000000</u>

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### APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

**Assessable Investment Income:**

Gross Income	25,569.00
LESS Gross Taxable Contributions	-
LESS Exempt Current Pension Income	<u>25,569.00</u>
	-

**Total Investment Income:**

Gross Income	25,569.00
LESS Gross Taxable Contributions	<u>-</u>
	25,569.00

**Apportionment Factor:**

<u>Assessable Investment Income</u>	<u>0.00</u>
Total Investment Income	25,569.00
	<u>0.0000000000</u>

Digby Family Superannuation Fund

# Accrued Capital Gains

For the year ended 30 June 2021

Capital Gains Tax Assets	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
208 8338 Joine Property Investment Trust	27/10/1996	5,000.0000	13,352.50	5,000.00	-	N/A	5,125.00	- \$
	14/01/1997	54,000.0000	144,207.00	54,000.00	-	N/A	55,296.00	- \$
	14/01/1997	8,000.0000	21,364.00	8,000.00	-	N/A	8,192.00	- \$
	14/01/1997	28,000.0000	74,774.00	28,000.00	-	N/A	28,672.00	- \$
	14/01/1997	850.0000	2,269.93	850.00	-	N/A	870.40	- \$
	14/01/1997	7,187.0000	19,192.88	7,187.00	-	N/A	7,359.49	- \$
	20/02/1997	2,000.0000	5,341.00	2,000.00	-	N/A	2,048.00	- \$
	12/05/1998	45,000.0000	120,172.50	45,000.00	-	N/A	45,855.00	- \$
	30/06/1998	36,384.4500	97,164.67	36,384.45	-	N/A	37,075.75	- \$
	29/06/1999	26,669.8000	71,221.70	26,669.80	-	N/A	26,909.83	- \$
	27/06/2000	26,387.2500	70,467.15	26,387.25	-	N/A	26,387.25	- \$
	27/06/2000	3,075.5300	8,213.20	3,075.53	-	N/A	3,075.53	- \$
	30/06/2001	39,558.5000	105,640.97	39,558.50	-	N/A	39,558.50	- \$
	30/01/2002	58,000.0000	154,889.00	58,000.00	-	N/A	58,000.00	- \$
<b>TOTALS</b>		<b>340,112.5300</b>	<b>908,270.50</b>	<b>340,112.53</b>	<b>-</b>		<b>344,424.75</b>	<b>-</b>
<b>GRAND TOTAL</b>			<b>908,270.50</b>	<b>340,112.53</b>	<b>-</b>		<b>344,424.75</b>	<b>0.00</b>

Provision for Deferred Income Tax = 0.00 x 0.15 = 0.00

S = segregated pension asset

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Digby Family Superannuation Fund

# Market Value Movements

From 01/07/2020 to 30/06/2021

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
2088338	Join Property Investment Trust		858,273.53	-	-	-	908,270.51	-	49,996.98
			<b>858,273.53</b>	-	-	-	<b>908,270.51</b>	-	<b>49,996.98</b>
	<b>TOTALS</b>		<b>858,273.53</b>	-	-	-	<b>908,270.51</b>	-	<b>49,996.98</b>

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Digby Family Superannuation Fund

# Investment Summary

As at 30 June 2021

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
<b>Cash</b>									
Cash at Bank - 3	-	-	-	-	1,363.65	1,363.65	-	-	0.15
Cash at Bank -NAB Term Deposit 135662	-	-	-	-	54.87	54.87	-	-	0.01
					<b>1,418.52</b>	<b>1,418.52</b>			<b>0.16</b>
<b>Unit Trusts</b>									
Joine Property Investment Trust	-	340,112.5300	1.0127	2.6705	344,424.75	908,270.51	563,845.76	163.71	99.84
					<b>344,424.75</b>	<b>908,270.51</b>	<b>563,845.76</b>	<b>163.71</b>	<b>99.84</b>
<b>Total Investments</b>					<b>345,843.27</b>	<b>909,689.03</b>	<b>563,845.76</b>	<b>163.04</b>	<b>100.00</b>

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

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

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**JOINE PROPERTY INVESTMENT (2020/2021)**

**BALANCE SHEET  
AS AT 30 JUNE 2021**

	2021 \$	2020 \$
<b>TRUST FUNDS</b>		
Units Issued	340,112.53	340,112.53
<b>Asset Revaluation Reserve</b>		
Opening Balance for the year	518,161.00	518,161.00
Movement 1	50,000.00	-
	<u>568,161.00</u>	<u>518,161.00</u>
Profit Earned This Year	25,569.79	21,461.31
Distribution to Beneficiaries	(25,569.79)	(21,461.31)
	<u>-</u>	<u>-</u>
<b>TOTAL TRUST FUNDS</b>	<u><u>908,273.53</u></u>	<u><u>858,273.53</u></u>
Represented by:		
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash at Bank	1,435.41	1,596.62
Sundry Debtors	4,000.00	4,000.00
TFN Withholding Tax	74.00	74.00
<b>DIGBY FAMILY SUPERANNUATION FUND</b>		
Share of Profit	(25,569.79)	(21,461.31)
Payment to Beneficiaries	25,569.79	21,461.31
	<u>-</u>	<u>-</u>
<b>TOTAL CURRENT ASSETS</b>	<u><u>5,509.41</u></u>	<u><u>5,670.62</u></u>
<b>NON CURRENT ASSETS</b>		
<b>Fixed Assets</b>		
<b>Land &amp; Buildings</b>		
Unit 7, 53 Grange Road Toorak	898,110.00	848,110.00
Stamp Duty	6,040.00	6,040.00
Legal Costs	850.00	850.00
	<u>905,000.00</u>	<u>855,000.00</u>
Plant & Equipment	5,830.69	5,830.69
Less: Accumulated Depreciation	(3,459.00)	(3,028.00)
	<u>2,371.69</u>	<u>2,802.69</u>
Low Value Pool	0.38	1.38
<b>Total Fixed Assets</b>	<u><u>907,372.07</u></u>	<u><u>857,804.07</u></u>
<b>TOTAL NON CURRENT ASSETS</b>	<u><u>907,372.07</u></u>	<u><u>857,804.07</u></u>
<b>TOTAL ASSETS</b>	<u><u>912,881.48</u></u>	<u><u>863,474.69</u></u>

JOINE PROPERTY INVESTMENT (2020/2021)

BALANCE SHEET  
AS AT 30 JUNE 2021

	2021	2020
	\$	\$
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
<b>DIGBY FAMILY SUPERANNUATION FUND</b>		
Share of Loss	25,569.79	21,461.31
Payment to Beneficiaries	<u>(25,569.79)</u>	<u>(21,461.31)</u>
	-	-
<b>TOTAL CURRENT LIABILITIES</b>	<u>-</u>	<u>-</u>
<b>NON CURRENT LIABILITIES</b>		
<b>Loans - Unsecured</b>		
- Digby Family Superannuation Fund	4,607.95	5,201.16
<b>TOTAL NON CURRENT LIABILITIES</b>	<u>4,607.95</u>	<u>5,201.16</u>
<b>TOTAL LIABILITIES</b>	<u>4,607.95</u>	<u>5,201.16</u>
<b>NET ASSETS</b>	<u>908,273.53</u>	<u>858,273.53</u>

JOINE PROPERTY INVESTMENT (2020/2021)

PROFIT AND LOSS STATEMENT  
FOR THE PERIOD ENDED 30 JUNE 2021

	2021	2020
	\$	\$
<b>INCOME</b>		
Rent Received	<u>36,462.90</u>	<u>33,770.32</u>
<b>LESS: RENTAL EXPENSES</b>		
Commissions	1,393.33	-
Insurance	426.19	-
Land Tax	1,996.26	1,756.24
Professional Fees	540.00	841.50
Rates	2,039.89	1,135.97
Body Corporate Fees	1,962.02	5,229.38
Repairs & Maintenance	1,208.19	99.00
Management Fees	7.70	347.00
	<u>9,573.58</u>	<u>9,409.09</u>
<b>GROSS PROFIT FROM RENTAL OPERATIONS</b>	<u>26,889.32</u>	<u>24,361.23</u>
<b>OTHER INCOME</b>		
Management Fees	(701.53)	(1,938.53)
<b>Interest Received</b>		
Other Corporations	-	0.11
	<u>(701.53)</u>	<u>(1,938.42)</u>
	<u>26,187.79</u>	<u>22,422.81</u>
<b>EXPENSES</b>		
Advertising	-	252.50
<b>Bank Charges</b>		
Bank Fees & Government Charges	186.00	180.00
Depreciation	432.00	529.00
	<u>618.00</u>	<u>961.50</u>
<b>Profit</b>	<u>25,569.79</u>	<u>21,461.31</u>

Account Number 06 3153 10262125

Statement Period 19 Apr 2020 - 18 Jul 2020

Closing Balance \$87.87 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

023  
 DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049

*Related to SMSF 2021 need to be folio 16/1/2023*



**Business Transaction Account**

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: KANINA PINES PTY LTD IN TRUST FOR DIGBY FAMILY SUPERANNUATION FUND

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

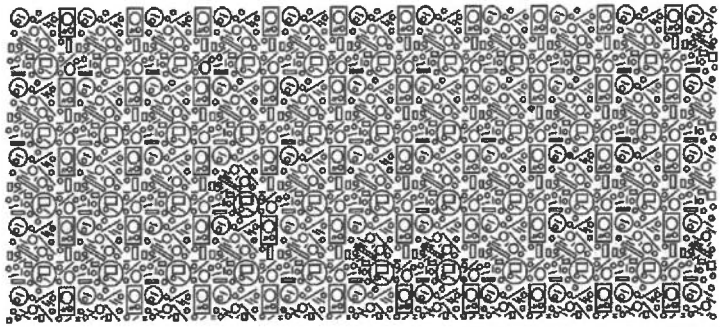
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
19 Apr	2020 OPENING BALANCE			\$3.46 CR
01 May	Account Fee	10.00		\$6.54 DR
04 May	Transfer from NetBank Top Up		50.00	\$43.46 CR
01 Jun	Debit Excess Interest	0.01		\$43.45 CR
01 Jun	Account Fee	10.00		\$33.45 CR
23 Jun	Transfer from NetBank FOR PLATINUM VISA		1,500.00	\$1,533.45 CR
23 Jun	Transfer to xx2278 NetBank FOR PLATINUM VISA	1,500.00		\$33.45 CR
01 Jul	DEBIT INTEREST CHARGED on this account to June 30, 2020 is \$0.62			
01 Jul	Account Fee	10.00		\$23.45 CR
07 Jul	Transfer from NetBank ATO PAYMENT		259.00	\$282.45 CR
07 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 551000990683299721 SUPERFUND ATO PYMT	259.00		\$23.45 CR
12 Jul	Transfer from NetBank TOP UP BV ACCT		100.00	\$123.45 CR

*start here 2021*

\*# 3995.10284.1.2 ZZ256R3 0303.SL.R3.S951.D202.O.V06.00.30





Date	Transaction	Debit	Credit	Balance
12 Jul	Transfer to CBA A/c NetBank TOP UP BV ACCT	100.00		\$23.45 CR
13 Jul	Transfer from NetBank from BV Account		64.42	\$87.87 CR
18 Jul 2020	CLOSING BALANCE			\$87.87 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$3.46 CR		\$1,889.01		\$1,973.42		\$87.87 CR

**Transaction Summary during 1st April 2020 to 30th June 2020**

Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>

3995.10284.1.2.ZZ258R3.0303.SL.R3.S951.D202.OV06.00.30

# Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

## What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

## How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



### **Has there been an unauthorised transaction on your account?**

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

**[commbank.com.au/support/disputing-a-transaction.html](http://commbank.com.au/support/disputing-a-transaction.html)**

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: a chargeback can only be requested if the disputed transaction occurred on your Mastercard or VISA card. We cannot request a chargeback on BPAY payments from your Debit Mastercard, or on EFTPOS accounts, because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

**[commbank.com.au/support/faqs/1387.html](http://commbank.com.au/support/faqs/1387.html)**

**Important information:** This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit [commbank.com.au](http://commbank.com.au). To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049

Account Number 06 3153 10262125

Statement Period 19 Jul 2020 - 18 Oct 2020

Closing Balance \$57.87 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

**Business Transaction Account**

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

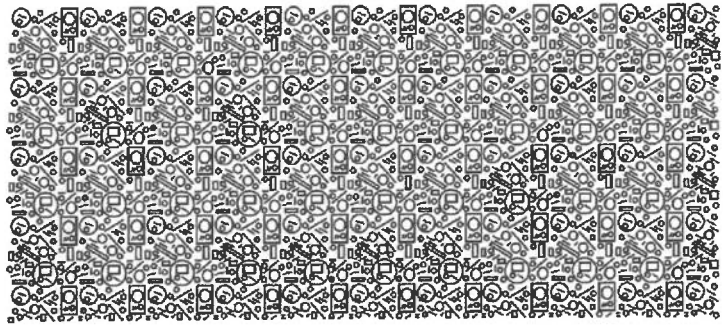
Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
19 Jul	2020 OPENING BALANCE			\$87.87 CR
23 Jul	Transfer from NetBank FOR PLATINUM VISA		<del>1,300.00</del>	\$1,387.87 CR
23 Jul	Transfer to xx2278 NetBank FOR PLATINUM VISA	<del>1,300.00</del>		\$87.87 CR
01 Aug	Account Fee	<del>10.00</del>		\$77.87 CR
05 Aug	Transfer from NetBank TOP UP MUMS ACCT		<del>500.00</del>	\$577.87 CR
05 Aug	Transfer to xx6641 NetBank TOP UP MUMS ACCT	<del>500.00</del>		\$77.87 CR
06 Aug	Transfer from NetBank LOAN REPAYMENT		1,000.00 SD	\$1,077.87 CR
06 Aug	Transfer to xx6641 NetBank LOAN REPAYMENT	1,000.00 P		\$77.87 CR
08 Aug	Transfer from NetBank INCOME TAX INSTAL		<del>443.55</del>	\$521.42 CR
08 Aug	TAX OFFICE PAYMENTS NetBank BPAY 75556 551003296766288301 INCOME TAX INSTALL	<del>443.55</del>		\$77.87 CR
27 Aug	Transfer from NetBank FOR PLATINUM VISA		<del>1,000.00</del>	\$1,077.87 CR

\*# 5781.14211.1.1 ZZ258R3 0303 SL.R3.S951.D293.O.V06.00.30



Date	Transaction	Debit	Credit	Balance	
27 Aug	Transfer to xx2278 NetBank FOR PLATINUM VISA	1,000.00		\$77.87 CR	
01 Sep	Account Fee	10.00		\$67.87 CR	
09 Sep	Transfer from NetBank ATO PAYMENT PLAN		180.00	\$247.87 CR	
09 Sep	TAX OFFICE PAYMENTS NetBank BPAY 75556 551003296766288301 ATO PAYMENT PLAN	180.00		\$67.87 CR	
14 Sep	Transfer from NetBank FOR MUMS ACCT		500.00	\$567.87 CR	
14 Sep	Transfer to xx6641 NetBank FOR MUMS ACCT	500.00		\$67.87 CR	
21 Sep	Transfer from NetBank FOR MUMS ACCT		500.00	\$567.87 CR	
21 Sep	Transfer to xx6641 NetBank FOR MUMS ACCT	500.00		\$67.87 CR	
25 Sep	Transfer from NetBank FOR PLATINUM VISA		1,000.00	\$1,067.87 CR	
25 Sep	Transfer to xx2278 NetBank FOR PLATINUM VISA	1,000.00		\$67.87 CR	
01 Oct	Account Fee	10.00		\$57.87 CR	
18 Oct	2020 CLOSING BALANCE			\$57.87 CR	
<b>Opening balance</b>		-	<b>Total debits</b>	+ <b>Total credits</b>	= <b>Closing balance</b>
\$87.87 CR			\$6,453.55	\$6,423.55	\$57.87 CR

**Transaction Summary during 1st July 2020 to 30th September 2020**

Transaction Type	01 Jul to 31 Jul	01 Aug to 31 Aug	01 Sep to 30 Sep	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>

5781.14211.1.1 ZZ258R3 0303 SLR3 S951 D2593 OV06.00.30



Account Number 06 3153 10262125

Statement Period 19 Oct 2020 - 18 Jan 2021

Closing Balance \$27.87 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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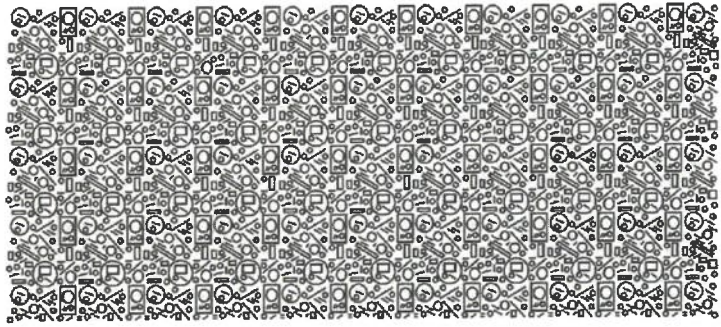
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
19 Oct	2020 OPENING BALANCE			\$57.87 CR
24 Oct	Transfer from NetBank FOR PLATINUM VISA		1,000.00 SP	\$1,057.87 CR
24 Oct	Transfer to xx2278 NetBank FOR PLATINUM VISA	1,000.00 P		\$57.87 CR
01 Nov	Account Fee	10.00		\$47.87 CR
23 Nov	Transfer from NetBank top up		500.00 CD	\$547.87 CR
23 Nov	Transfer to xx6641 NetBank top up from Joine	500.00 P		\$47.87 CR
01 Dec	Account Fee	10.00		\$37.87 CR
07 Dec	Transfer from NetBank FOR LIBERTY LOAN		1,000.00 SD	\$1,037.87 CR
07 Dec	Transfer to xx6641 NetBank FOR LIBERTY LOAN	1,000.00 P		\$37.87 CR
08 Dec	Transfer from NetBank ATO PAYMENT PLAN		180.00	\$217.87 CR
08 Dec	Transfer to xx6641 NetBank ATO PAYMENT PLAN	180.00		\$37.87 CR

\*# 4095.10657.1.1 ZZ256R3 0303SL.R3.S951.D018.O V06.00.31

Account Number

06 3153 10262125



Date	Transaction	Debit	Credit	Balance			
26 Dec	Transfer from NetBank FOR PLATINUM VISA		500.00 SD	\$537.87 CR			
26 Dec	Transfer to xx2278 NetBank FOR PLATINUM VISA	500.00 P		\$37.87 CR			
01 Jan	Account Fee	10.00		\$27.87 CR			
06 Jan	Transfer from NetBank		1,000.00 SD	\$1,027.87 CR			
06 Jan	Transfer to xx6641 NetBank TOP UP MUMS ACCT	1,000.00 P		\$27.87 CR			
18 Jan 2021	CLOSING BALANCE			\$27.87 CR			
<b>Opening balance</b>		<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
\$57.87 CR			\$4,210.00		\$4,180.00		\$27.87 CR

### Transaction Summary during 1st October 2020 to 31st December 2020

Transaction Type	01 Oct to 31 Oct	01 Nov to 30 Nov	01 Dec to 31 Dec	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>



Account Number 06 3153 10262125

Statement Period 19 Jan 2021 - 18 Apr 2021

Closing Balance \$74.87 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

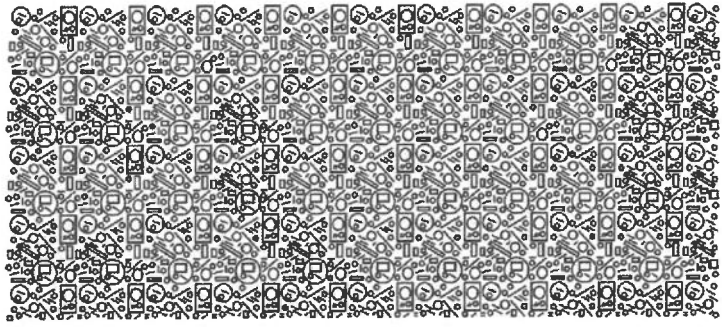
Date	Transaction	Debit	Credit	Balance
19 Jan 2021	OPENING BALANCE			\$27.87 CR
26 Jan	Transfer from NetBank FOR PLATINUM VISA		500.00 SD	\$527.87 CR
01 Feb	Account Fee	10.00		\$517.87 CR
02 Feb	ASIC NetBank BPAY 17301 2290502399996 ASIC J DIGBY	273.00		\$244.87 CR
10 Feb	Transfer from NetBank TOP UP MUMS ACCT		500.00 CP	\$744.87 CR
10 Feb	Transfer to xx6641 NetBank TOP UP MUMS ACCT	500.00		\$244.87 CR
22 Feb	Transfer to xx6641 NetBank TOP UP MUMS ACCT	150.00		\$94.87 CR
24 Feb	Transfer from NetBank		500.00	\$594.87 CR
24 Feb	Transfer to xx2278 NetBank FOR PLATINUM VISA	500.00		\$94.87 CR
01 Mar	Account Fee	10.00		\$84.87 CR

\*# 4157.14276.1.1 ZZ258R3 0303 SL R3.S951.D109.O V06.00.31



Account Number

06 3153 10262125



Date	Transaction	Debit	Credit	Balance
01 Apr	Account Fee	10.00		\$74.87 CR
18 Apr 2021	CLOSING BALANCE			\$74.87 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$27.87 CR		\$1,453.00		\$1,500.00		\$74.87 CR

### Transaction Summary during 1st January 2021 to 31st March 2021

Transaction Type	01 Jan to 31 Jan	01 Feb to 28 Feb	01 Mar to 31 Mar	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>

023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049

Account Number 06 3153 10262125

Statement Period 19 Apr 2021 - 18 Jul 2021

Closing Balance \$44.87 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

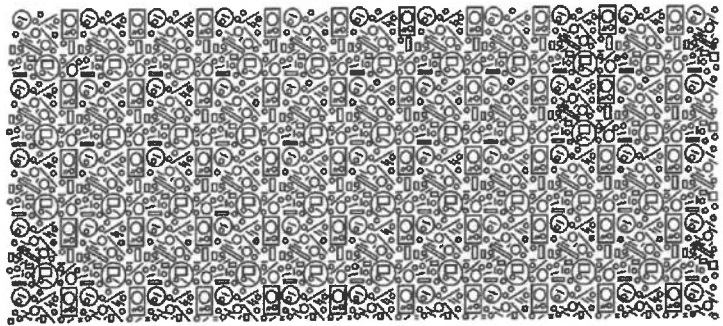
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
19 Apr 2021	OPENING BALANCE			\$74.87 CR
25 Apr	Transfer from NetBank FOR PLATINUM VISA		500.00 SP	\$574.87 CR
25 Apr	Transfer to xx2278 NetBank FOR PLATINUM VISA	500.00 P		\$74.87 CR
01 May	Account Fee	10.00		\$64.87 CR
21 May	Transfer from NetBank BONUS 4 JOSEPHINE		1,000.00 SP	\$1,064.87 CR
21 May	Transfer To JOSEPHINE DIGBY NetBank BONUS 4 JOSEPHINE	1,000.00 P		\$64.87 CR
25 May	Transfer from NetBank MT ALEX RD RATES		606.00 SP	\$670.87 CR
25 May	Transfer from NetBank KEILOR RD RATES		299.00 SP	\$969.87 CR
25 May	Transfer from NetBank JOINE INV RATES		330.44 SP	\$1,300.31 CR
25 May	STONNINGTON RATES NetBank BPAY 20198 2934636 JOINE INV RATES	330.44 P		\$969.87 CR
25 May	MVCC RATES NetBank BPAY 93658 2919256 KEILOR RD RATES	299.00 P		\$670.87 CR

\*# 3799.10402.1.3 ZZ258R3 0303 SL.R3.S951.D200.O V06.00.33

Account Number

06 3153 10262125



Date	Transaction	Debit	Credit	Balance
25 May	MVCC RATES NetBank BPAY 93658 2770006 MT ALEX RD RATES	<del>606.00</del>		\$64.87 CR
25 May	Transfer from NetBank PLATINUM VISA PYMT		1,000.00 <i>SD</i>	\$1,064.87 CR
25 May	Transfer to xx2278 NetBank PLATINUM VISA PYMT	1,000.00 <i>P</i>		\$64.87 CR
01 Jun	Account Fee	<del>10.00</del>		\$54.87 CR
07 Jun	Transfer from NetBank MUMS WEEKLY PYMT		<del>500.00</del>	\$554.87 CR
07 Jun	Transfer to xx6641 NetBank MUMS WEEKLY PYMT	<del>500.00</del>		\$54.87 CR
07 Jun	Transfer from NetBank 4 WALKER PARTNERS		<del>500.00</del>	\$554.87 CR
07 Jun	Transfer To WALKER PARTNERS VIC PTY LTD NetBank BVR716H BV RECEPTIONS	<del>500.00</del>		\$54.87 CR
26 Jun	Transfer from NetBank PLATINUM VISA PYMT		<del>1,000.00</del>	\$1,054.87 CR
26 Jun	Transfer to xx2278 NetBank PLATINUM VISA PYMT	<del>1,000.00</del>		\$54.87 CR
26 Jun	Transfer from NetBank KEILOR RD BODY COR		<del>639.22</del>	\$694.09 CR
26 Jun	STRATAPAY-LEVY NetBank BPAY 74625 155527701 KEILOR RD BODY COR	<del>639.22</del>		\$54.87 CR
26 Jun	Transfer from NetBank GRANGE RD BODY COR		<del>1,055.77</del>	\$1,110.64 CR
26 Jun	DEFT PAYMENTS NetBank BPAY 96503 21508354432612100075 GRANGE RD BODY COR	<del>1,055.77</del>		<u>\$54.87 CR</u> <i>n</i>
01 Jul	Account Fee	10.00		\$44.87 CR
18 Jul 2021	CLOSING BALANCE			\$44.87 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$74.87 CR		\$7,460.43		\$7,430.43		\$44.87 CR

3799:10402.1.3 ZZ256R3 0303 SL R3.S951.D200.O.V06.00.33

**Transaction Summary during 1st April 2021 to 30th June 2021**

<b>Transaction Type</b>	<b>01 Apr to 30 Apr</b>	<b>01 May to 31 May</b>	<b>01 Jun to 30 Jun</b>	<b>Free</b>	<b>Chargeable</b>	<b>Unit Price</b>	<b>Fee Charged</b>
Staff assisted withdrawals	0	0	0	0	0	\$3.00	<b>\$0.00</b>
Cheques written	0	0	0	0	0	\$3.00	<b>\$0.00</b>
Cheque deposit	0	0	0	0	0	\$3.00	<b>\$0.00</b>
Over the counter deposit	0	0	0	0	0	\$3.00	<b>\$0.00</b>
Quick deposits	0	0	0	0	0	\$3.00	<b>\$0.00</b>
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	<b>\$0.00</b>
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>



3799.10403.2.3 ZZ258R3 0303 SL.R3.S951.D200.O V06.00.33

# Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

## What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

## How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



### **Has there been an unauthorised transaction on your account?**

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

**[commbank.com.au/support/disputing-a-transaction.html](http://commbank.com.au/support/disputing-a-transaction.html)**

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

**[commbank.com.au/support/faqs/1387.html](http://commbank.com.au/support/faqs/1387.html)**

**Important information:** This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit [commbank.com.au](http://commbank.com.au). To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.



Account Number 06 3153 10262133

Statement Period 6 Jun 2020 - 5 Jul 2020

Closing Balance \$2,721.19 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049

*related to SMSF 2021*



**Business Online Saver**

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Jun 2020	OPENING BALANCE			\$3,221.19 CR
23 Jun	Transfer from NetBank FROM JOINE ACCT		1,000.00	\$4,221.19 CR
23 Jun	Transfer to CBA A/c NetBank FOR PLATINUM VISA	1,500.00		\$2,721.19 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$5.98			
05 Jul 2020	CLOSING BALANCE			\$2,721.19 CR
		<b>Opening balance</b>	<b>- Total debits</b>	<b>+ Total credits = Closing balance</b>
		\$3,221.19 CR	\$1,500.00	\$1,000.00 \$2,721.19 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

\*# 10310.23970.1.1 ZZ256R3 0303 SL.R3.S952.D188.O.V06.00.30



Statement 160 (Page 1 of 1)

Account Number 06 3153 10262133

Statement Period 6 Jul 2020 - 5 Aug 2020

Closing Balance \$562.19 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049



**Business Online Saver**

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Jul	2020 OPENING BALANCE			\$2,721.19 CR
07 Jul	Transfer to CBA A/c NetBank ATO PAYMENT	259.00		\$2,462.19 CR
12 Jul	Transfer to CBA A/c NetBank TOP UP BV ACCT	100.00 P		\$2,362.19 CR
23 Jul	Transfer to CBA A/c NetBank FOR PLATINUM VISA	1,300.00 P		\$1,062.19 CR
05 Aug	Transfer to CBA A/c NetBank TOP UP MUMS ACCT	500.00 P		\$562.19 CR
05 Aug	2020 CLOSING BALANCE			\$562.19 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$2,721.19 CR		\$2,159.00		Nil		\$562.19 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

\*# 11496.27017.1.1 ZZ256R3 0303 SL.R3.S951.D218.O.V06.00.30



Statement 161 (Page 1 of 1)

Account Number 06 3153 10262133

Statement Period 6 Aug 2020 - 5 Sep 2020

Closing Balance \$1,118.64 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

023  
 DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049



**Business Online Saver**

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Aug 2020	OPENING BALANCE			\$562.19 CR
08 Aug	Transfer from NetBank FROM JOINE ACCT		2,000.00 <i>SD</i>	\$2,562.19 CR
08 Aug	Transfer to CBA A/c NetBank INCOME TAX INSTAL	443.55		\$2,118.64 CR
27 Aug	Transfer to CBA A/c NetBank FOR PLATINUM VISA	1,000.00 <i>FP</i>		\$1,118.64 CR
05 Sep 2020	CLOSING BALANCE			\$1,118.64 CR
	<b>Opening balance</b>			
		<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
	\$562.19 CR	\$1,443.55	\$2,000.00	\$1,118.64 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

\*# 14210.34898.1.1 ZZ256R3 0303 SL.R3.S952.D251.O V06.00.30

Statement 162 (Page 1 of 1)

Account Number 06 3153 10262133

Statement Period 6 Sep 2020 - 5 Oct 2020

Closing Balance \$438.64 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

023  
 DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049



**Business Online Saver**

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Sep 2020	OPENING BALANCE			\$1,118.64 CR
09 Sep	Transfer from NetBank FRM JOINE TO SAVER		1,000.00 SD	\$2,118.64 CR
09 Sep	Transfer to CBA A/c NetBank ATO PAYMENT PLAN	180.00		\$1,938.64 CR
14 Sep	Transfer to CBA A/c NetBank FOR MUMS ACCT	500.00		\$1,438.64 CR
21 Sep	Transfer to CBA A/c NetBank FOR MUMS ACCT	500.00		\$938.64 CR
25 Sep	Transfer from NetBank FOR PLATINUM VISA		500.00 SD	\$1,438.64 CR
25 Sep	Transfer to CBA A/c NetBank FOR PLATINUM VISA	1,000.00 P		\$438.64 CR
05 Oct 2020	CLOSING BALANCE			\$438.64 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,118.64 CR		\$2,180.00		\$1,500.00		\$438.64 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

\*# 15921.41082.1.1 ZZ258R3 0303 SL.R3.S952.D279.O.V06.00.30



Account Number 06 3153 10262133

Statement Period 6 Oct 2020 - 5 Nov 2020

Closing Balance \$438.64 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049



**Business Online Saver**

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Oct 2020	OPENING BALANCE			\$438.64 CR
24 Oct	Transfer from NetBank FOR PLATINUM VISA		1,000.00 SD	\$1,438.64 CR
24 Oct	Transfer to CBA A/c NetBank FOR PLATINUM VISA	1,000.00 P		\$438.64 CR
05 Nov 2020	CLOSING BALANCE			\$438.64 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$438.64 CR		\$1,000.00		\$1,000.00		\$438.64 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

\*# 9261.25115.1.1 ZZ256R3 0303 SL.R3.S951.D310.O.V06.00.30



Account Number 06 3153 10262133

Statement Period 6 Nov 2020 - 5 Dec 2020

Closing Balance \$438.64 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049



## Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Nov 2020	OPENING BALANCE			\$438.64 CR
05 Dec 2020	CLOSING BALANCE			\$438.64 CR
	<b>Opening balance</b>			<b>\$438.64 CR</b>
	<b>- Total debits</b>	<b>Nil</b>		
	<b>+ Total credits</b>		<b>Nil</b>	
	<b>= Closing balance</b>			<b>\$438.64 CR</b>

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

\*# 16478.43360.1.1 ZZ2E8R3 0303 SL.R3.S952.D342.O.V06.00.31



Statement 165 (Page 1 of 1)

Account Number 06 3153 10262133

Statement Period 6 Dec 2020 - 5 Jan 2021

Closing Balance \$258.64 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049



**Business Online Saver**

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Dec 2020	OPENING BALANCE			\$438.64 CR
08 Dec	Transfer to CBA A/c NetBank ATO PAYMENT PLAN	180.00		\$258.64 CR
05 Jan 2021	CLOSING BALANCE			\$258.64 CR
	<b>Opening balance</b>			\$438.64 CR
	<b>- Total debits</b>	\$180.00		
	<b>+ Total credits</b>		Nil	
	<b>= Closing balance</b>			\$258.64 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

\*# 10808.28146.1.1 ZZ256R3 0303 SL.R3.S951.D005.O.V06.00.31



# Your Statement

Statement 166 (Page 1 of 1)

Account Number 06 3153 10262133

Statement Period 6 Jan 2021 - 5 Feb 2021

Closing Balance \$258.64 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049



## Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Jan 2021	OPENING BALANCE			\$258.64 CR
26 Jan	Transfer from NetBank FOR PLATINUM VISA		500.00 SD	\$758.64 CR
26 Jan	Transfer to CBA A/c NetBank FOR PLATINUM VISA	500.00 P		\$258.64 CR
05 Feb 2021	CLOSING BALANCE			\$258.64 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$258.64 CR		\$500.00		\$500.00		\$258.64 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

\*# 11087.26402.1.1 ZZ258R3 0303 SL.R3.S951.D036.OV06.00.31



# Your Statement

Statement 167 (Page 1 of 1)

Account Number 06 3153 10262133

Statement Period 6 Feb 2021 - 5 Mar 2021

Closing Balance \$58.64 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049

## Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Feb 2021	OPENING BALANCE			\$258.64 CR
10 Feb	Transfer from NetBank TOP UP MUMS ACCT		500.00 <i>SD</i>	\$758.64 CR
10 Feb	Transfer to CBA A/c NetBank TOP UP MUMS ACCT	500.00 <i>P</i>		\$258.64 CR
24 Feb	Transfer from NetBank FOR PLATINUM VISA		300.00 <i>SD</i>	\$558.64 CR
24 Feb	Transfer to CBA A/c NetBank FOR PLATINUM VISA	500.00 <i>P</i>		\$58.64 CR
05 Mar 2021	CLOSING BALANCE			\$58.64 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$258.64 CR		\$1,000.00		\$800.00		\$58.64 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

\*# 12075.32608.1.1 ZZ259R3 0303 SL R3.5951.D064.C.V06.00.31



Statement 168 (Page 1 of 1)

Account Number 06 3153 10262133

Statement Period 6 Mar 2021 - 5 Apr 2021

Closing Balance \$58.64 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049



## Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Mar 2021	OPENING BALANCE			\$58.64 CR
05 Apr 2021	CLOSING BALANCE			\$58.64 CR
	<b>Opening balance</b>			\$58.64 CR
	<b>- Total debits</b>	Nil		
	<b>+ Total credits</b>		Nil	
	<b>= Closing balance</b>			\$58.64 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

# 12595.36393.1.1 ZZ258R3 0303 SL.R3.S955.D096.OV06.00.31





Account Number 06 3153 10262133

Statement Period 6 Apr 2021 - 5 May 2021

Closing Balance \$58.64 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049

**Business Online Saver**

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Apr 2021	OPENING BALANCE			\$58.64 CR
05 May 2021	CLOSING BALANCE			\$58.64 CR
	<b>Opening balance</b>			<b>\$58.64 CR</b>
	<b>- Total debits</b>	<b>Nil</b>		
	<b>+ Total credits</b>		<b>Nil</b>	
	<b>= Closing balance</b>			<b>\$58.64 CR</b>

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 May	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.



\*# 10674,29801.1.1 ZZ258R3 0303 SLR3.S951.D125.OV06.00.31



Account Number 06 3153 10262133

Statement Period 6 May 2021 - 5 Jun 2021

Closing Balance \$2,058.64 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



023

DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049



## Business Online Saver

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 May 2021	OPENING BALANCE			\$58.64 CR
03 Jun	Transfer from NetBank To Online Saver		2,000.00	\$2,058.64 CR
05 Jun 2021	CLOSING BALANCE			\$2,058.64 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$58.64 CR		Nil		\$2,000.00		\$2,058.64 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

\*# 17006.47252.1.1 ZZ258R3 0303 SL.R3.S952.D156.OV06.00.32



Account Number 06 3153 10262133

Statement Period 6 Jun 2021 - 5 Jul 2021

Closing Balance \$1,363.65 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

023  
 DIGBY FAMILY SUPERANNUATION FUND  
 3 MADDINGLEY RD  
 ATTWOOD VIC 3049



**Business Online Saver**

Name: KANINA PINES PTY LTD IN TRUST FOR  
 DIGBY FAMILY SUPERANNUATION FUND

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

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Jun 2021	OPENING BALANCE			\$2,058.64 CR
07 Jun	Transfer to CBA A/c NetBank MUMS WEEKLY PYMT	500.00		\$1,558.64 CR
07 Jun	Transfer to CBA A/c NetBank 4 WALKER PARTNERS	500.00		\$1,058.64 CR
22 Jun	Transfer from NetBank from Joine Acct		3,000.00	\$4,058.64 CR
26 Jun	Transfer to CBA A/c NetBank PLATINUM VISA PYMT	1,000.00		\$3,058.64 CR
26 Jun	Transfer to CBA A/c NetBank KEILOR RD BODY COR	639.22		\$2,419.42 CR
26 Jun	Transfer to CBA A/c NetBank GRANGE RD BODY COR	1,055.77		\$1,363.65 CR
05 Jul 2021	CLOSING BALANCE			\$1,363.65 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$2,058.64 CR		\$3,694.99		\$3,000.00		\$1,363.65 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)#
05 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

\*# 14822.98273.1.1 ZZ256R3 0303 SL.R3.S952.D186.O.V06.00.33

## Audit Trail

As at 30 June 2021

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2021	290 0005	C	2	ATO FEE	-	259.00
30/06/2021	290 0004	C	3	B/C	-	120.00
30/06/2021	290 0001	C	4	DIST SD	-	25,569.79
30/06/2021	290 0001	C	5	DIST	25,569.79	-
30/06/2021	290 0004	C	6	SD	141.42	-
30/06/2021	290 0005	C	7	SD	26,021.58	-
30/06/2021	290 0005	C	8	PEN	-	27,120.12
30/06/2021	801 0019	C	9	ATO FEE	259.00	-
30/06/2021	801 0017	C	10	B/C	120.00	-
30/06/2021	300 0001	C	11	DIST SD	25,569.79	-
30/06/2021	300 0001	C	12	SD	-	141.42
30/06/2021	300 0001	C	13	SD	-	26,021.58
30/06/2021	608 8338	C	14	DIST	-	25,569.79
30/06/2021	906 00015	C	15	Payment to *Digby, Josphine Monica (EDIG01(	6,050.12	-
30/06/2021	906 00013	C	16	Payment to Digby, Josephine Monica (EDIG01(	820.00	-
30/06/2021	906 00014	C	17	Payment to Digby, Josephine Monica (EDIG01(	4,920.00	-
30/06/2021	906 00017	C	18	Payment to Digby, Josephine Monica (EDIG01(	14,760.00	-
30/06/2021	906 00018	C	19	Payment to Digby, Josephine Monica (EDIG01(	570.00	-
30/06/2021	208 8338	J	1	Unrealised market movement	49,996.98	-
30/06/2021	780 0018	J	1	Unrealised market movement - Unit Trusts	-	49,996.98

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

## Digby Family Superannuation Fund Capital Gains Analysis (2017)

For the year ended 30 June 2017

Account Number	Account Description	Investment Code	Date Acquired	Units	Highest Price	Highest Market Value	Highest Price Date	Purchase/Sale	Adjusted Cost	Gain/Loss
<b>Capital Gains Tax Assets</b>										
208 8338	Joine Property Investment Trust		27/10/1996	5,000.0000	2.67	13,352.50	30/06/2021	N/A	5,125.00	8,227.50 \$
208 8338	Joine Property Investment Trust		14/01/1997	54,000.0000	2.67	144,207.00	30/06/2021	N/A	55,296.00	88,911.00 \$
208 8338	Joine Property Investment Trust		14/01/1997	8,000.0000	2.67	21,364.00	30/06/2021	N/A	8,192.00	13,172.00 \$
208 8338	Joine Property Investment Trust		14/01/1997	28,000.0000	2.67	74,774.00	30/06/2021	N/A	28,672.00	46,102.00 \$
208 8338	Joine Property Investment Trust		14/01/1997	850.0000	2.67	2,269.93	30/06/2021	N/A	870.40	1,399.53 \$
208 8338	Joine Property Investment Trust		14/01/1997	7,187.0000	2.67	19,192.88	30/06/2021	N/A	7,359.49	11,833.39 \$
208 8338	Joine Property Investment Trust		20/02/1997	2,000.0000	2.67	5,341.00	30/06/2021	N/A	2,048.00	3,293.00 \$
208 8338	Joine Property Investment Trust		12/05/1998	45,000.0000	2.67	120,172.50	30/06/2021	N/A	45,855.00	74,317.50 \$
208 8338	Joine Property Investment Trust		30/06/1998	36,384.4500	2.67	97,164.67	30/06/2021	N/A	37,075.75	60,088.92 \$
208 8338	Joine Property Investment Trust		29/06/1999	26,668.8000	2.67	71,221.70	30/06/2021	N/A	26,908.83	44,311.87 \$
208 8338	Joine Property Investment Trust		27/06/2000	26,387.2500	2.67	70,467.15	30/06/2021	N/A	26,387.25	44,079.90 \$
208 8338	Joine Property Investment Trust		27/06/2000	3,075.5300	2.67	8,213.20	30/06/2021	N/A	3,075.53	5,137.67 \$
208 8338	Joine Property Investment Trust		30/06/2001	39,558.5000	2.67	105,640.97	30/06/2021	N/A	39,558.50	66,082.47 \$
208 8338	Joine Property Investment Trust		30/01/2002	58,000.0000	2.67	154,889.00	30/06/2021	N/A	58,000.00	96,889.00 \$
						<u>908,270.51</u>			<u>344,424.75</u>	<u>563,845.76</u>
	<b>TOTALS</b>					<u>908,270.51</u>			<u>344,424.75</u>	<u>563,845.76</u>
	<b>GRAND TOTAL</b>					<u>908,270.51</u>			<u>344,424.75</u>	<u>563,845.76</u>

## Digby Family Superannuation Fund Capital Gains Analysis (2017)

For the year ended 30 June 2017

Account Number	Account Description	Investment Code	Date Acquired	Units	Highest Price	Highest Market Value	Highest Price Date	Purchase/Sale	Adjusted Cost	Gain/Loss
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The Capital Gains Tax Relief measures allow a segregated super fund with eligible CGT assets, to commute assets from pension phase to accumulation phase, on any date between 9/1/2016 and 30/06/2017. This report identifies the highest value of individual assets during this period.

S = Segregated pension asset