

Client Name:

STEWART RETIREMENT FUND



Year / Period Ended:

30/06/2021

SMSF FINANCIAL STATEMENTS & ITR REVIEW CHECKLIST

	Y/N	N/A	Comments / Notes
A	✓		Trial Balance (Referenced to WPs)
B	✓	✓	Points of Review/Notes for Next Year (Manager Notes)
C		✓	Interview Notes / Query Sheets
D	✓		Tax Reconciliation Statement
E		✓	Journal Sheets
F		✓	Allocation of Tax & Earnings
G	✓		If tax payable has Payment Slip been attached
H	✓		Ensure SF register docs are scanned and return register
I		✓	Client Reports (MYOB etc.)
J		✓	Other.....

(All other work papers as per Class account codes)

BEFORE commencing the job have you considered the following?

	Y/N	N/A	Comments
1	✓		Has client checklist been prepared/reviewed - is further info required?
2	✓		Have last years WPs, F/S and ITR been reviewed?

AFTER completing the job have you considered the following?

	Y/N	N/A	W/P Ref
3	✓		
4	✓		
5	✓		
6		✓	
7		✓	
8	✓		
9	✓		
10	✓		
11	✓		
12	✓		

Balance Sheet

13	✓		Bank Reconciliations Completed?
14	✓		Has WP been prepared for ALL Balance Sheet account balances with activity?
15	✓		Holding statements sighted and correct for all investments?

ITR

16	✓		Tax Reconciliation Items Identified?
17		✓	Carried forward tax and capital losses applied?
18		✓	Have PAYG, Franking credits etc been claimed?
19	✓		Is the completed ITR free of errors?
20	✓		Have you completed the collation instructions?

Pre-Manager Review Check

	Y/N	N/A	Comments
21	✓		Are client query responses documented in WPs & Checklist updated for next year?
22		✓	Have you documented points to be carried forward for next year?
23	✓		Have you prepared all notes, minutes, agreements, resolutions (if required)?
24		✓	Has Points of Review/Notes for Next Year been prepared (ref B)
25	✓		Has a cover letter and required minutes been prepared?
26	✓		Have all material findings been communicated in cover letter?
27		✓	Any items that need to be addressed re current record keeping/bookkeeping?
28		✓	Have you contributed at least one Value Add idea?
29	✓		Have you updated all Dropbox file names to correct conventions for all clients?
30	✓		Have you updated the job description?

Additional SMSF Matters

	Y/N	N/A	Comments
31	✓		Ensure Contribution do not exceed contribution caps
32	✓		Are benefits paid over the minimum amount requirements?
33	✓		Have all audit/compliance issues been addressed?
34	✓		Have all required annual minutes been prepared?
35	✓		Have additional minutes been prepared for all material/unusual events?
36	✓		Has Investment Strategy been prepared/updated/copy reprinted?
37	✓		Are trustee details correct in F/S and ITR?
38	✓		Are Binding Death Nominations required (need updating every 3 years)
39		✓	Have Trustee's minuted their consideration of taking out life insurance (2013 FY Onwards)
40	✓		Has Payment Slip been attached?
41	✓		Does the client have to pass the work test to contribute to super?
42		✓	Was the fund maintained solely for retirement or retirement related purposes?
43		✓	Did the Fund loan monies or give financial assistance to members or relatives?
44		✓	Did the Fund purchase asset from related parties?
45		✓	Has the appropriate reserving strategy documentation been prepared?
46		✓	Do you need to prepare a Request to Adjust Concessional Contributions form in Class?
47		✓	Did the Fund borrow monies during the year?
48		✓	Do you need to include a Title Search?
49		✓	If a member has a pension, and they or spouse had money in accumulation mode, do you need an actuarial certificate?
50		✓	Does the fund have any investments that need a Third party not related minute?
51		✓	Do you have a rental statement or market value rent valuation if there is a rental?
52		✓	Has the superfund sold a property during the year? If Yes, has bare trust company been deregistered?
53	✓		Have you checked the exceptions report?

Pre - Audit Check

	Y/N	N/A	Comments
53	✓		Is there a SIGNED engagement letter on file?
54	✓		Have you checked to ensure Financial Statements Audit Reports are correct?
55		✓	WPs to include 3rd party confirmations of insurance premiums
56		✓	WPs to include copies of evidence of existence and valuation of all assets @ 30June
57		✓	WPs to include in Audit Pack full Hub 24 Annual Tax Statement and Cash account transactions
58	✓		Copy of original bank statements showing account owner in WPs to verify ownership by SF
59	✓		Evidence of Deduction for personal super contributions approved ATO form
60		✓	Do we have a current ASIC statement for the Corporate trustee of the SMSF?

Prepared by: <u>Naomi Aspromourgos</u>	Initials: _____	Date: _____
Reviewed by: _____	Initials: _____	Date: _____

Value Add Ideas:

1	Taxation planning	9	Assistance in Refinancing
2	Benchmarking	10	Improved bookkeeping/tax compliance
3	Super co-contribution	11	Automation of account procedures
4	Salary sacrificing	12	Risk & general Insurance needs
5	Government Grants/Rebates	13	Superannuation/retirement issues
6	Cash Flow/Budget preparation	14	Investment planning/review
7	Management Assistance/reviews	15	Indirect taxes (eg. FBT, Payroll Tax, GST)
8	Asset Protection	16	Business Succession issues

Stewart Retirement Fund

A

Detailed Trial Balance as at 30 June 2022

Prior Year		Description	Current Year		
Debits	Credits		Debits	Credits	
INCOME					
-	17,298.46	I1 Contributions - Employer Ms Victoria Stewart	-	22,032.70	✓
-	-	I2 Contributions - Member - Personal Concessional Ms Victoria Stewart	-	5,467.30	✓
-	3,950.00	I3 Contributions - Member - Personal Non-Concessional Ms Victoria Stewart	-	4,532.70	✓
-	4.14	I4 Interest - Cash At Bank Bank of Queensland a/c 20613638	-	9.23	✓
EXPENSE					
16,031.45	-	Lump Sums Paid - Ms Victoria Stewart Accumulation	-	-	
4,711.75	-	E1 Accountancy Fee	3,370.40	-	✓
640.00	-	Audit Insurance	-	-	
5.85	-	E2 Bank Fees - Cash At Bank Bank of Queensland a/c 20613638	1.95	-	✓
259.00	-	SMSF Supervisory Levy	518.00	-	
INCOME TAX					
1,642.95	-	Income Tax Expense	3,542.10	-	
PROFIT & LOSS CLEARING ACCOUNT					
-	2,038.40	Profit & Loss Clearing Account	24,609.48	-	
ASSETS					
850.00	-	Other Assets ATO Integrated Client Account	-	-	
2,651.26	-	A1 Cash At Bank Bank of Queensland a/c 20613638	30,332.89	-	✓
LIABILITIES					
-	1,642.95	L1 Provision for Income Tax	-	3,542.10	✓
323.00	-	Income Tax Instalments Paid	-	-	
MEMBER ENTITLEMENTS					
-	2,181.31	Ms Victoria Stewart Accumulation	-	26,790.79	
<u>27,115.26</u>	<u>27,115.26</u>		<u>62,374.82</u>	<u>62,374.82</u>	

Stewart Retirement Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Tax Return Ref.	Amount
<u>Income</u>		
Section B		
Total Gross Interest	C	9.00
Total Assessable Employer Contributions	R1	22,032.00
Total Assessable Personal Contributions	R2	5,467.00
Total Assessable Contributions	R	27,499.00
Total Exempt Current Pension Income	Y	(7.00)
Total Assessable Income		27,501.00
<u>Deductions</u>		
Section C		
Total Management and Administration Expenses	J	3,369.00
Total Other Deductions	L	518.00
Total Deductions		3,887.00
Taxable Income or Loss	(V - N) O	23,614.00
<u>Income Tax Calculation Statement</u>		
Section D		
Gross Tax		
Gross Tax @ 15% for Concessional Income	30 Jun 2022 T1	3,542.10
Total Gross Tax		3,542.10
Rebates and Offsets	C	0.00
SUBTOTAL		3,542.10
Total Eligible Credits		0.00
Net Tax Payable		3,542.10
Total Supervisory Levy	L	259.00
Total Amount Due / (Refundable)		3,801.10

Stewart Retirement Fund

Transactions: Ms Victoria Stewart - Stewart Retirement Fund

Date Range: 01/07/2021 to 30/06/2022

Ms Victoria Stewart

	Date	Narrative	Debit	Credit	Balance	Quantity
Ms Victoria Stewart						
	01/07/2021	Opening Balance	\$	0.00 \$	0.00 Cr	
	30/06/2022	Contribution Allocation	\$	22,032.70 \$	22,032.70 Cr	
Total Ms Victoria Stewart		\$	0.00 \$	22,032.70 \$	22,032.70 Cr	
Total Ms Victoria Stewart		\$	0.00 \$	22,032.70 \$	22,032.70 Cr	

Stewart Retirement Fund

Transactions: Ms Victoria Stewart - Stewart Retirement Fund

Date Range: 01/07/2021 to 30/06/2022

Ms Victoria Stewart

	Date	Narrative	Debit	Credit	Balance	Quantity
Ms Victoria Stewart						
	01/07/2021	Opening Balance	\$	0.00 \$	0.00 Cr	
	21/10/2021	TFR FROM 020252642	\$	5,000.00 \$	5,000.00 Cr	
	22/10/2021	TFR FROM 020252642	\$	467.30 \$	5,467.30 Cr	
Total Ms Victoria Stewart		\$	0.00 \$	5,467.30 \$	5,467.30 Cr	
Total Ms Victoria Stewart		\$	0.00 \$	5,467.30 \$	5,467.30 Cr	

Stewart Retirement Fund

Transactions: Ms Victoria Stewart - Stewart Retirement Fund

Date Range: 01/07/2021 to 30/06/2022

Ms Victoria Stewart

	Date	Narrative	Debit	Credit	Balance	Quantity
Ms Victoria Stewart						
	01/07/2021	Opening Balance	\$	0.00 \$	0.00 Cr	
	22/10/2021	TFR FROM 020252642	\$	4,532.70 \$	4,532.70 Cr	
Total Ms Victoria Stewart		\$	0.00 \$	4,532.70 \$	4,532.70 Cr	
Total Ms Victoria Stewart		\$	0.00 \$	4,532.70 \$	4,532.70 Cr	

Stewart Retirement Fund

Transactions: Bank of Queensland a/c 20613638 - Stewart Retirement Fund

Date Range: 01/07/2021 to 30/06/2022

Bank of Queensland a/c 20613638

	Date	Narrative	Debit	Credit	Balance	Quantity
Bank of Queensland a/c 20613638						
	01/07/2021	Opening Balance	\$	0.00 \$	0.00 Cr	
	31/07/2021	INTEREST PAYMENT SYSTEM GENERATED *	\$	0.12 \$	0.12 Cr	
	31/08/2021	INTEREST PAYMENT SYSTEM GENERATED *	\$	0.19 \$	0.31 Cr	
	30/09/2021	INTEREST PAYMENT SYSTEM GENERATED *	\$	0.28 \$	0.59 Cr	
	31/10/2021	INTEREST PAYMENT SYSTEM GENERATED *	\$	0.46 \$	1.05 Cr	
	30/11/2021	INTEREST PAYMENT SYSTEM GENERATED *	\$	0.75 \$	1.80 Cr	
	31/12/2021	INTEREST PAYMENT SYSTEM GENERATED *	\$	0.90 \$	2.70 Cr	
	31/01/2022	INTEREST PAYMENT SYSTEM GENERATED *	\$	0.98 \$	3.68 Cr	
	28/02/2022	INTEREST PAYMENT SYSTEM GENERATED *	\$	0.94 \$	4.62 Cr	
	31/03/2022	INTEREST PAYMENT SYSTEM GENERATED *	\$	1.07 \$	5.69 Cr	
	30/04/2022	INTEREST PAYMENT SYSTEM GENERATED *	\$	1.10 \$	6.79 Cr	
	31/05/2022	INTEREST PAYMENT SYSTEM GENERATED *	\$	1.20 \$	7.99 Cr	
	30/06/2022	INTEREST PAYMENT SYSTEM GENERATED *	\$	1.24 \$	9.23 Cr	
	Total Bank of Queensland a/c 20613638		\$	0.00 \$	9.23 \$	9.23 Cr
	Total Bank of Queensland a/c 20613638		\$	0.00 \$	9.23 \$	9.23 Cr

Stewart Retirement Fund
PO Box 37
MOOLOOLABA
QLD 4551
Australia

Tax Invoice
I018126
Date
10 March 2022

ACCOUNTANCY FEES = 1,564.20 + 220.00 + 1,586.20 = \$3,370.40

Description

Preparation of Financial Statements for your Self Managed Superannuation Fund (SMSF), in respect of the year ended 30 June 2020.

Attending to the preparation of necessary trustee resolutions, member statements and other secretarial and administrative matters as required by regulatory authorities, on behalf of the fund.

Preparation of a 2020 Income Tax Return for the fund, including completion of all required taxation schedules.

Estimating the income tax position of the fund for the year ended 30 June 2020.

Electronic lodgement of the fund income tax return and all associated schedules with the Australian Taxation Office.

Audit of your superannuation fund in respect of the financial year ended 30 June 2020, including collation of all required audit documentation, liaison with SMSF auditor on your behalf, preparation of an Independent Audit Report outlining the fund's compliance with relevant superannuation laws and regulations, and payment of all audit outlays on your behalf.

Discussions, correspondence and advice to you as required in relation to SMSF matters.

Subtotal	1,422.00
GST	142.20
Total	1,564.20 ✓
Amount Due	0.00

Due Date: 24 March 2022

Please note: Payment is required prior to lodgement and overdue payments will incur a fee of \$33.00 (inc. GST)

PAYMENT ADVICE

Direct Deposit Details: BSB 064-406 Account No. 10620281
(Please use Invoice No. as Reference)

Cheque Visa Mastercard

Card No. CCV Expiry Date

Cardholder Signature

Customer Stewart Retirement Fund
Invoice No. I018126
Amount Due 0.00
Due Date 24 March 2022

Stewart Retirement Fund
 PO Box 37
 MOOLOOLABA
 QLD 4551
 Australia

Tax Invoice
I019089

Date
 24 June 2022

Description

Ongoing fee for the annual renewal of your Self Managed Super Fund trust deed. Next renewal date will be in 12 months time.
 Discussions, correspondence, instruction and advice to you in relation to the above matters as required throughout the period.

Subtotal	200.00
GST	20.00
Total	220.00 ✓
Amount Due	0.00

Due Date: 8 July 2022

Please note: Payment is required prior to lodgement and overdue payments will incur a fee of \$33.00 (inc. GST)

PAYMENT ADVICE

Direct Deposit Details: BSB 064-406 Account No. 10620281
 (Please use Invoice No. as Reference)

Cheque Visa Mastercard

Card No. CCV Expiry Date

Cardholder Signature

Customer Stewart Retirement Fund
Invoice No. I019089
Amount Due 0.00
Due Date 8 July 2022

Stewart Retirement Fund
PO Box 37
MOOLOOLABA
QLD 4551
Australia

Tax Invoice
I018549

Date
1 May 2022

Description

Preparation of Financial Statements for your Self Managed Superannuation Fund (SMSF), in respect of the year ended 30 June 2021.

Attending to the preparation of necessary trustee resolutions, member statements and other secretarial and administrative matters as required by regulatory authorities, on behalf of the fund.


Preparation of a 2021 Income Tax Return for the fund, including completion of all required taxation schedules.

Estimating the income tax position of the fund for the year ended 30 June 2021.

Electronic lodgement of the fund income tax return and all associated schedules with the Australian Taxation Office.

Audit of your superannuation fund in respect of the financial year ended 30 June 2021, including collation of all required audit documentation, liaison with SMSF auditor on your behalf, preparation of an Independent Audit Report outlining the fund's compliance with relevant superannuation laws and regulations, and payment of all audit outlays on your behalf.

Discussions, correspondence and advice to you as required in relation to SMSF matters.

Subtotal	1,442.00
GST	144.20
Total	1,586.20 
Amount Due	0.00

Due Date: 15 May 2022

Please note: Payment is required prior to lodgement and overdue payments will incur a fee of \$33.00 (inc. GST)

PAYMENT ADVICE

Direct Deposit Details: BSB 064-406 Account No. 10620281
(Please use Invoice No. as Reference)

Cheque Visa Mastercard

Card No. CCV Expiry Date

Cardholder Signature

Customer	Stewart Retirement Fund
Invoice No.	<u>I018549</u>
Amount Due	0.00
Due Date	<u>15 May 2022</u>

Stewart Retirement Fund

Transactions: Bank of Queensland a/c 20613638 - Stewart Retirement Fund

Date Range: 01/07/2021 to 30/06/2022

Bank of Queensland a/c 20613638

	Date	Narrative	Debit	Credit	Balance	Quantity
Bank of Queensland a/c 20613638						
	01/07/2021	Opening Balance	\$	0.00	\$ 0.00 Cr	
	30/04/2022	INTERNET PAY ANYONE FEE	\$ 0.65	\$	0.65 Dr	
	31/05/2022	INTERNET PAY ANYONE FEE	\$ 0.65	\$	1.30 Dr	
	30/06/2022	INTERNET PAY ANYONE FEE	\$ 0.65	\$	1.95 Dr	
	Total Bank of Queensland a/c 20613638		\$ 1.95	\$ 0.00	1.95 Dr	
	Total Bank of Queensland a/c 20613638		\$ 1.95	\$ 0.00	1.95 Dr	



Account Details

20613638 WebSavings - Available: \$0.00

Account Name:
WebSavings

Transactions Search

Date Range For a specified range

Start Date 05/02/2022 DD/MM/YYYY End Date 30/06/2022 DD/MM/YYYY

Date	Description	Debit	Credit	Balance
30/06/2022	INTEREST		\$1.24	\$30,332.89 ✓
30/06/2022	INTERNET PAY ANYONE FEE	\$0.65		\$30,331.65
30/06/2022	PAY ANYONE TO Initiative Acco unt 064406 010620281 IB2-0214 0860	\$220.00		\$30,332.30
23/06/2022	BPAY TAX OFFICE PAYMENTS IB2-64514876	\$987.95		\$30,552.30
13/06/2022	BANK OF QLD Super Payment		\$2,355.60	\$31,540.25
31/05/2022	INTEREST		\$1.20	\$29,184.65
31/05/2022	INTERNET PAY ANYONE FEE	\$0.65		\$29,183.45
11/05/2022	BANK OF QLD Super Payment		\$2,560.80	\$29,184.10
04/05/2022	PAY ANYONE TO Initiative Acco unt 064406 010620281 IB2-4550 4093	\$1,586.20		\$26,623.30
30/04/2022	INTEREST		\$1.10	\$28,209.50
30/04/2022	INTERNET PAY ANYONE FEE	\$0.65		\$28,208.40
12/04/2022	BANK OF QLD Super Payment		\$4,377.60	\$28,209.05
07/04/2022	PAY ANYONE TO Initiative Acco unt 064406 010620281 IB2-6711 4830	\$1,564.20		\$23,831.45
31/03/2022	INTEREST		\$1.07	\$25,395.65
28/02/2022	INTEREST		\$0.94	\$25,394.58
19/02/2022	BANK OF QLD Super Payment		\$1,231.60	\$25,393.64

Please note this Transaction List is not an official statement and is subject to change.

For loan accounts, the entry described as FEE CAPITALISATION affects the balance of the loan account. The entry/entries that appear immediately before this transaction describe the fees capitalised and do not affect the balance of the loan account.



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

000530 000



Stewart Retirement Fund
 PO Box 37
 MOOLOOLABA QLD 4557

STATEMENT

Account Number: 20613638
 BSB: 124042
 From 06-Aug-2021 to 05-Feb-2022

WebSavings Account

Account Details	Statement Summary
Stewart Retirement Fund	Opening Balance \$ 4,040.28 cr
Ms Victoria L Stewart and	Total Credits \$ 20,121.76 cr
Mr Benjamin P Stewart Trustees	Total Debits \$ 0.00 dr
Details as at 05-Feb-2022	Credit Interest FYTD \$ 3.68 cr
	Closing Balance \$ 24,162.04 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2021				4,040.28 cr
06-Aug	Opening Balance			4,040.28 cr
24-Aug	Bank of QLD Super Payment		2,405.20	6,445.48 cr
31-Aug	Interest		0.19	6,445.67 cr
07-Sep	Bank of QLD Super Payment		731.00	7,176.67 cr
30-Sep	Interest		0.28	7,176.95 cr
09-Oct	Bank of QLD Super Payment		1,100.00	8,276.95 cr
21-Oct	Tfr From 020252642 lb2-75882021		5,000.00	13,276.95 cr
22-Oct	Tfr From 020252642 lb2-19873799		5,000.00	18,276.95 cr
31-Oct	Interest		0.46	18,277.41 cr
30-Nov	Interest		0.75	18,278.16 cr
02-Dec	Bank of QLD Super Payment		2,056.00	20,334.16 cr
17-Dec	Bank of QLD Super Payment		2,306.00	22,640.16 cr
31-Dec	Interest		0.90	22,641.06 cr
2022				
18-Jan	Bank of QLD Super Payment		1,520.00	24,161.06 cr
31-Jan	Interest		0.98	24,162.04 cr
05-Feb	Closing Balance			24,162.04 cr
	Total Debits & Credits	0.00	20,121.76	

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 16/10/2020

Amount	Interest Rate p.a.
\$1 - \$1,999	0.01%
\$2,000 and over	0.05%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.



Bank of Queensland Limited
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 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

001037 000



Stewart Retirement Fund
 PO Box 37
 MOOLOOLABA QLD 4557

STATEMENT

Account Number: 20613638
 BSB: 124042
 From 06-Feb-2021 to 05-Aug-2021

WebSavings Account

Account Details		Statement Summary		
Stewart Retirement Fund		Opening Balance		\$ 1,658.91 cr
Ms Victoria L Stewart and		Total Credits		\$ 11,135.72 cr
Mr Benjamin P Stewart Trustees		Total Debits		\$ 8,754.35 dr
Details as at 05-Aug-2021		Credit Interest FYTD		\$ 0.12 cr
		Closing Balance		\$ 4,040.28 cr
Transactions		Debit	Credit	Balance
2021				
06-Feb	Opening Balance			1,658.91 cr
08-Feb	Bank of QLD Super Payment		1,259.70	2,918.61 cr
22-Feb	Bank of QLD Super Payment		619.40	3,538.01 cr
28-Feb	Interest		0.08	3,538.09 cr
08-Mar	Bank of QLD Super Payment		1,004.15	4,542.24 cr
25-Mar	Tfr From 020252642 lb2-52278421		150.00	4,692.24 cr
25-Mar	Tfr From 020252642 lb2-52279041		300.00	4,992.24 cr
31-Mar	Interest		0.18	4,992.42 cr
29-Apr	BPAY Tax Office Payments lb2-23252201	323.00		4,669.42 cr
29-Apr	Pay Anyone To Initiative Account 064406 010620281 lb2-20197216	1,598.30		3,071.12 cr
30-Apr	Internet Pay Anyone Fee	0.65		3,070.47 cr
30-Apr	Interest		0.20	3,070.67 cr
04-May	BPAY Tax Office Payments lb2-49277190	259.00		2,811.67 cr
07-May	Bank of QLD Super Payment		5,023.60	7,835.27 cr
18-May	Pay Anyone To Initiative Account 064406 010620281 lb2-99335801	99.00		7,736.27 cr
31-May	Internet Pay Anyone Fee	0.65		7,735.62 cr
31-May	Interest		0.28	7,735.90 cr
15-June	Bank of QLD Super Payment		1,388.90	9,124.80 cr
15-June	Tfr To Account 020252642 lb2-45653099	5,932.45		3,192.35 cr
17-June	Pay Anyone To Initiative Account 064406 010620281 lb2-04982011	220.00		2,972.35 cr
28-June	Pay Anyone To Initiative Account 064406 010620281 lb2-08233181	320.00		2,652.35 cr
30-June	Internet Pay Anyone Fee	1.30		2,651.05 cr
30-June	Interest		0.21	2,651.26 cr
22-Jul	Bank of QLD Super Payment		1,388.90	4,040.16 cr
31-Jul	Interest		0.12	4,040.28 cr

Transactions		Continued	Debit	Credit	Balance
Posting Date	Transaction Details				
05-Aug	Closing Balance				4,040.28 cr
		Total Debits & Credits	8,754.35	11,135.72	

Overdrawn Rate is 17.20% p.a.

Credit Interest Rates

Effective Date: 16/10/2020

Amount	Interest Rate p.a.
\$1 - \$1,999	0.01%
\$2,000 and over	0.05%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website boq.com.au. If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

SECURITY ALERT FOR PIN AND PAC HOLDERS - visit www.boq.com.au

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au

Privacy and Confidentiality

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.



Income tax 551

Date generated	16 January 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

13 results found - from **30 June 2021** to **30 June 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 May 2022	1 Jun 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$259.00		\$259.00 DR
15 May 2022	29 Apr 2021	Credit transfer received from Integrated Client Account		\$259.00	\$0.00
15 May 2022	1 Jun 2021	General interest charge			\$0.00
10 Jun 2022	30 Apr 2018	Credit transfer received from Integrated Client Account		\$49.00	\$49.00 CR
10 Jun 2022	1 Aug 2018	General interest charge			\$49.00 CR
10 Jun 2022	24 Aug 2018	Credit transfer received from Integrated Client Account		\$219.00	\$268.00 CR
10 Jun 2022	1 Jul 2019	General interest charge			\$268.00 CR
10 Jun 2022	29 Apr 2021	Credit transfer received from Integrated Client Account		\$323.00	\$591.00 CR
10 Jun 2022	1 Jun 2021	General interest charge			\$591.00 CR
10 Jun 2022	1 Dec 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,578.95		\$987.95 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
10 Jun 2022	15 May 2022	General interest charge			\$987.95 DR
24 Jun 2022	23 Jun 2022	Payment received		\$987.95	\$0.00
24 Jun 2022	24 Jun 2022	General interest charge			\$0.00