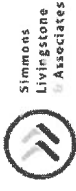


# Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022



## Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Smyth, Daniel Paul	12/04/1961	60	164,840.62	30,455.18	0.00	0.00	0.00	30,455.18
Smyth, Tinki Kelly	15/11/1966	54	2,268.08	0.00	0.00	0.00	0.00	0.00
<b>All Members</b>				<b>30,455.18</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>30,455.18</b>

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

## Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Smyth, Daniel Paul	Concessional	30,455.18	60,539.64	30,084.46 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Smyth, Tinki Kelly	Concessional	0.00	102,500.00	102,500.00 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

## Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Smyth, Daniel Paul							
Concessional Contribution Cap	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	0.00	14,631.59	16,220.54	12,339.34	13,400.48	30,455.18	
Unused Concessional Contribution	0.00	0.00	8,779.46	12,660.66	11,599.52	0.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	8,779.46	21,440.12	33,039.64	
Maximum Cap Available	35,000.00	25,000.00	25,000.00	33,779.46	46,440.12	60,539.64	30,084.46 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	164,840.62	

Smyth, Tinki Kelly

Concessional Contribution Cap	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00
Unused Concessional Contribution	0.00	0.00	25,000.00	25,000.00	25,000.00	27,500.00
Cumulative Carry Forward Unused	N/A	N/A	0.00	25,000.00	50,000.00	75,000.00
Maximum Cap Available	35,000.00	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00
Total Super Balance	0.00	0.00	0.00	0.00	0.00	2,268.08

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Smyth, Daniel Paul	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Smyth, Tinki Kelly	N/A	19.91	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Smyth, Daniel Paul**

Date	Transaction Description	Ledger Data			SuperStream Data							
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
10/08/2021	QUICKSUPER QUICKSPR3022374 668 50	Employer	1,018.86									
30/08/2021	QUICKSUPER QUICKSPR3035003 027 50	Employer	1,806.82									
27/09/2021	QUICKSUPER QUICKSPR3052865 842 50	Employer	1,065.34									
27/10/2021	QUICKSUPER QUICKSPR3072736 773 50	Employer	1,095.35									
29/11/2021	QUICKSUPER QUICKSPR3094461 195 50	Employer	1,295.35									
24/12/2021	QUICKSUPER QUICKSPR3112156 287 50	Employer	1,642.62									
31/01/2022	QUICKSUPER QUICKSPR3134281 141 50	Employer	1,338.42									
25/02/2022	QUICKSUPER QUICKSPR3152623 379 50	Employer	1,235.40									

29/03/2022	QUICKSUPER QUICKSPR3174992 060 50	Employer	1,115.85		
29/04/2022	QUICKSUPER QUICKSPR3195571 677 50	Employer	1,143.13		
27/05/2022	QUICKSUPER QUICKSPR3215808 928 50	Employer	1,115.85		
17/06/2022	MR DANIEL PAUL SMYTH SUPER CONTRIBUTION 50	Personal - Concessional	15,000.00		
29/06/2022	QUICKSUPER QUICKSPR3239637 335 50	Employer	1,582.19		
<b>Total - Smyth, Daniel Paul</b>			<b>30,455.18</b>	<b>0.00</b>	<b>0.00</b>

<b>Total for All Members</b>			<b>30,455.18</b>	<b>0.00</b>	<b>0.00</b>
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1-3



1-4

## Income statements

Status	Tax ready
Employee number	00091696
Financial year	2021-22
Employer	MIDDLEMOUNT MINE MANAGEMENT PTY LTD
Branch	001
Employer ABN/Branch	62 140 398 143 / 001
BMS ID	509FBB60-3BCB-4A1A-AC98-9D2D2B7EBD37
Period	01/07/2021 - 30/06/2022
Reported Date	12/07/2022

### Income

Gross payments - individual \$154,229.25

### Tax withheld or foreign tax paid

PAYG withholding - individual \$45,300.00

### Lump sum amounts

Lump sum payment A	\$0.00
Lump sum payment B	\$0.00
Lump sum payment D	\$0.00
Lump sum payment E	\$0.00

### Allowances


Total \$0.00

### Deductions

Total \$0.00

### Employer reported super

Total \$0.00

 Where your client has an entitlement to super contributions the employer must pay super into your client's fund at least quarterly. Advise your client to check their super fund for payments made by the employer.

### Other amounts

Community Development Employment Projects payments	\$0.00
Reportable employer super contributions	\$0.00
Reportable fringe benefits - total	\$0.00



**Smyth Family Prosperity Fund  
Deductions Notice Letter**




Smyth Family Prosperity Pty Ltd as trustee for Smyth Family Prosperity Fund acknowledges that

**Daniel Paul Smyth**

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$15000.00

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

  
\_\_\_\_\_  
Daniel Paul Smyth

Date: 27/09/2022

**\*\* IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY \*\***

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$ \_\_\_\_\_

\_\_\_\_\_  
Daniel Paul Smyth

Date: 27/09/2022

# Notice of intent to claim or vary a deduction for personal super contributions

1-6

## Section A: Your details

### 1 Tax file number (TFN)

547864562

**i** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title: MR

Family name

SMYTH

First given name

DANIEL

Other given names

PAUL

### 3 Date of birth

12/04/1961

### 4 Current postal address

5 GREENLINKS CRESCENT

Suburb/town/locality

NARANGBA

State/territory

QLD

(Australia only)

Postcode

4504

(Australia only)

Country if outside of Australia

### 5 Daytime phone number (include area code)

0418 719778

## Section B: Super fund's details

### 6 Fund name

SMYTH FAMILY PROSPERITY FUND

### 7 Fund Australian business number (ABN)

43483896826

### 8 Member account number

SMYDAN00001A

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

1-7

### 10 Personal contribution details

Is this notice varying an earlier notice? No  Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.  
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

#### INTENTION TO CLAIM A TAX DEDUCTION

**!** Complete this declaration if you have not previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction*
- ☑ I am a current member of the identified super fund*
- ☑ the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions*
- ☑ I have not included any of the contributions in an earlier valid notice.*

*I declare that I am lodging this notice at the earlier of either:*

- ☑ before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, or*
- ☑ before the end of the income year following the year in which the contribution was made.*

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**➤** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

#### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

## Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law. 1-8

**!** Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

## VARIATION OF PREVIOUS VALID NOTICE OF INTENT

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, **or**

- I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, **or**
- the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**>** Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

Smyth Family Prosperity Fund  
 Rental Summary  
 1/90 Webster Road, Deception Bay 4508

	Inv Number	Gross Rent	Other Rental income	Advertising Fees	Agent Fees	Body Corp	Cleaning/ Linen	Insurance	Pest control	Letting fee	Postage, stationery etc	R & M	Water	Net Rent	bankings
Jul-21		1300.00			105.60					110.00	8.80			1075.60	1075.60
Aug-21		1320.00			116.16						8.80			1195.04	1195.04
Sep-21		1338.00			117.74						8.80			1211.46	1211.46
Oct-21		2010.00			176.88						8.80	681.30		1143.02	1143.02
Nov-21		1274.00			112.11						8.80			1153.09	1153.09
Dec-21		1315.00			115.72						8.80			1190.48	1190.48
Jan-22		1223.00			107.62				154.00		8.80			952.58	952.58
Feb-22		720.00			63.36									656.64	656.64
Mar-22		2004.00			176.35					17.60				1810.05	1810.05
Apr-22		643.00			56.58									586.42	586.42
May-22		1360.00			119.68						8.80			1231.52	1231.52
Jun-22		1360.00			119.68						8.80			1231.52	1231.52
		<u>15867.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1387.48</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>154.00</u>	<u>110.00</u>	<u>96.80</u>	<u>681.30</u>	<u>0.00</u>	<u>13437.42</u>	<u>13437.42</u>

POSTED

2-1

# Webster Property Management

Taian Brilliance Investment Pty Ltd

A.B.N. 21 253 860 405

1 / 90 Webster Road

Deception Bay QLD 4508

Phone (07) 3204 8477

Fax (07) 3204 8466

2-2

Email: office@websterpm.com.au

Our Ref: 52 SMYTH

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

## TAX INVOICE Owners Statement - June 2021

### 52 sommerset Park100 Webster Rd

Date	Reference	Description	Ex.GST	GST	Amount
10/06/2021	408108	Rent From 09/06/2021 To 22/06/2021 - Rent Credit \$32.00 (52 VINES)	\$650.00	\$0.00	\$650.00
24/06/2021	408139	Rent From 23/06/2021 To 06/07/2021 - Rent Credit \$32.00 (52 VINES)	\$650.00	\$0.00	\$650.00
01/07/2021	7007318	Management Commission - 52	(\$104.00)	(\$10.40)	(\$114.40)
01/07/2021	7007319	Admin fee - 52	(\$8.00)	(\$0.80)	(\$8.80)
				<b>(\$11.20)</b>	<b>\$1,176.80</b>

### Other Items

Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/07/2021	5353	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,176.80)
				<b>\$0.00</b>	<b>(\$1,176.80)</b>
				<b>Closing Balance</b>	<b>\$0.00</b>

# Webster Property Management

Bayside Assets Holding Pty Ltd

A.B.N. 64 653 767 723 A.C.N. 653 767 723

1 / 90 Webster Road

Phone (07) 3204 8477

Fax (07) 3204 8466

2-3

DECEPTION BAY

Email: office@websterpm.com.au

Our Ref: 52 SMYTH

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

## TAX INVOICE Owners Statement - July 2021

### 52 sommerset Park100 Webster Rd

Date	Reference	Description	Ex.GST	GST	Amount
09/07/2021	408179	Rent From 07/07/2021 To 20/07/2021 - Rent Credit \$32.00 (52 VINES)	\$650.00	\$0.00	\$650.00
22/07/2021	408208	Rent From 21/07/2021 To 03/08/2021 - Rent Credit \$32.00 (52 VINES)	\$650.00	\$0.00	\$650.00
20/07/2021	7007325	U52S Lease renewal (52)	(\$100.00)	(\$10.00)	(\$110.00)
02/08/2021	7007372	Management Commission - 52	(\$96.00)	(\$9.60)	(\$105.60)
02/08/2021	7007373	Admin fee - 52	(\$8.00)	(\$0.80)	(\$8.80)
				<b>(\$20.40)</b>	<b>\$1,075.60</b>

### Other Items

Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
02/08/2021	5357	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,075.60)
		Closing Balance	\$0.00	\$0.00	\$0.00
				<b>\$0.00</b>	<b>(\$1,075.60)</b>
				<b>Closing Balance</b>	<b>\$0.00</b>

# Webster Property Management

Taian Brilliance Investment Pty Ltd

A.B.N. 21 253 860 405

1 / 90 Webster Road

Deception Bay QLD 4508

Phone (07) 3204 8477

Fax (07) 3204 8466

2.4

Email: office@websterpm.com.au

Our Ref: 52 SMYTH

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

## TAX INVOICE Owners Statement - August 2021

### 52 sommerset Park100 Webster Rd

Date	Reference	Description	Ex.GST	GST	Amount
05/08/2021	408244	Rent From 04/08/2021 To 17/08/2021 - Rent Credit \$32.00 (52 VINES)	\$650.00	\$0.00	\$650.00
18/08/2021	408274	Rent From 18/08/2021 To 31/08/2021 - Rent Credit \$43.43 (52 VINES)	\$670.00	\$0.00	\$670.00
01/09/2021	7007438	Management Commission - 52	(\$105.60)	(\$10.56)	(\$116.16)
01/09/2021	7007439	Admin fee - 52	(\$8.00)	(\$0.80)	(\$8.80)
				<b>(\$11.36)</b>	<b>\$1,195.04</b>

### Other Items

Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/09/2021	5363	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,195.04)
		Closing Balance	\$0.00	\$0.00	\$0.00
				<b>\$0.00</b>	<b>(\$1,195.04)</b>
				<b>Closing Balance</b>	<b>\$0.00</b>



# Webster Property Management

Taian Brilliance Investment Pty Ltd

A.B.N. 21 253 860 405

1 / 90 Webster Road

Deception Bay QLD 4508

Phone (07) 3204 8477

Fax (07) 3204 8466

Email: office@websterpm.com.au

2.5

Our Ref: 52 SMYTH

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

## TAX INVOICE Owners Statement - September 2021

### 52 sommerset Park100 Webster Rd

Date	Reference	Description	Ex.GST	GST	Amount
02/09/2021	408308	Rent From 01/09/2021 To 13/09/2021 - Rent Credit \$7.57 (52 VINES)	\$577.00	\$0.00	\$577.00
17/09/2021	408346	Rent From 14/09/2021 To 29/09/2021 - Rent Credit \$14.28 (52 VINES)	\$761.00	\$0.00	\$761.00
01/10/2021	7007493	Management Commission - 52	(\$107.04)	(\$10.70)	(\$117.74)
01/10/2021	7007494	Admin fee - 52	(\$8.00)	(\$0.80)	(\$8.80)
				<b>(\$11.50)</b>	<b>\$1,211.46</b>

### Other Items

Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/10/2021	5368	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,211.46)
				<b>\$0.00</b>	<b>(\$1,211.46)</b>
				<b>Closing Balance</b>	<b>\$0.00</b>

# Webster Property Management

Taian Brilliance Investment Pty Ltd

A.B.N. 21 253 860 405

1 / 90 Webster Road

Deception Bay QLD 4508

Phone (07) 3204 8477

Fax (07) 3204 8466

2.6

Email: office@websterpm.com.au

Our Ref: 52 SMYTH

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

## TAX INVOICE Owners Statement - October 2021

### 52 sommerset Park100 Webster Rd

Date	Reference	Description	Ex.GST	GST	Amount
04/10/2021	408382	Rent From 30/09/2021 To 13/10/2021 - Rent Credit \$24.28 (52 VINES)	\$670.00	\$0.00	\$670.00
14/10/2021	408403	Rent From 14/10/2021 To 27/10/2021 - Rent Credit \$34.28 (52 VINES)	\$670.00	\$0.00	\$670.00
29/10/2021	408441	Rent From 28/10/2021 To 10/11/2021 - Rent Credit \$44.28 (52 VINES)	\$670.00	\$0.00	\$670.00
15/10/2021	7007498	#711289 Smoke alarms	(\$619.36)	(\$61.94)	(\$681.30)
01/11/2021	7007543	Management Commission - 52	(\$160.80)	(\$16.08)	(\$176.88)
01/11/2021	7007544	Admin fee - 52	(\$8.00)	(\$0.80)	(\$8.80)
				<b>(\$78.82)</b>	<b>\$1,143.02</b>

### Other Items

Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/11/2021	5372	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,143.02)
		Closing Balance	\$0.00	\$0.00	\$0.00
				<b>\$0.00</b>	<b>(\$1,143.02)</b>
		<b>Closing Balance</b>			<b>\$0.00</b>



2-6A

Platinum Electricians Moreton Bay ABN 30 128 634 828 | LIC 72066 | PO Box 3509 Caloundra BC QLD 4551  
1800 752 846 | moretonbayoperations@platinumelectricians.com.au | platinumelectricians.com.au

### PAYMENT RECEIPT NO. 292365

Webster Property Management

**Reference:** CR00292365  
**Date:** 15/10/2021  
**Method:** Direct Deposit

Invoice #	Invoice Date	Invoice Total	Late Payment Fee	Total Due	Amount Applied
711289	26/08/2021	\$681.30	\$0.00	\$681.30	\$681.30

**Finance Charge**  
**Total**

\$681.30

# Webster Property Management

Taian Brilliance Investment Pty Ltd

A.B.N. 21 253 860 405

1 / 90 Webster Road

Deception Bay QLD 4508

Phone (07) 3204 8477

Fax (07) 3204 8466

2.7

Email: office@websterpm.com.au

Our Ref: 52 SMYTH

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

## TAX INVOICE Owners Statement - November 2021

### 52 sommerset Park100 Webster Rd

Date	Reference	Description	Ex.GST	GST	Amount
10/11/2021	408463	Rent From 11/11/2021 To 24/11/2021 - Rent Credit \$18.28 (52 VINES)	\$634.00	\$0.00	\$634.00
24/11/2021	408494	Rent From 25/11/2021 To 07/12/2021 - Rent Credit \$45.42 (52 VINES)	\$640.00	\$0.00	\$640.00
01/12/2021	7007598	Management Commission - 52	(\$101.92)	(\$10.19)	(\$112.11)
01/12/2021	7007599	Admin fee - 52	(\$8.00)	(\$0.80)	(\$8.80)
				<b>(\$10.99)</b>	<b>\$1,153.09</b>

### Other Items

Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/12/2021	5376	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,153.09)
		Closing Balance	\$0.00	\$0.00	\$0.00
				<b>\$0.00</b>	<b>(\$1,153.09)</b>
				<b>Closing Balance</b>	<b>\$0.00</b>

# Webster Property Management

Taian Brilliance Investment Pty Ltd  
A.B.N. 21 253 860 405  
1 / 90 Webster Road  
Deception Bay QLD 4508

Phone (07) 3204 8477  
Fax (07) 3204 8466

2-8

Email: office@websterpm.com.au

Our Ref: 52 SMYTH

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

## TAX INVOICE Owners Statement - December 2021

### 52 sommerset Park100 Webster Rd

Date	Reference	Description	Ex.GST	GST	Amount
08/12/2021	408527	Rent From 08/12/2021 To 22/12/2021 - Rent Credit \$28.28 (52 VINES)	\$690.00	\$0.00	\$690.00
26/12/2021	408569	Rent From 23/12/2021 To 04/01/2022 - Rent Credit \$40.42 (52 VINES)	\$625.00	\$0.00	\$625.00
04/01/2022	7007656	Management Commission - 52	(\$105.20)	(\$10.52)	(\$115.72)
04/01/2022	7007657	Admin fee - 52	(\$8.00)	(\$0.80)	(\$8.80)
				<b>(\$11.32)</b>	<b>\$1,190.48</b>

### Other Items

Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
04/01/2022	5391	Payment to Owner via EFT	\$0.00	\$0.00	(\$1,190.48)
		Closing Balance	\$0.00	\$0.00	\$0.00
				<b>\$0.00</b>	<b>(\$1,190.48)</b>
				<b>Closing Balance</b>	<b>\$0.00</b>

# Webster Property Management

Taian Brilliance Investment Pty Ltd

A.B.N. 21 253 860 405

1 / 90 Webster Road

Deception Bay QLD 4508

Phone (07) 3204 8477

Fax (07) 3204 8466

2-9

Email: office@websterpm.com.au

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

Our Ref: 52 SMYTH

## TAX INVOICE Owners Statement - January 2022

### 52 sommerset Park100 Webster Rd

Date	Reference	Description	Ex.GST	GST	Amount
06/01/2022	408590	Rent From 05/01/2022 To 20/01/2022 - Rent Credit \$8.13 (52 VINES)	\$722.00	\$0.00	\$722.00
24/01/2022	408634	Rent From 21/01/2022 To 30/01/2022 - Rent Credit \$37.70 (52 VINES)	\$501.00	\$0.00	\$501.00
25/01/2022	7007690	Stevie Redback - Annual termite and pest treatment - 2022 (52)	(\$140.00)	(\$14.00)	(\$154.00)
01/02/2022	7007732	Management Commission - 52	(\$97.84)	(\$9.78)	(\$107.62)
01/02/2022	7007733	Admin fee - 52	(\$8.00)	(\$0.80)	(\$8.80)
				<b>(\$24.58)</b>	<b>\$952.58</b>

### Other Items

Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
01/02/2022	5398	Payment to Owner via EFT	\$0.00	\$0.00	(\$952.58)
				<b>\$0.00</b>	<b>(\$952.58)</b>
				<b>Closing Balance</b>	<b>\$0.00</b>

# Webster Property Management

Taian Brilliance Investment Pty Ltd  
A.B.N. 21 253 860 405  
1 / 90 Webster Road  
Deception Bay QLD 4508

Phone (07) 3204 8477  
Fax (07) 3204 8466

2.10

Email: office@websterpm.com.au

Our Ref: 52 SMYTH

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

## TAX INVOICE Owners Statement - February 2022

### 52 sommerset Park100 Webster Rd

Date	Reference	Description	Ex.GST	GST	Amount
08/02/2022	408667	Rent From 31/01/2022 To 15/02/2022 - Rent Credit \$3.41 (52 VINES)	\$720.00	\$0.00	\$720.00
09/02/2022	7007755	Management Commission - 52	(\$57.60)	(\$5.76)	(\$63.36)
				<b>(\$5.76)</b>	<b>\$656.64</b>

### Other Items

Date	Reference	Description	Ex.GST	GST	Amount
		Opening Balance	\$0.00	\$0.00	\$0.00
09/02/2022	5399	Payment to Owner via EFT	\$0.00	\$0.00	(\$656.64)
				<b>\$0.00</b>	<b>(\$656.64)</b>
		<b>Closing Balance</b>			<b>\$0.00</b>

# Webster Property Management

Bayside Assets Holding Pty Ltd

A.B.N. 64 653 767 723 A.C.N. 653 767 723

1/90 Webster Rd

DECEPTION BAY QLD 4508

Phone (07) 3204 8477

Fax

2.11

Email office@baysideassets.com.au

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

52 SMYTH

Statement Number 60

## TAX INVOICE Owners Statement To 01/03/2022

Date	Reference	Description	Debit	Credit	Balance
		Balance Carried Forward			\$0.00
		<b>52/100 Webster Rd, Deception Bay, 4508</b>			
23/02/2022	150140	Rental From 16/02/2022 To 28/02/2022 - Rent Credit \$33.55 (52 VINES)		\$643.00	\$643.00
01/03/2022	7000098	* Management Commission - 52SOM	\$56.58		\$586.42
		<b>Other Items</b>			
01/03/2022	5006	Payment to Owner via EFT	\$586.42		\$0.00
		<b>* Indicates Taxable Supply</b>			
		<b>Totals:</b>	<b>\$643.00</b>	<b>\$643.00</b>	<b>\$0.00</b>

Total expenses of this tax invoice includes GST of \$5.14



# Webster Property Management

Bayside Assets Holding Pty Ltd

A.B.N. 64 653 767 723 A.C.N. 653 767 723

1/90 Webster Rd

DECEPTION BAY QLD 4508

Phone (07) 3204 8477

Fax

2.12

Email office@baysideassets.com.au

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

52 SMYTH

Statement Number 61

## TAX INVOICE Owners Statement To 01/04/2022

Date	Reference	Description	Debit	Credit	Balance
		Balance Carried Forward			\$0.00
<b>52/100 Webster Rd, Deception Bay, 4508</b>					
04/03/2022	150250	Rental From 01/03/2022 To 14/03/2022 - Rent Credit \$23.55 (52 VINES)		\$650.00	\$650.00
16/03/2022	150343	Rental From 15/03/2022 To 28/03/2022 - Rent Credit \$33.55 (52 VINES)		\$670.00	\$1,320.00
30/03/2022	150472	Rental From 29/03/2022 To 12/04/2022 - Rent Credit \$10.41 (52 VINES)		\$684.00	\$2,004.00
31/03/2022	7000224	* U52S admin fee for Feb 2022 (not processed on 1/3/2022) (52SOM)	\$8.80		\$1,995.20
01/04/2022	7000260	* Admin fee - 52SOM	\$8.80		\$1,986.40
01/04/2022	7000445	* Management & Commission - 52SOM	\$176.35		\$1,810.05
<b>Other Items</b>					
01/04/2022	5020	Payment to Owner via EFT	\$1,810.05		\$0.00
<b>* Indicates Taxable Supply</b>			<b>Totals:</b>	<b>\$2,004.00</b>	<b>\$2,004.00</b>

Total expenses of this tax invoice includes GST of \$17.63

# Webster Property Management

Bayside Assets Holding Pty Ltd

A.B.N. 64 653 767 723 A.C.N. 653 767 723

1/90 Webster Rd

DECEPTION BAY QLD 4508

Phone (07) 3204 8477

Fax

2.13

Email office@baysideassets.com.au

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

52 SMYTH

Statement Number 62

## TAX INVOICE Owners Statement From To 03/05/2022

Date	Reference	Description	Debit	Credit	Balance
		Balance Carried Forward			\$0.00
<b>52/100 Webster Rd, Deception Bay, 4508</b>					
13/04/2022	150592	Rental From 13/04/2022 To 26/04/2022 - Rent Credit \$30.41 (52 VINES)		\$680.00	\$680.00
29/04/2022	150749	Rental From 27/04/2022 To 11/05/2022 - Rent Credit \$3.27 (52 VINES)		\$680.00	\$1,360.00
03/05/2022	7000540	* Admin fee - 52SOM	\$8.80		\$1,351.20
03/05/2022	7000719	* Management & Commission - 52SOM	\$119.68		\$1,231.52
<b>Other Items</b>					
03/05/2022	5045	Payment to Owner via EFT	\$1,231.52		\$0.00
<b>* Indicates Taxable Supply</b>			<b>Totals:</b>	<b>\$1,360.00</b>	<b>\$1,360.00</b>
					<b>\$0.00</b>

Total expenses of this tax invoice includes GST of \$11.68

# Webster Property Management

Bayside Assets Holding Pty Ltd  
A.B.N. 64 653 767 723 A.C.N. 653 767 723  
1/90 Webster Rd  
DECEPTION BAY QLD 4508

Phone (07) 3204 8477  
Fax

J.14

Email office@baysideassets.com.au

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

52 SMYTH

Statement Number 63

## TAX INVOICE Owners Statement From To 01/06/2022

Date	Reference	Description	Debit	Credit	Balance
		Balance Carried Forward			\$0.00
<b>52/100 Webster Rd, Deception Bay, 4508</b>					
11/05/2022	150842	Rental From 12/05/2022 To 25/05/2022 - Rent Credit \$23.27 (52 VINES)		\$680.00	\$680.00
25/05/2022	150953	Rental From 26/05/2022 To 08/06/2022 - Rent Credit \$43.27 (52 VINES)		\$680.00	\$1,360.00
01/06/2022	7000811	* Admin fee - 52SOM	\$8.80		\$1,351.20
01/06/2022	7000988	* Management & Commission - 52SOM	\$119.68		\$1,231.52
<b>Other Items</b>					
01/06/2022	5069	Payment to Owner via EFT	\$1,231.52		\$0.00
<b>* Indicates Taxable Supply</b>			<b>Totals:</b>	<b>\$1,360.00</b>	<b>\$1,360.00</b>
					<b>\$0.00</b>

Total expenses of this tax invoice includes GST of \$11.68

# Webster Property Management

Bayside Assets Holding Pty Ltd

A.B.N. 64 653 767 723 A.C.N. 653 767 723

1/90 Webster Rd

DECEPTION BAY QLD 4508

Phone (07) 3204 8477

Fax

2.15

Email office@baysideassets.com.au

TO: Smyth Family Prosperity Trust  
5 Greenlinks Crescent  
Narangba Qld 4504

52 SMYTH

Statement Number 64

## TAX INVOICE Owners Statement To 01/07/2022

Date	Reference	Description	Debit	Credit	Balance
		Balance Carried Forward			\$0.00
<b>52/100 Webster Rd, Deception Bay, 4508</b>					
16/06/2022	151 144	Rental From 09/06/2022 To 23/06/2022 - Rent Credit \$6.13 (52 VINES)		\$670.00	\$670.00
22/06/2022	151 191	Rental From 24/06/2022 To 07/07/2022 - Rent Credit \$16.13 (52 VINES)		\$670.00	\$1,340.00
01/07/2022	7001082	* Admin fee - 52SOM	\$8.80		\$1,331.20
01/07/2022	7001256	* Management & Commission - 52SOM	\$117.92		\$1,213.28
<b>Other Items</b>					
01/07/2022	5093	Payment to Owner via EFT	\$1,213.28		\$0.00
* Indicates Taxable Supply			<b>Totals:</b>	<b>\$1,340.00</b>	<b>\$1,340.00</b>
					<b>\$0.00</b>

Total expenses of this tax invoice includes GST of \$11.52

# General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



## Part 1 Tenancy details

**Item 1** 1.1 Lessor

Name/trading name <b>Smyth Family Prosperity Trust</b>		
Address		
c/- 1 / 90 Webster Road, Deception Bay QLD 4508,		Postcode
1.2 Phone	Mobile	Email
(07) 3204 8477		office@websterpm.com.au

**Item 2** 2.1 Tenant/s

Tenant 1	Full name/s <b>Sheridan Vines</b>
Phone	Email
Tenant 2	Full name/s
Phone	Email
Tenant 3	Full name/s
Phone	Email

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

**Item 3** 3.1 Agent If applicable. See clause 43

Full name/trading name <b>Taian Brilliance Investment Pty Ltd T/As Webster Property Management</b>		
Address		
1 / 90 Webster Road, Deception Bay QLD 4508		Postcode
3.2 Phone	Mobile	Email
(07) 3204 8477		office@websterpm.com.au

**Item 4** Notices may be given to (Indicate if the email is different from item 1, 2 or 3 above)

4.1 Lessor  
Email Yes  No  Facsimile Yes  No

4.2 Tenant/s  
Email Yes  No  Facsimile Yes  No

4.3 Agent  
Email Yes  No  Facsimile Yes  No

**Item 5** 5.1 Address of the rental premises

52 sommerset Park 100 Webster Rd,	
Deception Bay, QLD	Postcode 4508

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

Dishwasher, Vertical Blinds,
------------------------------

**Item 6** 6.1 The term of the agreement is  fixed term agreement  periodic agreement

6.2 Starting on **19/08/2021** 6.3 Ending on **18/08/2022**

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



General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



Item 7 Rent \$ \$330.00 per  week  fortnight  month See clause 8(1)

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

Item 9 Method of rent payment Insert the way the rent must be paid. See clause 8(3) DIRECT DEPOSIT

Details for direct credit

BSB no. 0 6 4 1 6 2 Bank/building society/credit union Commonwealth Bank

Account no. 1 1 1 3 5 3 6 9 Account name Sommerset Park Trust Account

Payment reference U52S Vines

Item 10 Place of rent payment Insert where the rent must be paid. See clause 8(4) to 8(6) Commonwealth Bank

Item 11 Rental bond amount \$ \$1320.00 See clause 13

Item 12.1 The services supplied to the premises for which the tenant must pay See clause 16

Electricity  Yes  No Any other service that a tenant must pay  Yes  No Gas  Yes  No Type Phone  Yes  No See special terms (page 8)

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

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

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

Item 14 How services must be paid for Insert for each how the tenant must pay. See clause 16(d)

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

Item 15 Number of persons allowed to reside at the premises 3 See clause 23

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

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

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

17.2 The types and number of pets that may be kept See clause 24(2) Type NOT PERMITTED Number 0 Type NOT PERMITTED Number 0

Item 18 Nominated repairers Insert name and telephone number for each. See clause 31

Electrical repairs WEBSTER PROPERTY MANAGEMENT Phone 07 32048477 Plumbing repairs WEBSTER PROPERTY MANAGEMENT Phone 07 32048477 Other WEBSTER PROPERTY MANAGEMENT Phone 07 32048477

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

1. As per Attached Annexure "A"

2. Additional to the rent payable per week shown in item 7.1 is an amount of \$7.00 per week payable by the tenant to Webster Property Management for the provision of site security service (security Levy).

3. All tenants are on fixed lease agreements. Should a situation arise, irrespective of the reason, where the tenant/s intends to break their agreement then the following costs are incurred by the tenant/s:

- Rent is payable until a new tenant is signed up or the current lease expires.
- A one week rent (plus GST) re-let penalty fee.
- Advertising costs to a maximum of \$50.00 (plus GST)
- Cost of any repairs and/or cleaning

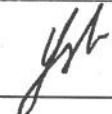
The tenant/s must receive a copy of the information statement (Form 17a) and a copy of any applicable by-laws if copies have not previously been given to the tenant/s. **Do not send to the RTA—give this form to the tenant/s, keep a copy for your records.**

**Signature of lessor/agent**

Name/trading name

Taian Brilliance Investment Pty Ltd T/As Webster Property

Signature



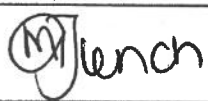
Date 8/7/21

in the presence of (witness)

Print name

Alma Trench

Witness signature



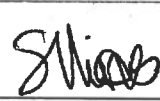
Date 8/7/21

**Signature of tenant 1**

Print name

Sheridan Vines

Signature



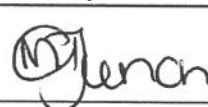
Date 8/7/21

in the presence of (witness)

Print name

Alma Trench

Witness signature



Date 8/7/21

**Signature of tenant 2**

Print name

Signature

Date

in the presence of (witness)

Print name

Witness signature

Date

**Signature of tenant 3**

Print name

Signature

Date

in the presence of (witness)

Print name

Witness signature

Date

2.19

## WEBSTER PROPERTY MANAGEMENT

*Bayview Manor - Wynyard Estate - Sommerset Park - Webster Views*

1/90 Webster Road, Deception Bay Qld, 4508

Ph: (07) 3204-8477 / Fax: (07) 3204-8466 / email: [office@websterpm.com.au](mailto:office@websterpm.com.au)

### ANNEXURE "A"

1. Garages are not to be used as an extra room, i.e. Bedroom, living or lounge room. The garage is to be used only to house a motor vehicle. Parking on the grass and/or the roadways is not permitted within the complex. Tenants are not to park in allocated visitor car parking areas. Unregistered vehicles are not permitted on the complex.
2. NO smoking permitted in the unit, nor at the front of the unit or on any common areas of the complex.
3. A maximum of two (2) approved picture hooks (see management) per lounge and dining room is permitted. NO screws, nails, tacks, double-sided tape, self-adhesive hooks, or blue tac etc to be used on any walls or ceilings in the unit. If not sure, please ask at the office.
4. The gardens and lawns within the property must be properly maintained by the tenants.
5. Mowing, Weeds in lawns, pebbles, garden beds, and concreted areas are the tenant's responsibility. Bushes/trees in the back gardens are the tenant's responsibility to maintain. Big trees and long overhanging branches are the owner's responsibility.
6. Blinds need to be cleaned regularly and dust free.
7. Replacement of light bulbs, lost keys, gate cards and/or damage to fly screens and cleaning of blinds is at the tenants' cost.
8. The tenant/s acknowledges a \$7.00 per week security levy in addition to the rent is at cost to the tenant/s, and is payable to the current property manager for the complex for as long as the tenant is an occupant within the complex, irrespective of who the managing agent for the unit may be at any point in time.
9. **Rent is to be paid two weeks in advance at all times. Water charges to be paid within 30 days of invoice issued (Where applicable).**
10. I/We understand that the rent will be reviewed at 12 months from the commencement of the lease. A rent increase will be calculated at, at least, the current CPI.
11. Approval must be given by the Agent before any persons other than those on the lease can take up occupancy in the unit.
12. Tenants must not install cable TV, additional phone lines and air conditioners, or perform any modification to the property without first receiving written consent from Webster Property Management.
13. The tenant must agree not to indulge in any activity which may prejudice or void the property owners insurance. Such activities could include but not be limited to the performance of a trade or business from the premises.
14. The cost of drain cleaning due to foreign objects being flushed down toilets or otherwise introduced to the sewer line will be at the tenant's expense.



- 15. The tenant agrees to accept the cost of electrical repairs should their equipment be faulty and have caused the problem.
- 16. Rubbish bins are to be returned to the backyard the same evening after weekly collection.
- 17. The tenant must agree to keep the property in a clean and tidy condition. All rubbish, including garden rubbish must be removed from the premises. Follow up Routine inspection will be conducted should the unit not be satisfactory.
- 18. **All tenants are on fixed lease agreements. Should a situation arise, irrespective of the reason, where the tenant/s intends to break their agreement then the following costs are incurred by the tenant/s:**
  - Rent is payable until a new tenant is signed up or the current lease expires.
  - A one week rent (plus GST) re-let penalty fee.
  - Advertising costs to a maximum of \$50.00 (plus GST)
  - Cost of any repairs and/or cleaning
- 19. The tenants agree to give at least two weeks written notice on the approved form (RTA Form 13) prior to vacating the premises at the end of the Tenancy Agreement.
- 20. All carpets to be as far as possible, in the same condition they were in at the start of the tenancy, fair wear and tear excepted at the end of tenancy, or earlier if it is apparent at a routine inspection that it is deemed necessary Any stains unable to be removed are to be assessed by a Specialist Stain Removals, at tenant's cost.
- 21. A full clean on the unit must be conducted and be as far as possible, in the same condition they were in at the start of the tenancy, fair wear and tear excepted.
- 22. All wheelie bins have to be emptied and cleaned out, and all keys and swipe cards must be returned to Webster Property Management by 5.00pm on the day of vacating The tenants further agree that rent will continue to be charged until all of the cleaning and repairs of any damages are completed and the property keys and swipe cards have been returned to our office.
- 23. The tenant agrees that if there is any outstanding debt then a debt collector will be engaged by WPM to collect all these monies. The tenant will be held liable for all cost's including all Legal, Agency and Collection costs.
- 24. Once inspection has taken place and there are any problems with the final inspection the tenant has 24 hours to address the problem. If after the second inspection has taken place and is not to our satisfaction, cleaners/repairers will be contacted and this costing will be deducted from your bond.

Signed: Sheridan Vines  
(Tenant)

Dated: 8/7/21

Signed: \_\_\_\_\_  
(Tenant)

Dated: \_\_\_\_\_

Signed: \_\_\_\_\_  
(Tenant)

Dated: \_\_\_\_\_

Signed: [Signature]  
for Webster Property Management

Dated: 8/7/21



**When completing this form**

You can complete this form electronically or with a pen.

If you choose to use a pen:

- Print clearly in BLOCK LETTERS using a black pen only.
- Place X in ALL applicable boxes.

**Section A: Your details**

**1 Tax file number (TFN)**

**i** You don't have to provide your TFN to your superannuation fund. However, if your superannuation fund does not have your TFN, they cannot accept personal contributions (and other member contributions) and extra tax may be deducted from your employer contributions (and other assessable contributions).

5 4 7    8 6 4    5 6 2

**2 Full name**

Title: Mr  Mrs  Miss  Ms  Other

Family name  
Smyth

First given name  
Daniel

Other given names  
Paul

**3 Address**

5 Greenlinks Crescent

Suburb/town  
Narangba

State/territory  
QLD ▼

Postcode  
4 5 0 4

**4 Date of birth**

Day: 1 2 / Month: 0 4 / Year: 1 9 6 1

**5 Daytime phone number (include area code)**

0 4 1 8 7 1 9 7 7 8

**6 Email address**

dantinki@bigpond.com.au

**Section B: Your superannuation fund's details**

**7 Super fund name**

Smyth Family Prosperity Fund

**8 Australian business number (ABN)**

4 3    4 8 3    8 9 6    8 2 6

**9 Member account number**

1

## Section C: Your spouse's details

3-2

### 10 Tax file number (TFN)

**i** You don't have to provide your TFN to your superannuation fund. However, if your superannuation fund does not have your TFN, they cannot accept personal contributions (and other member contributions) and extra tax may be deducted from your employer contributions (and other assessable contributions).

1 5 1 5 9 1 6 4 8

### 11 Full name

Title: Mr  Mrs  Miss  Ms  Other

Family name

Smyth

First given name

Tinki

Other given names

Kelly

### 12 Address

5 Greenlinks Crescent

Suburb/town

Narangba

State/territory

QLD ▼

Postcode

4 5 0 4

### 13 Date of birth

Day: 1 5 / Month: 1 1 / Year: 1 9 6 6

### 14 Daytime phone number (include area code)

0 4 1 8 7 1 9 7 7 8

### 15 Email address

dantinki@bigpond.com.au

## Section D: Your spouse's superannuation fund details

### 16 Super fund name

Smyth Family Prosperity Fund

### 17 ABN

4 3 4 8 3 8 9 6 8 2 6

### 18 Unique Superannuation Identifier (USI)

### 19 Member account number

2

### 20 Super fund address

PO Box 806

Suburb/town

Oxenford

State/territory

QLD ▼

Postcode

4 2 1 0

### 21 Super fund daytime phone number (include area code)

0 7 5 5 6 1 8 8 0 0

### 22 Super fund email address

dantinki@bigpond.com.au

### Section E: Contributions splitting details

#### 23 Financial year ending

1 This must be either this current financial year or the previous financial year. You cannot apply to split contributions made to your account before the beginning of last financial year.

Day: 30 / Month: 06 / Year: 2021

#### 24 Taxed splittable contributions

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than \$500,000 immediately prior to the financial year, and have unused concessional cap space from the previous 5 years (with 2018-19 financial year being the first year you can accrue unused concessional contributions). Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions made in excess of the general concessional contributions cap. Your increased concessional contributions cap, will be used to determine the maximum amount of taxed splittable contributions.

The contributions in this category include:

- ☑ employer contributions (including salary sacrifice contributions)
- ☑ personal contributions you made for yourself that you have advised your super fund you will claim as a tax deduction for (You advise your super fund by giving them a completed Notice of intent to claim or vary a deduction for personal super contributions form available from our website or your fund may have their own notice of intent form. You must do this before you lodge your Superannuation contributions splitting application).

Dollar amount \$ 4600 ~~00~~ OR percentage %

#### 25 Untaxed splittable employer contributions

Write the amount or percentage that your spouse is to receive.

These can only be employer contributions to your public sector superannuation fund that you are requesting be split with your spouse.

Dollar amount \$ ~~000000~~ OR percentage %

### Section F: Your request and declaration

I request that you split the contributions detailed in section E to the superannuation account of my spouse as detailed in section D. I declare that the information provided on this form is correct and confirm that the amount to be split is within the legislatively specified limits.

Name (Print in BLOCK LETTERS)

Daniel Paul Smyth

Signature

*[Handwritten Signature]*

Date

Day: 01 / Month: 07 / Year: 2021

### Section G: Your spouse's declaration

I declare that at the date of this application I am the spouse of the applicant and I am either:

- less than my preservation age
- between my preservation age and 65 years, and not retired.

Name (Print in BLOCK LETTERS)

Tinki Kelly Smyth

Signature

*Tinki Smyth*

Date

Day: 01 / Month: 07 / Year: 2021

#### Privacy

The ATO is a government agency bound by the *Privacy Act 1988* in terms of collection and handling of personal information and tax file numbers (TFNs). For further information about privacy law notices go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

- Send your completed application to your superannuation fund. You don't send this form to the ATO.

4-1

# Smyth Family Prosperity Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
29/03/2022	PP TO SIMMONS LIVINGSTONE AND ASSOCIATES 46		132.00	4-2	132.00 DR
14/06/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		660.00	4-3	792.00 DR
16/06/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		220.00	4-4	1,012.00 DR
30/06/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		220.00	4-5	1,232.00 DR
			<b>1,232.00</b>		<b>1,232.00 DR</b>

**Total Debits: 1,232.00**

**Total Credits: 0.00**

4-2



Simmons Livingstone & Associates

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

The Trustees  
Smyth Family Prosperity Fund  
5 Greenlinks Crescent  
NARANGBA QLD 4504

**Tax Invoice**  
**031297**  
  
Ref: SMYTDS1  
17 March, 2022

Description	Amount
Fee for Professional Services rendered in relation to the following:  <ul style="list-style-type: none"> <li><b>Smyth Family Prosperity Fund</b></li> </ul> The following gives details of the work undertaken:  Assistance with preparation of accountants letter as required forms SMSF finance purposes;  General administration and support.	120.00
120.00 <b>GST: \$</b> 12.00 <b>Amount Due: \$</b> 132.00	

Please note that this invoice is now due.

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

<input type="checkbox"/> <b>(EFT) - Transfer to our account</b> Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: SMYTDS1 Invoice: 031297 17 March, 2022  <b>Amount Due: \$</b> 132.00
<input type="checkbox"/> <b>Credit Card</b> (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/>
Cardholder ..... Signature .....		Expiry ...../.....

4.3



Simmons Livingstone & Associates

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

The Trustees  
Smyth Family Prosperity Fund  
5 Greenlinks Crescent  
NARANGBA QLD 4504

**Tax Invoice**  
**032509**  
  
Ref: SMYTDS1  
6 June, 2022

Description	Amount
Preparation of Transition to Retirement Income Stream documents including the following:- - Minutes of meeting - Request letter - Application by a member for a pension - Transition to Retirement pension payment agreement - Payment of disbursement to Cleardocs for the document package. - Calculation of TRIS minimum and maximum drawdowns for the 2022 financial year - Financial advice provided by Sam Young	1,000.00
Accounting 660 Fin Planning 440 <del>1100</del>	
<b>Please note that this invoice is now due.</b>	<b>GST: \$ 100.00</b> <b>Amount Due: \$ 1,100.00</b>

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

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

Ref: SMYTDS1  
 Invoice: 032509  
 6 June, 2022  
**Amount Due: \$ 1,100.00**

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

Card Number:   

Cardholder ..... Signature ..... Expiry ...../.....

Liability limited by a scheme approved under Professional Standards Legislation



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Simmons Livingstone & Associates

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

Smyth Family Prosperity Pty Ltd  
5 Greenlinks Crescent  
NARANGBA QLD 4504

**Tax Invoice**  
**031850**  
Ref: SMYTDC1  
5 May, 2022

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> <li><b>Smyth Family Prosperity Pty Ltd</b></li> </ul> <p>The following gives details of the work undertaken:</p> <p>Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities &amp; Investments Commission (ASIC):</p> <ul style="list-style-type: none"> <li>Attendance to ASIC company statements and review documentation on your behalf;</li> <li>Checking and comparison of your company information with ASIC registers;</li> <li>Preparation of annual company minutes as required by the Corporations Law;</li> <li>Attendance to address changes throughout the year;</li> <li>Provision of registered office address and maintenance of legislated ASIC opening hours;</li> <li>Assurance your company files are up to date and compliant with current Corporations Law and associated legislation;</li> <li>Acting as registered agent of the company.</li> </ul>	200.00
<p><b>Please note that this invoice is now due.</b></p> <p style="text-align: right;"><b>GST: \$ 20.00</b> <b>Amount Due: \$ 220.00</b></p>	

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

<input type="checkbox"/> <b>(EFT) - Transfer to our account</b> Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: SMYTDC1 Invoice: 031850 5 May, 2022 <b>Amount Due: \$ 220.00</b>
<input type="checkbox"/> <b>Credit Card</b> (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder ..... Signature .....		Expiry ...../.....
<small>Liability limited by a scheme approved under Professional Standards Legislation</small>		

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**Simmons Livingstone & Associates**

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

Daniel Smyth  
 Smyth Family Prosperity Finance Pty Ltd  
 5 Greenlinks Crescent  
 NARANGBA QLD 4504

**Tax Invoice**  
**031851**  
 Ref: SMYTDC2  
 5 May, 2022

Description	Amount
Fee for Professional Service rendered in relation to the following: <ul style="list-style-type: none"> <li>Smyth Family Prosperity Finance Pty Ltd</li> </ul> The following gives details of the work undertaken: <p>Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities &amp; Investments Commission (ASIC):</p> <ul style="list-style-type: none"> <li>Attendance to ASIC company statements and review documentation on your behalf;</li> <li>Checking and comparison of your company information with ASIC registers;</li> <li>Preparation of annual company minutes as required by the Corporations Law;</li> <li>Attendance to address changes throughout the year;</li> <li>Provision of registered office address and maintenance of legislated ASIC opening hours;</li> <li>Assurance your company files are up to date and compliant with current Corporations Law and associated legislation;</li> <li>Acting as registered agent of the company.</li> </ul>	200.00
<b>Please note that this invoice is now due.</b>	
<b>GST: \$ 20.00</b> <b>Amount Due: \$ 220.00</b>	

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

<input type="checkbox"/> <b>(EFT) - Transfer to our account</b> Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: SMYTDC2 Invoice: 031851 5 May, 2022 <b>Amount Due: \$ 220.00</b>
<input type="checkbox"/> <b>Credit Card</b> (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder ..... Signature .....		Expiry ...../.....
Liability limited by a scheme approved under Professional Standards Legislation		

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# Smyth Family Prosperity Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
18/11/2021	ASIC SUPER TD		56.00	S-2	56.00 DR
18/11/2021	ASIC FINANCE TD		276.00	S-4	332.00 DR
			<b>332.00</b>		<b>332.00 DR</b>

**Total Debits: 332.00**

**Total Credits: 0.00**



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

SMYTH FAMILY PROSPERITY PTY LTD  
FUTURE LIFE CO PTY LTD  
PO BOX 5427 GOLD COAST MC QLD 9726

**INVOICE STATEMENT**

Issue date 11 Nov 21

**SMYTH FAMILY PROSPERITY PTY LTD**

ACN 615 862 014

Account No. 22 615862014

**Summary**

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$56.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 11 Jan 22	<b>\$56.00</b>

***If you have already paid please ignore this invoice statement.***

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



**ASIC**  
Australian Securities & Investments Commission

**PAYMENT SLIP**

**SMYTH FAMILY PROSPERITY PTY LTD**

ACN 615 862 014      Account No: 22 615862014



22 615862014

<b>TOTAL DUE</b>	<b>\$56.00</b>
Immediately	<b>\$0.00</b>
By 11 Jan 22	<b>\$56.00</b>

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



**Billers Code: 17301**  
**Ref: 2296158620148**



\*814 129 0002296158620148 44



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Company: SMYTH FAMILY PROSPERITY FINANCE PTY LTD ACN 615 862 194

**Company details**

Date company registered 11-11-2016  
 Company next review date 11-11-2022  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company No  
 Non profit company No

**Registered office**

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

**Principal place of business**

5 GREENLINKS CRESCENT , NARANGBA QLD 4504

**Officeholders**

SMYTH, TINKI KELLY

Born 15-11-1966 at NEW ZEALAND

5 GREENLINKS CRESCENT , NARANGBA QLD 4504

Office(s) held: Director, appointed 11-11-2016  
 Secretary, appointed 11-11-2016

SMYTH, DANIEL PAUL

Born 12-04-1961 at IRELAND

5 GREENLINKS CRESCENT , NARANGBA QLD 4504

Office(s) held: Director, appointed 11-11-2016

**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	12	12.00	0.00

**Members**

SMYTH , TINKI KELLY

5 GREENLINKS CRESCENT , NARANGBA QLD 4504

Share class	Total number held	Fully paid	Beneficially held
ORD	6	Yes	Yes

SMYTH , DANIEL PAUL

5 GREENLINKS CRESCENT , NARANGBA QLD 4504

Share class	Total number held	Fully paid	Beneficially held
ORD	6	Yes	Yes

**Document history**

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

Received	Number	Form	Description	Status
09-05-2022	5EGC44918	484	CHANGE TO COMPANY DETAILS	Processed and imaged
30-04-2018	8E0133342	484	CHANGE TO COMPANY DETAILS	Processed and imaged
11-11-2016	2E6639203	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

5.4

SMYTH FAMILY PROSPERITY FINANCE PTY LTD  
 FUTURE LIFE CO PTY LTD  
 PO BOX 5427 GOLD COAST MC QLD 9726

**INVOICE STATEMENT**

Issue date 11 Nov 21

**SMYTH FAMILY PROSPERITY FINANCE PTY LTD**

ACN 615 862 194

Account No. 22 615862194

**Summary**

Opening Balance	\$0.00
New items	\$276.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$276.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 11 Jan 22	<b>\$276.00</b>

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****SMYTH FAMILY PROSPERITY FINANCE PTY LTD**

ACN 615 862 194

Account No: 22 615862194

**22 615862194**

<b>TOTAL DUE</b>	<b>\$276.00</b>
Immediately	<b>\$0.00</b>
By 11 Jan 22	<b>\$276.00</b>

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



**Billers Code:** 17301  
**Ref:** 2296158621948



\*814 129 0002296158621948 79



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Company: SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014

### Company details

Date company registered	11-11-2016
Company next review date	11-11-2022
Company type	Australian Proprietary Company
Company status	Registered
Home unit company	No
Superannuation trustee company	Yes
Non profit company	No

### Registered office

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

### Principal place of business

5 GREENLINKS CRESCENT , NARANGBA QLD 4504

### Officeholders

SMYTH, TINKI KELLY

Born 15-11-1966 at NEW ZEALAND

5 GREENLINKS CRESCENT , NARANGBA QLD 4504

Office(s) held: Director, appointed 11-11-2016  
Secretary, appointed 11-11-2016

SMYTH, DANIEL PAUL

Born 12-04-1961 at IRELAND

5 GREENLINKS CRESCENT , NARANGBA QLD 4504

Office(s) held: Director, appointed 11-11-2016

### Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	12	12.00	0.00

### Members

SMYTH , TINKI KELLY

5 GREENLINKS CRESCENT , NARANGBA QLD 4504

Share class	Total number held	Fully paid	Beneficially held
ORD	6	Yes	Yes

SMYTH , DANIEL PAUL

5 GREENLINKS CRESCENT , NARANGBA QLD 4504

Share class	Total number held	Fully paid	Beneficially held
ORD	6	Yes	Yes

### Document history

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

Received	Number	Form	Description	Status
09-05-2022	5EGC44919	484	CHANGE TO COMPANY DETAILS	Processed and imaged
30-04-2018	8E0133426	484	CHANGE TO COMPANY DETAILS	Processed and imaged
11-11-2016	2E6639163	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

6-1

# Smyth Family Prosperity Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Advisor Fees (30900)</b>					
<u>Advisor Fees (30900)</u>					
01/07/2021	JULY 2021 ADMIN FEE DT		285.00		285.00 DR
02/08/2021	AUGUST 2021 ADMIN FEE DT		285.00		570.00 DR
01/09/2021	SEPTEMBER 2021 ADMIN FEE DT		285.00		855.00 DR
01/10/2021	OCTOBER 2021 ADMIN FEE DT		285.00		1,140.00 DR
01/11/2021	NOVEMBER 2021 ADMIN FEE DT		285.00		1,425.00 DR
14/06/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		440.00	4-3	1,865.00 DR
			<b>1,865.00</b>		<b>1,865.00 DR</b>

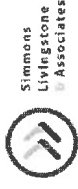
**Total Debits: 1,865.00**

**Total Credits: 0.00**



# Smyth Family Prosperity Fund Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022



Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Method	Rate	Depreciation			
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation <sup>1</sup>			Calculated Depreciation <sup>2</sup>	Posted Depreciation <sup>3</sup>	Closing Written Down Value	
77200 / 52/10Web 30/06/2021												
52/100 Webster Road, Deception Bay QLD, Australia												
Bearers & Timbers												
	08/03/2019	2,799.50	2,640.12			2,799.50	Capital Works	2.50 %	69.99	377.73		2,570.13
Carpet												
	12/05/2017	2,343.00	934.34			934.34	Diminishing Value	20.00 %	186.87			747.47
Cooktop/Oven												
	03/03/2020	764.00	601.75			601.75	Diminishing Value	16.67 %	100.31			501.44
Dishwasher												
	28/03/2022	395.00	395.00	# 7.2		395.00	Diminishing Value	20.00 %	20.56			374.44
		<b>6,301.50</b>	<b>4,571.21</b>			<b>4,730.59</b>				<b>377.73</b>		<b>4,193.48</b>
		<b>6,301.50</b>	<b>4,571.21</b>			<b>4,730.59</b>				<b>377.73</b>		<b>4,193.48</b>

<sup>1</sup> Amounts have been pro rated based on number of days in the year

<sup>2</sup> Depreciation calculated as per depreciation method

<sup>3</sup> Depreciation amounts posted to the ledger

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7-2

Leeza Cox

**From:** The Good Guys <webmaster@transact.thegoodguys.com.au>  
**Sent:** Thursday, 24 March 2022 9:24 AM  
**To:** dantinki@bigpond.com  
**Subject:** Confirmation of your order



Hello SMYTH FAMILY,

Thanks, we've received your payment.

**Here's what you ordered:**

SOLT60cm Freestanding Dishwasher Stainless S GGSDW6012S	<b>\$340.00</b>
DELIVERYStandard Delivery to Zone 1 Location DELZONE1	<b>\$55.00</b>
DELIVERY DELSTND	<b>\$395.00</b>

**Payment Received (Inc. GST) **\$395.00****

via Credit Card

Order Number: S0850550268

Order Type: Delivery

Order Date: 24/03/2022

**Order Total (Inc. GST) **\$395.00****

**Your details are:**

<b>Name:</b> SMYTH FAMILY PROSPERITY FUND	<b>Address:</b>
<b>Phone:</b> 04 1127 7496	5 Greenlinks Cres,NARANGBA-
<b>Email:</b> dantinki@bigpond.com	4504,AU,

**What happens next?**

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# OnePath

16 August 2021

**POLICY OWNER(S)**

Smyth Family Prosperity Pty Ltd

**POLICY NUMBER**

1006454135

Smyth Family Prosperity Pty Ltd  
ATF Smyth Family Prosperity Fund  
5 Greenlinks Cres  
NARANGBA QLD 4504

## It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.


As your life changes, so should your insurance. This Annual Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

### WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).  
**Your cover is on a stepped premium, which means it's increased due to age.** There may be other changes that apply as well (see page 3).

### YOUR COVER SNAPSHOT

Here is a view of some of your cover. For a detailed look, please see the attached Policy Schedule.

	<b>Daniel</b> you are now insured for	Life Cover	\$614,005
---	--	------------	-----------

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

**Your annual premium is**  
\$4,465.12

**Payment method**  
Annual Direct Debit

**We will automatically deduct \$4,465.12 from your nominated account on 26 September 2021.**

If you don't need to make changes, you don't need to do anything. Because you pay your premium annually, you are saving 6% compared with monthly payments.

**POSTED**

Call us: 133 667

Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

Your Financial Adviser: Jason Ian Nairn  
Phone: 0432918214

8.2

# What you need to do next



## You're in control of your insurance cover

Your OnePath Life policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Adding or removing any extra cost options
- ✓ Turning indexation on or off

To learn more about reviewing your cover, visit [onepathclarity.com.au/go/review](http://onepathclarity.com.au/go/review)

## Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are some things that you might want to consider during your review:

-  Have you expanded your family?
-  Do you need to update your beneficiaries?
-  Has your health improved – can you apply to review any loadings or medical exclusions?
-  Have you increased or decreased your debts?
-  Have key people left or joined the business?
-  Have you entered into any new agreements with other owners or parties in your business?

## Your premiums

### How your premium is calculated

There are many factors that can affect how your premium is calculated. These can include (but are not limited to):

- ✓ The amount and type of cover
- ✓ Higher risk occupations or hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

Read more about how life insurance premiums are calculated at [onepathclarity.com.au/go/premiums](https://onepathclarity.com.au/go/premiums)

### Stepped and level premiums

#### Your cover is on a stepped premium

The difference between stepped and level premiums can be a major factor in how your premium is calculated.

**With stepped premiums,** the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.

**With level premiums,** the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

If you want to read more about stepped and level premiums, and why level premiums may go up, head to [onepathclarity.com.au/go/differentpremiums](https://onepathclarity.com.au/go/differentpremiums)



If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Jason Ian Nairn on 0432918214 or call us at 133 667 for help.

8.4

# Your premiums

## Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

**If you want to accept indexation on your cover, you don't need to do anything.**

**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.**

Please speak to your financial adviser Jason Ian Nairn on 0432918214, or call us on 133 667 to make any changes or ask any questions.

To learn what indexation might mean for you in the future, head to [onepathclarity.com.au/go/indexation](https://onepathclarity.com.au/go/indexation)

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Daniel Smyth				
Life Cover	\$514,005	\$4,465.12	\$584,767	\$4,256.91

# Go further with OnePath Life

Being a OnePath Life customer means you get more than just the cover offered by your life insurance.



### Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

Visit [onepathclarity.com.au](http://onepathclarity.com.au) for more information



### Earn Qantas Points on your premiums



### We are going paperless

You can receive some of your important insurance documents via email so you can access information you need faster. To protect your privacy, these documents will be password encrypted.

What you need to do:

- 1 Please let us know what your **email address and mobile number** is – we currently don't have these details on record
- 2 Make a note of the password we send via SMS when you do get an email from us

Not everything has been switched over to email yet, so you may still receive some documents in the post.

If you'd prefer to continue receiving these documents by post, you do not need to do anything.

Call us on 133 667 to change your communication preferences and contact details at any time.

\*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [qantas.com/terms](http://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](http://onepath.com.au/qff-terms-conditions). Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)



Your Financial Adviser: Jason Ian Nairn  
Phone: 0432918214

## Important things to remember

### Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

**Please consider if anything has happened to you, and call us at 1300 555 250** if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To learn more about the claims process and what it means for you and your beneficiaries, please visit [onepathclarity.com.au/go/claimsprocess](http://onepathclarity.com.au/go/claimsprocess)



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

**It's why we pay over 9 of every 10 claims we get – because we're in the business of paying claims.**

Visit [onepathclarity.com.au](http://onepathclarity.com.au) to learn more about the claims process, read claims stories and see why some claims aren't paid.

### Have confidence in your cover

Your OneCare held through super is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

To find out more, visit [onepathclarity.com.au/go/advantage](http://onepathclarity.com.au/go/advantage)





## Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Visit [onepathclarity.com.au/go/support](http://onepathclarity.com.au/go/support) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

To discuss lowering your premium, or for anything else to do with your cover, please speak to your financial adviser, Jason Ian Nairn at 0432918214, or call us on 133 667. We're here to support you.

## Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

## We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Jason Ian Nairn on 0432918214, or call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,

Customer Service Team

OnePath Life

### Important Information

OnePath Life Limited ABN 33 009 657 176, AFSL 236311 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346 (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life.

This information is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.

You should read the OneCare Product Disclosure Statement and policy terms (PDS) available online at [onepath.com.au](http://onepath.com.au) or by calling 133 667 before deciding whether to acquire, or to continue to hold, this product.

MJAE-016270-2020



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)



Your Financial Adviser: Jason Ian Nairn  
Phone: 0432918214





OnePath Life Limited  
ABN 33 009 657 176 AFSL 238341  
onpath.com.au

## ONECARE POLICY SCHEDULE

DATE  
16 August 2021

8-9

### YOUR POLICY SUMMARY

Policy number: 1006454135  
Policy owner(s):  
Smyth Family Prosperity Pty Ltd  
Fund name:  
Smyth Family Prosperity Fund  
Policy start date: 26 September  
2017  
Policy anniversary date: 26 September

	First name	Surname	Date of birth	Gender
Life/lives insured:	Daniel	Smyth	12 April 1961	Male
Annual premium*:				\$4,465.12
Includes:				
Policy Fee(s)*:				\$93.40

\*Includes stamp duty if applicable.

# ONECARE POLICY SCHEDULE

DATE

16 August 2021

8.10

Policy Number

1006454135

Life Insured: Daniel Smyth

## LIFE COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$614,005	\$4,465.12	Yes	26 September 2017	25 September 2091

### Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category†: L  
Smoker†: No

### Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No

**POSTED**



LIFE INSURANCE

# MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 15 May 2022

## Policy details

Policy Owner	Smyth Family Prosperity Pty Ltd ATF Smyth Family Prosperity Fund		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	93205627	Policy start date	15 May 2017
Review Date(Annual renewal)	15 May	Yearly premium*	\$4,507.20
Yearly policy fee	\$0.00	Stamp Duty state	QLD
Yearly Stamp Duty	\$0.00		

\* Your Yearly premium includes the policy fee and stamp duty

## Life Insured details

### Life Insured

Life Insured	Mrs Tinki Smyth	Date of Birth	15 November 1966
Age next birthday	56	Occupation Class	A

## What you're covered for

### Mrs Tinki Smyth Life Insured

Benefit type	Premium structure	Benefit amount	Yearly Premium	Benefit expiry date	Smoker status	Inflation Linked
Total and Permanent Disability (extension to Life Cover)	Stepped	\$644,523	\$2,403.43	15 May 2041	Non-smoker	Yes

#### Extra benefits (benefit details)

- Any Occupation in Total and Permanent Disability applied

#### Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

POSTED

Life Cover	Stepped	\$899,779	\$2,103.77	15 May 2041	Non-smoker	Yes
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#### Extra benefits (benefit details)

#### Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

The premium details in this Schedule will be valid until the next Review Date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when

9-1

# Smyth Family Prosperity Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Agents Management Fees (41930)</b>					
<u>52/100 Websier Road, Deception Bay QLD, Australia (52/10Web)</u>					
30/06/2022	T/up agent statement. \$681.30 smoke alarms 26/08/21		1,387.48	2-1	1,387.48 DR
30/06/2022	T/up agent statement. \$681.30 smoke alarms 26/08/21		110.00	2-1	1,497.48 DR
			<b>1,497.48</b>		<b>1,497.48 DR</b>

**Total Debits: 1,497.48**

**Total Credits: 0.00**

10.1

# Smyth Family Prosperity Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Council Rates (41960)</b>					
<u>52/100 Webster Road, Deception Bay QLD, Australia (52/10Web)</u>					
18/08/2021	BPAY TO MBRC RATES BP		465.58	10.2	465.58 DR
23/11/2021	BPAY TO MBRC RATES BP		464.95	10.3	930.53 DR
15/02/2022	BPAY TO MBRC RATES BP		464.95	10.4	1,395.48 DR
06/06/2022	BPAY TO MBRC RATES BP		464.95	10.5	1,860.43 DR
			<b>1,860.43</b>		<b>1,860.43 DR</b>

**Total Debits: 1,860.43**

**Total Credits: 0.00**

# Rate notice

Moreton Bay  
Regional Council

10-2

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

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

**Customer Service**  
Ph: 1300 522 192

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



06498-036

Smyth Family Prosperity Finance Pty Ltd Tte  
5 Greenlinks Crescent  
NARANGBA QLD 4504

### Property Details

Unit 52 100 Webster Road DECEPTION BAY QLD 4508  
Lot 52 SP 174836  
Rateable Valuation \$34,848

### Property number

623733

### Total Payable

\$465.58

### Period of rating

1 July - 30 September 2021

### Date of issue

14 July 2021

### Due date for payment

18 August 2021

### Balance from Last Period - Payable Now

Balance as at 28 June 2021 \$0.63

### Council Rates & Charges

General Rate - Category U5N (minimum) 327.75

Regional Infrastructure and Environment Charge 22.50

Garbage Charge - Domestic 57.25

### State Government Charges

Emergency Management Levy - Group 2A 57.45

**TOTAL PAYABLE \$465.58**

### End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 28 June 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

*Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year.*

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

**PHONE:** Call 07 3480 6349

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

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

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

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

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

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

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

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

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

## PAYMENT REMITTANCE SLIP



\*2471 500623733006237335



Billers Code: 339457  
Ref: 50 0623 7330 0623 7335

*Scheduled 18/8/21*

Location: Unit 52 100 Webster Road DECEPTION BAY QLD 4508  
Customer Ref: 50 0623 7330 0623 7335

### Property number

623733

### Total Payable

\$465.58

### Period of rating

1 July - 30 September 2021

### Date of issue

14 July 2021

### Due date for payment

18 August 2021



# Rate notice

Moreton Bay  
Regional Council

10.3

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

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

**Customer Service**  
Ph: 1300 522 192

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



02591-036

Smyth Family Prosperity Finance Pty Ltd Tte  
5 Greenlinks Crescent  
NARANGBA QLD 4504

### Property Details

Unit 52 100 Webster Road DECEPTION BAY QLD 4508  
Lot 52 SP 174836  
Rateable Valuation \$34,848

### Council Rates & Charges

General Rate - Category U5N (minimum)	327.75
Regional Infrastructure and Environment Charge	22.50
Garbage Charge - Domestic	57.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 2A	57.45
<b>TOTAL PAYABLE</b>	<b>\$464.95</b>

<b>Property number</b>
623733
<b>Total Payable</b>
\$464.95
<b>Period of rating</b>
1 October - 31 December 2021
<b>Date of issue</b>
7 October 2021
<b>Due date for payment</b>
24 November 2021

### End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 29 September 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

*Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year.*

**BPAY:** Use your Phone or Internet banking  
**PHONE:** Call 07 3480 6349  
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**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510  
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**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

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

### PAYMENT REMITTANCE SLIP



\*2471 500623733006237335



Billor Code: 339457  
Ref: 50 0623 7330 0623 7335

Location: Unit 52 100 Webster Road DECEPTION BAY QLD 4508  
Customer Ref: 50 0623 7330 0623 7335

Scheduled. 23/11/21 MAR.

<b>Property number</b>
623733
<b>Total Payable</b>
\$464.95
<b>Period of rating</b>
1 October - 31 December 2021
<b>Date of issue</b>
7 October 2021
<b>Due date for payment</b>
24 November 2021



# Rate notice

Moreton Bay  
Regional Council

10.4

## Customer Service Centres

Caboolture - 2 Hasking Street, Caboolture  
Redcliffe - Irene Street, Redcliffe  
Strathpine - 220 Gympie Road, Strathpine

## Postal Address

PO Box 159  
Caboolture QLD 4510

## Customer Service

Ph: 1300 522 192

ABN: 92 967 232 136

www.moretonbay.qld.gov.au  
mbrbc@moretonbay.qld.gov.au



03634-036

Smyth Family Prosperity Finance Pty Ltd Tte  
5 Greenlinks Crescent  
NARANGBA QLD 4504

## Property Details

Unit 52 100 Webster Road DECEPTION BAY QLD 4508  
Lot 52 SP 174836  
Rateable Valuation \$34,848

## Property number

623733

## Total Payable

\$464.95

## Period of rating

1 January - 31 March 2022

## Date of issue

10 January 2022

## Due date for payment

16 February 2022

## Council Rates & Charges

General Rate - Category U5N (minimum)	327.75
Regional Infrastructure and Environment Charge	22.50
Garbage Charge - Domestic	57.25

## State Government Charges

Emergency Management Levy - Group 2A	57.45
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## TOTAL PAYABLE

**\$464.95**

## End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 31 December 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year.

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## PAYMENT REMITTANCE SLIP



\*2471 500623733006237335



Bill Code: 339457  
Ref: 50 0623 7330 0623 7335

Location: Unit 52 100 Webster Road DECEPTION BAY QLD 4508  
Customer Ref: 50 0623 7330 0623 7335

C.P.L. 15<sup>th</sup> Feb 22

## Property number

623733

## Total Payable

\$464.95

## Period of rating

1 January - 31 March 2022

## Date of issue

10 January 2022

## Due date for payment

16 February 2022

# Rate notice

Moreton Bay  
Regional Council



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

**Postal Address**  
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Caboolture Qld 4510

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



04236-036

Smyth Family Prosperity Finance Pty Ltd Tte  
5 Greenlinks Crescent  
NARANGBA QLD 4504

### Property Details

Unit 52 100 Webster Road DECEPTION BAY QLD 4508  
Lot 52 SP 174836  
Rateable Valuation \$34,848

### Property number

623733

### Total Payable

\$464.95

### Period of rating

1 April - 30 June 2022

### Date of issue

6 April 2022

### Due date for payment

6 June 2022

### Council Rates & Charges

General Rate - Category U5N (minimum)	327.75
Regional Infrastructure and Environment Charge	22.50
Garbage Charge - Domestic	57.25
<b>State Government Charges</b>	
Emergency Management Levy - Group 2A	57.45
<b>TOTAL PAYABLE</b>	<b>\$464.95</b>

### End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 30 March 2022 may not have been processed before the printing of this notice and may appear as an overdue balance.

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**MAIL:** Send your payment to PO Box 159, Caboolture, Qld 4510  
**IN PERSON:** Pay at any Customer Service Centre  
**DIRECT DEBIT:** Go to [www.moretonbay.qld.gov.au/rates/directdebit](http://www.moretonbay.qld.gov.au/rates/directdebit)

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

### PAYMENT REMITTANCE SLIP



\*2471 500623733006237335



Billor Code: 339457  
Ref: 50 0623 7330 0623 7335

Location: Unit 52 100 Webster Road DECEPTION BAY QLD 4508  
Customer Ref: 50 0623 7330 0623 7335

S. Indaleto 6/6/22

### Property number

623733

### Total Payable

\$464.95

### Period of rating

1 April - 30 June 2022

### Date of Issue

6 April 2022

### Due date for payment

6 June 2022

11-1

# Policy Schedule

## Landlord Preferred Policy

21 March 2022

Smyth Family Prosperity Fund  
5 Greenlinks Crescent  
NARANGBA QLD 4504

**POLICY NUMBER:** TS0831481LPP  
**AMOUNT DUE:** \$ 359.00  
**DUE DATE:** 10/05/2022

### Insured: Smyth Family Prosperity Fund

**Insured Address:** 52/100 Webster Road, DECEPTION BAY QLD 4508

#### Premium Type

Renewal

#### Expiry Date

10/05/2022. We invite you to renew your policy until 12:01am  
10/05/2023

#### Managing Agent

Webster Property Management

#### Property Details

The land size is less than 2 acres.  
There is no business activity operated from this property.  
The property is kept well maintained and in good condition\*

#### Sum Insured

Contents/Building	\$60,000
Liability to Other	\$20,000,000
Weekly rent	Up to \$1,000

#### Excess per claim

Loss of rent	\$0
Add. benefits in Sect 1, Liability	\$0
Tenant damage	\$500
Scorching or pet damage	\$250
Earthquake or Tsunami	\$200
Other claims	\$100

#### Annual Premium

**\$359.00**

Last year's annual premium	\$385.00
Change on last year	-6.8 %

This Policy Schedule is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance you must call us.

**Insurer:** AAI Limited ABN 48 005 297 807 AFSL 230859

#### Special Conditions/Additional Information

Please turn over for important policy information and payment details

TS00123 01:03:11 A

11.2

### Insured details

#### What you have told us:

This document sets out the information that we have relied on to decide if we can insure you and on what terms. We may give you a copy of the information you have previously told us. If any of this information has changed, or is incorrect, please contact us.

#### You must call us to tell us if you or anyone to be insured under this policy:

- have had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have had, during the past 5 years, 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have been convicted of theft or fraud in the last 5 years
- are aware of any existing circumstances which may lead to a claim under this policy.

If you have answered 'yes' to any of the above questions, please contact us.

#### When you need to contact us

It is important that you check the information provided on your Policy Schedule. If any details are incorrect or have changed, you should contact us to update your details.

Also, when you hold a policy with us, there are other circumstances you need to tell us about during the period of insurance. These circumstances are set out in the 'When you need to contact us' section of your PDS. If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

#### Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting [terrisscheer.com.au/privacy](http://terrisscheer.com.au/privacy) or call us on 1800 804 016.

### Premium Details

#### Why your premium may change

Each time you renew your insurance, your premium is likely to change, even if your personal circumstances have not. There are many factors that may change your premium in any given year, examples include the amount your assets are insured for, your claims history, more accurate data, our claims experience and changes to repair/replacement costs. Your premium may also be impacted by changes to discounts.

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Cover	Last year	This year
Contents/Building	\$60,000	\$60,000
Weekly rent	Up to \$1,000	Up to \$1,000
Premium	\$321.10	\$299.42
GST	\$32.11	\$29.94
Stamp Duty	\$31.79	\$29.64
<b>Annual Premium (**)</b>	<b>\$385.00</b>	<b>\$359.00</b>

\* Please note that minor rounding may be present in your premium calculation.

#### When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

Please contact Terri Scheer Insurance in the first instance if you have any questions about your policy.

#### \*Property maintenance and condition

It is your responsibility to ensure that the property is kept well maintained and in good condition. This includes, but is not limited to: there are no blocked gutters, the roof is not rusted, your building is not infested with vermin, there is no termite damage and insured damage you have been compensated for has been repaired. Refer to the PDS for further details.

This document will be a tax invoice for GST when you make payment

**Smyth Family Prosperity Fund - 52/100 Webster Road, DECEPTION BAY QLD 4508**

**Amount Payable**  
\$359.00

**Due Date**  
10/05/2022

**Policy Number**  
TS0831481LPP

**Payment Reference No**  
708314810

#### Payment Options



By Phone: call us on 1800 804 016, with your Visa or Mastercard, using the Payment Reference No.



**Billers Code: 63461**  
**Ref: 708314810**



#### Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the **QR code**, use the reader within your mobile banking app. More info: [www.bpay.com.au](http://www.bpay.com.au)

12-1

Smyth Family Prosperity Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Interest on Loans (42010)</b>					
<u>52/100 Webster Road, Deception Bay QLD, Australia (52/10Web)</u>					
01/07/2021	Interest		491.64		491.64 DR
28/07/2021	Interest		505.45		997.09 DR
27/09/2021	INTEREST		501.98		1,499.07 DR
27/10/2021	INTEREST		483.69		1,982.76 DR
27/11/2021	INTEREST		517.49		2,500.25 DR
27/12/2021	INTEREST		497.62		2,997.87 DR
27/01/2022	INTEREST		511.56		3,509.43 DR
27/02/2022	INTEREST		506.67		4,016.10 DR
27/03/2022	INTEREST		455.71		4,471.81 DR
06/04/2022	DISCHARGE INT		145.67		4,617.48 DR
			<b>4,617.48</b>		<b>4,617.48 DR</b>
<u>Firstmac Loan ***1590 (FM1590)</u>					
05/05/2022	Loan Interest		491.60		491.60 DR
05/06/2022	Loan Interest		525.40		1,017.00 DR
			<b>1,017.00</b>		<b>1,017.00 DR</b>
<b>Total Debits:</b>	<b>5,634.48</b>				
<b>Total Credits:</b>	<b>0.00</b>				

13-1

# Smyth Family Prosperity Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Strata Levy Fees (42100)</b>					
<u>52/100 Webster Road, Deception Bay QLD, Australia (52/10Web)</u>					
09/07/2021	BPAY TO DEFT PAYMENTS BP		850.59	13.2	850.59 DR
01/09/2021	BPAY TO DEFT PAYMENTS BP		850.59	13.3	1,701.18 DR
01/12/2021	BPAY TO DEFT PAYMENTS BP		842.27	13.4	2,543.45 DR
01/03/2022	BPAY TO DEFT PAYMENTS BP		842.27	13.5	3,385.72 DR
			<b>3,385.72</b>		<b>3,385.72 DR</b>

Total Debits: 3,385.72

Total Credits: 0.00



CTS 33377

13-2

ABN: 35363509859  
100 WEBSTER ROAD  
DECEPTION BAY QLD 4508

Accounts: 1300 881 227  
Body Corporate Services (QLD) Pty Ltd

### NOTICE OF CONTRIBUTIONS

SMYTH FAMILY PROSPERITY FINANCE PTY LTD C/-  
DANIEL PAUL & TI  
5 GREENLINKS CRESENT  
NARANGBA QLD 4504

Tax Invoice	
Invoice No: 0000220	Issue Date: 07/06/21
Net Amount Payable:	\$ 850.59
Due Date:	09/07/2021

**Body Corporate SOMMERSET PARK - CTS: 33377 - ABN: 35363509859**

Lot No. 52 Unit 52	Previous Balance:	0.00			
Address: 100 WEBSTER ROAD, DECEPTION BAY, QLD 4508	Penalty Interest:	0.00			
Contribution Entitlement: 1 Interest Entitlement: 1	Issued levies not due:	0.00			
Description	Transaction Type	Fund	Net	GST	Totals
01/06/2021 to 31/08/2021 for total Levy of \$2691.80 pa	Normal	Admin	\$641.05	\$64.10	\$705.15
01/06/2021 to 31/08/2021 for total Levy of \$677.27 pa	Normal	Sink	\$132.22	\$13.22	\$145.44
Arrears/Issued at time of printing					\$0.00
Gross Amount					\$850.59
<b>Net Amount Payable</b>					<b>\$850.59</b>

*Scheduled  
9/7/21*

If mailing your payment please tear off this slip and return with payment. DO NOT include correspondence with your payment.

Please make cheques payable to: Body Corporate for CTS 33377



DEFT Reference Number:  
2604 5659 5350 2110 0259

SOMMERSET PARK Lot No. 52 Unit 52 SOMMERSET PARK	Invoice No: 0000220
Net Amount Payable:	\$850.59
Due Date:	09/07/2021

**How to Pay**

- By post:** Mail this slip with your cheque to: DEFT Payment Systems, GPO Box 141, BRISBANE QLD 4001
- By pay:** Contact your bank, credit union or building society to make this payment from your cheque or savings account.
- By phone:** Please call 1300 301 090 to make your payment using a Mastercard, Visa, American Express Diners Card
- Internet:** Visit [www.deft.com.au](http://www.deft.com.au) and use the DEFT reference number supplied on this page.
- In person:** Present this page to make your payment by cash, cheque or EFTPOS at any post office.  
Payments made at Australia Post will incur a \$2.75 DEFT processing fee.



Billers Code: 96503  
Reference: 2604 5659 5350 2110 0259



\*442 260456595 35021100259

Payments by credit or debit card may attract a surcharge  
Registration is required for payments from cheque or savings accounts  
Registration forms available from [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162

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CTS 33377

13.3

ABN: 35363509859  
100 WEBSTER ROAD  
DECEPTION BAY QLD 4508

Accounts: 1300 881 227  
Body Corporate Services (QLD) Pty Ltd

## NOTICE OF CONTRIBUTIONS

SMYTH FAMILY PROSPERITY FINANCE PTY LTD C/-  
DANIEL PAUL & TI  
5 GREENLINKS CRESENT  
NARANGBA QLD 4504

### Tax Invoice

Invoice No: 0000289	Issue Date: 19/07/21
Net Amount Payable:	\$ 850.59
Due Date:	01/09/2021

Body Corporate SOMMERSET PARK - CTS: 33377 - ABN: 35363509859

Lot No. 52 Unit 52	Previous Balance:	0.00			
Address: 100 WEBSTER ROAD, DECEPTION BAY, QLD 4508	Penalty Interest:	0.00			
Contribution Entitlement: 1 Interest Entitlement: 1	Issued levies not due:	0.00			
Description	Transaction Type	Fund	Net	GST	Totals
01/09/2021 to 30/11/2021 for total Levy of \$2691.80 pa	Normal	Admin	\$641.05	\$64.10	\$705.15
01/09/2021 to 30/11/2021 for total Levy of \$677.27 pa	Normal	Sink	\$132.22	\$13.22	\$145.44
Arrears/Issued at time of printing					\$0.00
Gross Amount					\$850.59
<b>Net Amount Payable</b>					<b>\$850.59</b>

If mailing your payment please tear off this slip and return with payment. DO NOT include correspondence with your payment.

Please make cheques payable to: Body Corporate for CTS 33377



DEFT Reference Number:  
2604 5659 5350 2110 0259

SOMMERSET PARK Lot No. 52 Unit 52 SOMMERSET PARK	Invoice No: 0000289
Net Amount Payable:	\$850.59
Due Date:	01/09/2021

### How to Pay

- By post:** Mail this slip with your cheque to: DEFT Payment Systems, GPO Box 141, BRISBANE QLD 4001
- By pay:** Contact your bank, credit union or building society to make this payment from your cheque or savings account.
- By phone:** Please call 1300 301 090 to make your payment using a Mastercard, Visa, American Express, Diners Card.
- Internet:** Visit [www.deft.com.au](http://www.deft.com.au) and use the DEFT reference number supplied on this page.
- In person:** Present this page to make your payment by cash, cheque or EFTPOS at any post office.  
Payments made at Australia Post will incur a \$2.75 DEFT processing fee.



Billier Code: 96503  
Reference: 2604 5659 5350 2110 0259



\*442 260456595 35021100259

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Registration forms available from [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162.

*Scheduled 1/9/21*

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CTS 33377

13.4

ABN: 35363509859  
100 WEBSTER ROAD  
DECEPTION BAY QLD 4508

Accounts: 1300 881 227

### NOTICE OF CONTRIBUTIONS

SMYTH FAMILY PROSPERITY FINANCE PTY LTD C/-  
DANIEL PAUL & TI  
5 GREENLINKS CRESENT  
NARANGBA QLD 4504

#### Tax Invoice

Invoice No: 0000367	Issue Date: 18/10/21
Net Amount Payable:	\$ 842.27
Due Date:	01/12/2021

Body Corporate SOMMERSET PARK - CTS: 33377 - ABN: 35363509859

Lot No. 52 Unit 52	Previous Balance:	0.00
Address: 100 WEBSTER ROAD, DECEPTION BAY, QLD 4508	Penalty Interest:	0.00
Contribution Entitlement: 1 Interest Entitlement: 1	Issued levies not due:	0.00

Description	Transaction Type	Fund	Net	GST	Totals
For the period 01/12/2021 to 28/02/2022	Normal (interim)	Admin	\$611.77	\$61.18	\$672.95
For the period 01/12/2021 to 28/02/2022	Normal (interim)	Sink	\$153.93	\$15.39	\$169.32
Arrears/Issued at time of printing					\$0.00
Gross Amount					\$842.27
<b>Net Amount Payable</b>					<b>\$842.27</b>

If mailing your payment please tear off this slip and return with payment. DO NOT include correspondence with your payment.

Please make cheques payable to: Body Corporate for CTS 33377



**DEFT**  
PAYMENT SYSTEMS

DEFT Reference Number:  
2604 5659 5350 2110 0259

SOMMERSET PARK Lot No. 52 Unit 52 SOMMERSET PARK	Invoice No: 0000367
Net Amount Payable:	\$842.27
Due Date:	01/12/2021

#### How to Pay

- By post:** Mail this slip with your cheque to: DEFT Payment Systems, GPO Box 141, BRISBANE QLD 4001
- Bpay:** Contact your bank, credit union or building society to make this payment from your cheque or savings account
- By phone:** Please call 1300 301 090 to make your payment using a Mastercard, Visa, American Express, Diners Card.
- Internet:** Visit [www.deft.com.au](http://www.deft.com.au) and use the DEFT reference number supplied on this page.
- In person:** Present this page to make your payment by cash, cheque or EFTPOS at any post office.  
Payments made at Australia Post will incur a \$2.75 DEFT processing fee



\*442 260456595 35021100259

Payments by credit or debit card may attract a surcharge.  
Registration is required for payments from cheque or savings accounts.  
Registration forms available from [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162

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CTS 33377

13-5

ABN: 35363509859  
100 WEBSTER ROAD  
DECEPTION BAY QLD 4508

Accounts: 1300 881 227  
Body Corporate Services (QLD) Pty Ltd

## NOTICE OF CONTRIBUTIONS

SMYTH FAMILY PROSPERITY FINANCE PTY LTD C/-  
DANIEL PAUL & TI  
5 GREENLINKS CRESENT  
NARANGBA QLD 4504

### Tax Invoice

Invoice No: 0000442 Issue Date: 16/01/22  
Net Amount Payable: \$ 842.27  
Due Date: 01/03/2022

### Body Corporate SOMMERSET PARK - CTS: 33377 - ABN: 35363509859

Lot No. 52 Unit 52	Previous Balance:	0.00			
Address: 100 WEBSTER ROAD, DECEPTION BAY, QLD 4508	Penalty Interest:	0.00			
Contribution Entitlement: 1 Interest Entitlement: 1	Issued levies not due:	0.00			
Description	Transaction Type	Fund	Net	GST	Totals
For the period 01/03/2022 to 31/05/2022	Normal (interim)	Admin	\$611.77	\$61.18	\$672.95
For the period 01/03/2022 to 31/05/2022	Normal (interim)	Sink	\$153.93	\$15.39	\$169.32
<b>Arrears/Issued at time of printing</b>					<b>\$0.00</b>
<b>Gross Amount</b>					<b>\$842.27</b>
<b>Net Amount Payable</b>					<b>\$842.27</b>

If mailing your payment please tear off this slip and return with payment. DO NOT include correspondence with your payment.

Please make cheques payable to: Body Corporate for CTS 33377



**DEFT**  
PAYMENT SYSTEMS

DEFT Reference Number:  
2604 5659 5350 2110 0259

SOMMERSET PARK  
Lot No. 52 Unit 52  
SOMMERSET PARK  
Invoice No: 0000442  
Net Amount Payable: \$842.27  
Due Date: 01/03/2022

### How to Pay

**By post:** Mail this slip with your cheque to: DEFT Payment Systems, GPO Box 141, BRISBANE QLD 4001

**Bpay:** Contact your bank, credit union or building society to make this payment from your cheque or savings account.

**By phone:** Please call 1300 301 090 to make your payment using a Mastercard, Visa, American Express, Diners Card.

**Internet:** Visit [www.deft.com.au](http://www.deft.com.au) and use the DEFT reference number supplied on this page.

**In person:** Present this page to make your payment by cheque or EFTPOS at any post office.



Biller Code: 96503  
Reference: 2604 5659 5350 2110 0259



\*442 260456595 35021100259

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Registration is required for payments from cheque or savings accounts.  
Registration forms available from [www.deft.com.au](http://www.deft.com.au) or call 1300 672 162.

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*Scheduled. 1/3/22*

14.1

# Smyth Family Prosperity Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Water Rates (42150)</b>					
<u>52/100 Webster Road, Deception Bay QLD, Australia (52/10Web)</u>					
15/09/2021	BPAY TO UNITYWATER BP		373.10	14.2	373.10 DR
16/12/2021	BPAY TO UNITYWATER BP		391.17	14.4	764.27 DR
21/03/2022	BPAY TO UNITYWATER BP		379.39	14.6	1,143.66 DR
21/06/2022	BPAY TO UNITYWATER BP		371.85	14.8	1,515.51 DR
			<b>1,515.51</b>		<b>1,515.51 DR</b>

**Total Debits: 1,515.51**

**Total Credits: 0.00**



Smyth Family Prosperity Finance Pty Ltd  
5 Greenlinks Cres  
NARANGBA QLD 4504

14.2

# WATER AND SEWERAGE YOUR BILL

**1300 086 489**  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
ABN 89 791 717 472

Account number	99843393
Payment reference	0998 4339 32
Property	Unit 52/100-114 Webster Rd, DECEPTION BAY, QLD

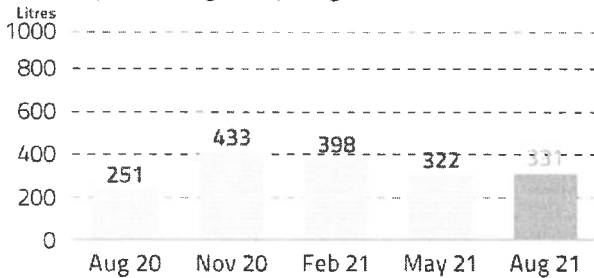
Bill number	7121965774
Billing period	14 May 2021 90 days to 11 Aug 2021
Issue date	16 Aug 2021
Approximate date of next meter reading	10 Nov 2021

## Your account activity

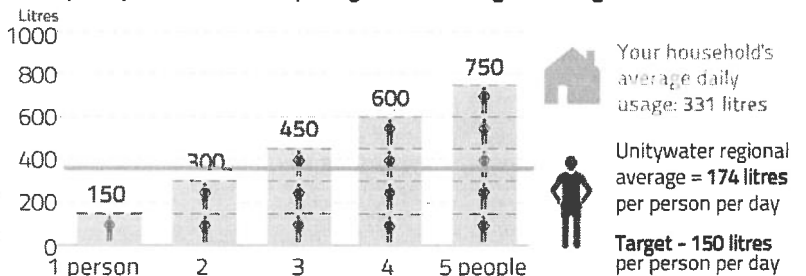
Your last bill <b>\$356.24</b>	<b>-</b>	Payments/ adjustments <b>\$356.24</b>	<b>=</b>	Balance <b>\$0.00</b>	<b>+</b>	New charges <b>\$373.10</b>	<b>=</b>	<b>Total due</b> <b>\$373.10</b>
								<b>Due date</b> <b>15 Sep 2021</b>

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

Compare your average daily usage over time



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



## Locking in prices to keep bills low

See how far your money goes

Read the information with your bill to find out more about your 2021-22 pricing

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

**BPAY**  
Biller Code: 130393  
Ref: 0998 4339 32  
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.  
Find out more at [bpay.com.au](http://bpay.com.au)  
Registered to BPAY Pty Ltd ABN 69 079 137 518

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

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



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

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	Property share %	Total usage (kL)	No. of days	Average daily usage (L)
US1500002WC	13 May 21	22223	11 Aug 21	23103	880	1.52	13.3	90	147.8
US1500002HD	13 May 21	27571	11 Aug 21	28659	1088	1.52	16.5	90	183.3
Total water usage					1968		29.8	90	331.1
Total sewerage usage (waste and greywater) = 90% of water usage							26.82	90	298.0

**Activity since last bill**

Last bill	\$356.24
Payments / adjustments	
21 Jun 2021 CBA BPAY BPAY 21/06/2021	-\$356.24
<b>Account balance</b>	<b>\$0.00</b> ①

**Water and Sewerage Charges**

Lot 52 Plan SP174836 Installation ID 77929

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	14 May 21 to 30 Jun 21	0.3311	48	\$3.122	\$49.62
State Govt Bulk Water	01 Jul 21 to 11 Aug 21	0.3311	42	\$3.231	\$44.93

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

**Unitywater (local government distributor-retailer price)**

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	14 May 21 to 30 Jun 21	0.3311	48	\$0.667	\$10.60
Water up to 822 L/day	01 Jul 21 to 11 Aug 21	0.3311	42	\$0.667	\$9.28
Sewerage up to 740 L/day	14 May 21 to 30 Jun 21	0.2980	48	\$0.667	\$9.54
Sewerage up to 740 L/day	01 Jul 21 to 11 Aug 21	0.2980	42	\$0.667	\$8.35
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	14 May 21 to 30 Jun 21	1	48	\$0.879	\$42.19
Water Access 20mm	01 Jul 21 to 11 Aug 21	1	42	\$0.891	\$37.42
Sewerage Access	14 May 21 to 30 Jun 21	1	48	\$1.803	\$86.54
Sewerage Access	01 Jul 21 to 11 Aug 21	1	42	\$1.777	\$74.63
Water subtotal					\$194.04
Sewerage subtotal					\$179.06

**New water and sewerage charges** **\$373.10** ②

**Total Due = ① + ②** **\$373.10**

**Important information**

**Payment assistance**

If you are having difficulty paying, please call Unitywater as soon as you receive your bill and before its due date to discuss how we can help.

**Changing contact details**

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Quando necessita un interprete llame al 13 14 50

**Privacy policy**

We've updated our privacy policy so that we can deliver improved services with trusted partners. Visit [unitywater.com/privacy](http://unitywater.com/privacy)

**International calls**

+ 61 7 5431 8333

[unitywater.com](http://unitywater.com)  
PO Box 953  
Caboolture QLD 4510  
1300 086 489



**More payment options**



**Credit card by phone or online**  
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**Ref: 0998 4339 32**



**In person, by phone or online**  
**Billpay Code: 4028**  
**Ref: 0998 4339 32**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



**Cheques by mail**  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



\*4028 0998433932 00037310

**Account number** 99843393

**Payment reference** 0998 4339 32

**Total due** **\$373.10**

**Due date** **15 Sep 2021**



Smyth Family Prosperity Finance Pty Ltd  
5 Greenlinks Cres  
NARANGBA QLD 4504

14.4

# WATER AND SEWERAGE YOUR BILL

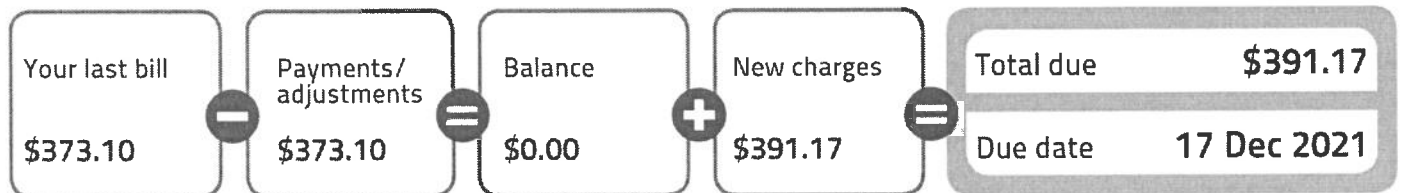
**1300 086 489**  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
ABN 89 791 717 472

Account number	99843393
Payment reference	0998 4339 32
Property	Unit 52/100-114 Webster Rd, DECEPTION BAY, QLD

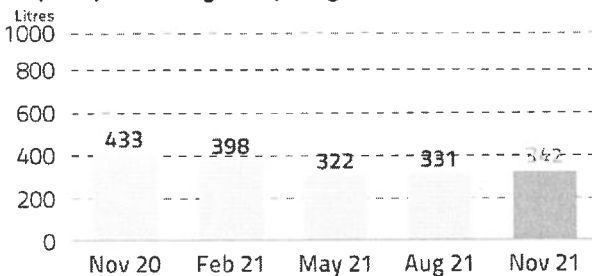
Bill number	7122309838
Billing period	12 Aug 2021 93 days to 12 Nov 2021
Issue date	17 Nov 2021
Approximate date of next meter reading	9 Feb 2022

## Your account activity

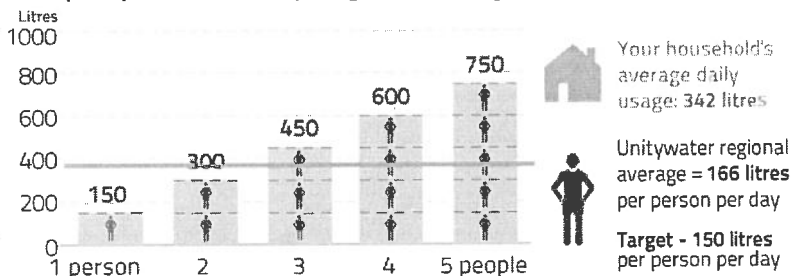


8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

### Compare your average daily usage over time



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



## WATER RESTRICTIONS COULD BE COMING THIS SUMMER

As dam levels drop, we need more Local Water Legends to help save water – act now.

Find out more at [unitywater.com/restrictions](http://unitywater.com/restrictions)



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



BPAY®  
Biller Code: 130393  
Ref: 0998 4339 32

Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.

Find out more at [bpay.com.au](http://bpay.com.au)

© Registered to BPAY Pty Ltd ABN 69 079 137 518



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

### SmoothPay

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



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

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	Property share %	Total usage (kL)	No. of days	Average daily usage (L)
US1500002WC	11 Aug 21	23103	12 Nov 21	23842	739	1.52	11.2	93	120.4
US1500002HD	11 Aug 21	28659	12 Nov 21	30015	1356	1.52	20.6	93	221.5
Total water usage					2095		31.8	93	341.9
Total sewerage usage (waste and greywater) = 90% of water usage							28.62	93	307.7

**Activity since last bill**

Last bill	\$373.10
Payments / adjustments	
15 Sep 2021 CBA BPAY BPAY 15/09/2021	-\$373.10
<b>Account balance</b>	<b>\$0.00</b>

**Water and Sewerage Charges**

Lot 52 Plan SP174836 Installation ID 77929

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	12 Aug 21 to 12 Nov 21	0.3419	93	\$3.231	\$102.75

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

**Unitywater (local government distributor-retailer price)**

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	12 Aug 21 to 12 Nov 21	0.3419	93	\$0.667	\$21.21
Sewerage up to 740 L/day	12 Aug 21 to 12 Nov 21	0.3077	93	\$0.667	\$19.09

Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	12 Aug 21 to 12 Nov 21	1	93	\$0.891	\$82.86
Sewerage Access	12 Aug 21 to 12 Nov 21	1	93	\$1.777	\$165.26

Water subtotal \$206.82  
Sewerage subtotal \$184.35

**New water and sewerage charges \$391.17**

**Total Due = ① + ② \$391.17**

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[unitywater.com](http://unitywater.com)  
PO Box 953  
Caboolture QLD 4510  
1300 086 489

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Ref: 0998 4339 32



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**Billpay Code: 4028**  
Ref: 0998 4339 32  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0998433932 00039117



Cheques by mail  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558

Account number 99843393

Payment reference 0998 4339 32

Total due \$391.17

Due date 17 Dec 2021





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Serving you today,  
investing in tomorrow.



Smyth Family Prosperity Finance Pty Ltd  
5 Greenlinks Cres  
NARANGBA QLD 4504

1416  
**WATER AND SEWERAGE  
YOUR BILL**

**1300 086 489**  
Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
ABN 89 791 717 472

Account number	99843393
Payment reference	0998 4339 32
Property	Unit 52/100-114 Webster Rd, DECEPTION BAY, QLD

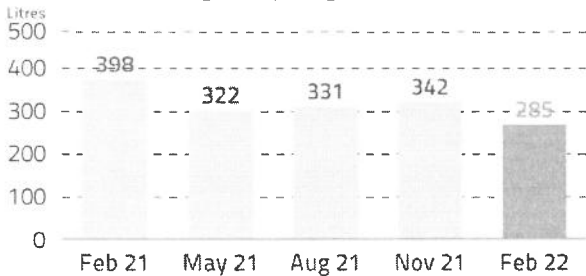
Bill number	7122654012
Billing period	13 Nov 2021 96 days to 16 Feb 2022
Issue date	18 Feb 2022
Approximate date of next meter reading	16 May 2022

Your account activity

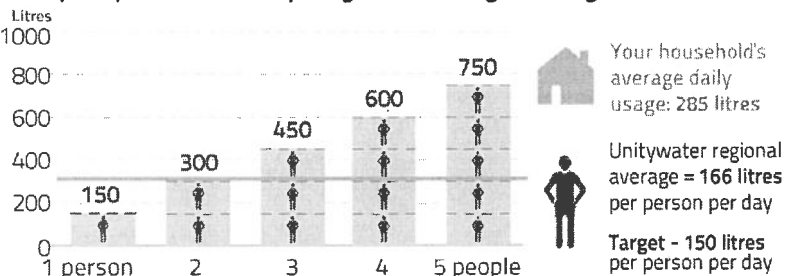
Your last bill <b>\$391.17</b>	-	Payments/ adjustments <b>\$391.17</b>	=	Balance <b>\$0.00</b>	+	New charges <b>\$379.39</b>	=	<b>Total due</b> <b>\$379.39</b>
								<b>Due date</b> <b>21 Mar 2022</b>

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

Compare your average daily usage over time



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



**We're crystal clear about our sustainability goals.**

We're joining other water utilities worldwide in the Race to Zero, a global movement to reduce carbon emissions to zero.

**Find out more**

[unitywater.com/sustainability](http://unitywater.com/sustainability)

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



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Ref: 0998 4339 32  
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Find out more at [bpay.com.au](http://bpay.com.au)  
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## Water meter details 1 kilolitre (kL) = 1000 litres (L)

Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	Property share %	Total usage (kL)	No. of days	Average daily usage (L)
US1500002WC	12 Nov 21	23842	16 Feb 22	24280	438	1.52	6.6	96	68.7
US1500002HD	12 Nov 21	30015	16 Feb 22	31389	1374	1.52	20.8	96	216.7
Total water usage					1812		27.4	96	285.4
Total sewerage usage (waste and greywater) = 90% of water usage							24.66	96	256.9

## Activity since last bill

Last bill	\$391.17
Payments / adjustments	
16 Dec 2021 CBA BPAY BPAY 16/12/2021	-\$391.17
Account balance	\$0.00 <sup>1</sup>

## Water and Sewerage Charges

Lot 52 Plan SP174836 Installation ID 77929

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	13 Nov 21 to 16 Feb 22	0.2854	96	\$3.231	\$88.53

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	13 Nov 21 to 16 Feb 22	0.2854	96	\$0.667	\$18.28
Sewerage up to 740 L/day	13 Nov 21 to 16 Feb 22	0.2569	96	\$0.667	\$16.45
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	13 Nov 21 to 16 Feb 22	1	96	\$0.891	\$85.54
Sewerage Access	13 Nov 21 to 16 Feb 22	1	96	\$1.777	\$170.59
Water subtotal					\$192.35
Sewerage subtotal					\$187.04

New water and sewerage charges **\$379.39** <sup>2</sup>

Total Due = <sup>1</sup> + <sup>2</sup> **\$379.39**

### Important information

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Caboolture QLD 4510  
1300 086 489



## More payment options



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Cheques by mail  
Send this portion with your cheque payable to: Unitywater, Locked Bag 2, Maroochydore BC QLD 4558



\*4028 0998433932 00037939

Account number	99843393
Payment reference	0998 4339 32
Total due	\$379.39
Due date	21 Mar 2022



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Smyth Family Prosperity Finance Pty Ltd  
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NARANGBA QLD 4504

148  
**WATER AND SEWERAGE  
YOUR BILL**

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Emergencies and faults 24 Hours, 7 days  
Account enquiries 8am-5pm Mon-Fri

**unitywater.com**  
ABN 89 791 717 472

Account number	99843393
Payment reference	0998 4339 32
Property	Unit 52/100-114 Webster Rd, DECEPTION BAY, QLD

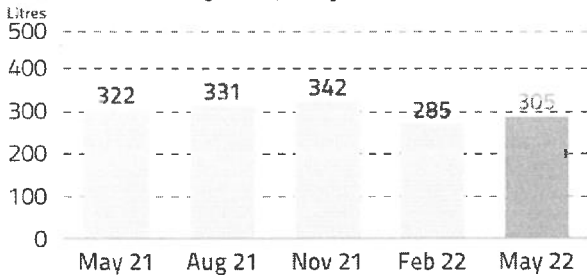
Bill number	7122997225
Billing period	17 Feb 2022 92 days to 19 May 2022
Issue date	23 May 2022
Approximate date of next meter reading	9 Aug 2022

Your account activity

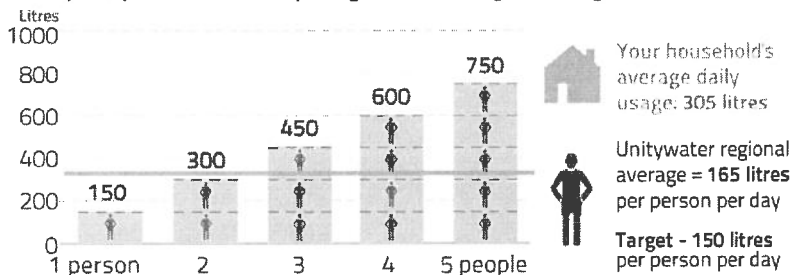
Your last bill <b>\$379.39</b>	-	Payments/ adjustments <b>\$379.39</b>	=	Balance <b>\$0.00</b>	+	New charges <b>\$371.85</b>	=	<b>Total due</b> <b>\$371.85</b>
								<b>Due date</b> <b>22 Jun 2022</b>

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

Compare your average daily usage over time



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



**Streamline tax time online**

Easy access to your bills for business or investment properties online. 24/7.

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



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Meter ID	Previous read date	Previous reading (kL)	Current read date	Current reading (kL)	Usage (kL)	Property share %	Total usage (kL)	No. of days	Average daily usage (L)
US1500002WC	16 Feb 22	24280	19 May 22	24940	660	1.52	10	92	108.7
US1500002HD	16 Feb 22	31389	19 May 22	32579	1190	1.52	18.1	92	196.7
<b>Total water usage</b>					<b>1850</b>		<b>28.1</b>	<b>92</b>	<b>305.4</b>
Total sewerage usage (waste and greywater) = 90% of water usage							<b>25.29</b>	<b>92</b>	<b>274.9</b>

### Activity since last bill

Last bill	\$379.39
Payments / adjustments	
21 Mar 2022 CBA BPAY BPAY 21/03/2022	-\$379.39
<b>Account balance</b>	<b>\$0.00</b> ①

### Water and Sewerage Charges

Lot 52 Plan SP174836 Installation ID 77929

State Bulk Water Price	Period	kL/day	x Days	x Price/kL	
State Govt Bulk Water	17 Feb 22 to 19 May 22	0.3054	92	\$3.231	\$90.79

This is how much Unitywater pays to purchase water from the State Government, and is passed on to customers at cost.

#### Unitywater (local government distributor-retailer price)

Variable Usage Charges	Period	kL/day	x Days	x Price/kL	
Water up to 822 L/day	17 Feb 22 to 19 May 22	0.3054	92	\$0.667	\$18.74
Sewerage up to 740 L/day	17 Feb 22 to 19 May 22	0.2749	92	\$0.667	\$16.87
Fixed Access Charges	Period	x No.	x Days	x Price/day	
Water Access 20mm	17 Feb 22 to 19 May 22	1	92	\$0.891	\$81.97
Sewerage Access	17 Feb 22 to 19 May 22	1	92	\$1.777	\$163.48
<b>Water subtotal</b>					<b>\$191.50</b>
<b>Sewerage subtotal</b>					<b>\$180.35</b>

**New water and sewerage charges** \$371.85 ②

**Total Due = ① + ②** \$371.85

### Important information

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In person, by phone or online  
**Billpay Code: 4028**  
**Ref: 0998 4339 32**  
Pay in person at any post office, call 13 18 16, or go to [postbillpay.com.au](http://postbillpay.com.au)



\*4028 0998433932 00037185

Account number	99843393
Payment reference	0998 4339 32
<b>Total due</b>	<b>\$371.85</b>
<b>Due date</b>	<b>22 Jun 2022</b>

Smyth Family Prosperity Fund

Borrowing Costs

Firstmac Loan

\$1,714.33

Year	2022	2023	2024	2025	2026	2027
	85.72	342.87	342.87	342.87	342.87	257.15
	1628.61	1285.75	942.88	600.02	257.15	0.00

St George Loan

Write off balance on loan payout

2022 365

85.72 Firstmac

365 St George

350 St George discharge cost

-100.83 St George Arrears adjustment

TOTAL CLAIM 2022 YEAR

# 20-2

# 19-1

699.89

Cost of \$1714.33 made up of

01/04/2022 44 Title search # 18-9

05/04/2022 845.5 Firstmac loan statement # 19-1

14/03/2022 494.83 Difference between loan payout & new loan

330 Harmony lawyers

1714.33



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



SMYTH FAMILY PROSPERITY PTY LTD  
5 GREENLINKS CRESCENT  
NARANGBA QLD 4504

1 Shelley Street  
Sydney, NSW 2000

account balance **\$5,322.30**  
as at 31 Dec 21

account name SMYTH FAMILY PROSPERITY PTY LTD ATF  
SMYTH FAMILY PROSPERITY FUND  
account no. 964335764

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			3,391.44
01.07.21	Funds transfer JULY 2021 ADMIN FEE	285.00		3,106.44
09.07.21	BPAY BPAY TO DEFT PAYMENTS	850.59		2,255.85
30.07.21	Interest MACQUARIE CMA INTEREST PAID*		0.27	2,256.12
02.08.21	Funds transfer AUGUST 2021 ADMIN FEE	285.00		1,971.12
10.08.21	Deposit QUICKSUPER QUICKSPR3022374668		1,018.86	2,989.98
18.08.21	BPAY BPAY TO MBRC RATES	465.58		2,524.40
30.08.21	Deposit QUICKSUPER QUICKSPR3035003027		1,806.82	4,331.22
31.08.21	Interest MACQUARIE CMA INTEREST PAID*		0.28	4,331.50
01.09.21	BPAY BPAY TO DEFT PAYMENTS	850.59		3,480.91
01.09.21	Funds transfer SEPTEMBER 2021 ADMIN FEE	285.00		3,195.91
15.09.21	BPAY BPAY TO UNITYWATER	373.10		2,822.81

## how to make a transaction

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

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 964335764

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 964 335 764

continued on next

16.2



## Macquarie Cash Management Account

enquiries 1800 806 310

account name SMYTH FAMILY PROSPERITY PTY LTD ATF  
SMYTH FAMILY PROSPERITY FUND  
account no. 964335764

transaction	description	debits	credits	balance
27.09.21	Deposit		1,065.34	3,888.15
30.09.21	Interest		0.30	3,888.45
01.10.21	Funds transfer	285.00		3,603.45
27.10.21	Deposit		1,095.35	4,698.80
29.10.21	Interest		0.39	4,699.19
01.11.21	Funds transfer	285.00		4,414.19
18.11.21	Funds transfer	56.00		4,358.19
18.11.21	Funds transfer	276.00		4,082.19
23.11.21	BPAY	464.95		3,617.24
29.11.21	Deposit		1,295.35	4,912.59
30.11.21	Interest		0.26	4,912.85
01.12.21	BPAY	842.27		4,070.58
16.12.21	BPAY	391.17		3,679.41
24.12.21	Deposit		1,642.62	5,322.03
31.12.21	Interest		0.27	5,322.30

continued on next

16.3



### Macquarie Cash Management Account

enquiries 1800 806 310

account name SMYTH FAMILY PROSPERITY PTY LTD ATF  
SMYTH FAMILY PROSPERITY FUND  
account no. 964335764

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 21	5,995.25	7,926.11	5,322.30

\* Interest rate for the period 1 July to 14 November: 0.12% pa (137 days); 15 November to 31 December:  
0.05% pa (47 days)



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## Macquarie Cash Management Account

enquiries 1800 806 310

account name SMYTH FAMILY PROSPERITY PTY LTD ATF  
SMYTH FAMILY PROSPERITY FUND  
account no. 964335764

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
FUTURE LIFE CO PTY LTD	Tax payment authority
FUTURE LIFE CO PTY LTD	Fee authority
AXIA SUPER AUDITS PTY LTD	Enquiry authority
LINKED FINANCIAL SERVICES PTY LTD A LINKED FINANCIAL SERVICES PTY LTD	Enquiry authority

### Authority descriptions

Enquiry authority - you authorise the third party to have access to information about your account.

Tax payment authority - you authorise the third party to withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO).

Fee authority - you authorise your financial services professional to withdraw their fees from your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

16.5



## Macquarie Cash Management Account

enquiries 1800 806 310

account name SMYTH FAMILY PROSPERITY PTY LTD ATF  
SMYTH FAMILY PROSPERITY FUND  
account no. 964335764

### We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at [macquarie.com.au](http://macquarie.com.au) or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to [macquarie.com.au/feedback-and-complaints](http://macquarie.com.au/feedback-and-complaints).

### Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

### Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*

16.6



MACQUARIE

# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



036 353647

SMYTH FAMILY PROSPERITY PTY LTD  
5 GREENLINKS CRESCENT  
NARANGBA QLD 4504

1 Shelley Street  
Sydney, NSW 2000

account balance **\$50,593.64**  
as at 30 Jun 22

account name SMYTH FAMILY PROSPERITY PTY LTD ATF  
SMYTH FAMILY PROSPERITY FUND  
account no. 964335764

transaction	description	debits	credits	balance
31.12.21	OPENING BALANCE			5,322.30
31.01.22	Interest MACQUARIE CMA INTEREST PAID*		0.25	5,322.55
31.01.22	Deposit QUICKSUPER QUICKSPR3134281141		1,338.42	6,660.97
15.02.22	BPAY BPAY TO MBRC RATES	464.95		6,196.02
25.02.22	Deposit QUICKSUPER QUICKSPR3152623379		1,235.40	7,431.42
28.02.22	Interest MACQUARIE CMA INTEREST PAID*		0.28	7,431.70
01.03.22	BPAY BPAY TO DEFT PAYMENTS	842.27		6,589.43
14.03.22	Funds transfer PP TO HARMONY LAWYERS PTY LTD	330.00		6,259.43
21.03.22	BPAY BPAY TO UNITYWATER	379.39		5,880.04
28.03.22	BPAY BPAY TO LATITUDE GEM VISA	395.00		5,485.04
29.03.22	Deposit QUICKSUPER QUICKSPR3174992060		1,115.85	6,600.89
29.03.22	Funds transfer PP TO SIMMONS LIVINGSTONE AND ASSOCIATES	132.00		6,468.89

## how to make a transaction

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

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 964335764

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 964 335 764

continued on next

16.7



Macquarie Cash Management Account

enquiries 1800 806 310

account name SMYTH FAMILY PROSPERITY PTY LTD ATF  
SMYTH FAMILY PROSPERITY FUND  
account no. 964335764

transaction	description	debits	credits	balance
31.03.22	Interest		MACQUARIE CMA INTEREST PAID* 0.31	6,469.20
01.04.22	Funds transfer	FLC INV 806 TITLE SEARCH 44.00		6,425.20
29.04.22	Interest		MACQUARIE CMA INTEREST PAID* 0.29	6,425.49
29.04.22	Deposit		QUICKSUPER QUICKSPR3195571677 1,143.13	7,568.62
05.05.22	Direct debit	FMC 10193647L49.1 790.67		6,777.95
10.05.22	BPAY	BPAY TO TERRI SCHEER 359.00		6,418.95
13.05.22	BPAY	BPAY TO TAX OFFICE PAYMENTS 739.45		5,679.50
18.05.22	Direct debit	MLC Limited 93205627 4,507.20		1,172.30
27.05.22	Deposit		QUICKSUPER QUICKSPR3215808928 1,115.85	2,288.15
31.05.22	Interest		MACQUARIE CMA INTEREST PAID* 0.18	2,288.33
01.06.22	Deposit		Webster Properti WEBSTER PROPERTY 1,231.52	3,519.85
06.06.22	BPAY	BPAY TO MBRC RATES 464.95		3,054.90
06.06.22	Direct debit	FMC 10193647L49.1 790.67		2,264.23
14.06.22	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON 1,100.00		1,164.23
15.06.22	Deposit		DANIEL SMYTH Smyth Family Prosp 49,554.29	50,718.52
16.06.22	Funds transfer	TRANSACT FUNDS TFR TO DANIEL SMYTH 15,900.00		34,818.52
16.06.22	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON 220.00		34,598.52
17.06.22	Deposit		MR DANIEL PAUL SMYTH SUPER CONTRIBUTION 15,000.00	49,598.52
21.06.22	BPAY	BPAY TO UNITYWATER 371.85		49,226.67
29.06.22	Deposit		QUICKSUPER QUICKSPR3239637335 1,582.19	50,808.86
30.06.22	Interest		MACQUARIE CMA INTEREST PAID* 4.78	50,813.64
30.06.22	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON 220.00		50,593.64

continued on next

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### Macquarie Cash Management Account

enquiries 1800 806 310

account name SMYTH FAMILY PROSPERITY PTY LTD ATF  
SMYTH FAMILY PROSPERITY FUND  
account no. 964335764

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 22	28,051.40	73,322.74	50,593.64

\* Interest rate for the period 1 January to 23 May: 0.05% pa (143 days); 24 May to 16 June: balances \$0.00 to \$4,999.99 earned 0.00% balances \$5,000.00 and above earned 0.00% pa (24 days); 17 June to 30 June: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (14 days)

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## Macquarie Cash Management Account

enquiries 1800 806 310

account name SMYTH FAMILY PROSPERITY PTY LTD ATF  
SMYTH FAMILY PROSPERITY FUND  
account no. 964335764

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Name	Authority Type
FUTURE LIFE CO PTY LTD	Tax payment authority
FUTURE LIFE CO PTY LTD	Fee authority
AXIA SUPER AUDITS PTY LTD	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

### Authority descriptions

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### annual interest summary 2021/2022

INTEREST PAID	7.86
TOTAL INCOME PAID	7.86

16.10



## Macquarie Cash Management Account

enquiries 1800 806 310

account name SMYTH FAMILY PROSPERITY PTY LTD ATF  
SMYTH FAMILY PROSPERITY FUND  
account no. 964335764

### We offer several options that allow you to make payments and view transactions free of charge

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- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

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- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at [macquarie.com.au](http://macquarie.com.au) or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to [macquarie.com.au/feedback-and-complaints](http://macquarie.com.au/feedback-and-complaints).

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### Access to and sharing your data

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- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

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Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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# Statement of Account

## COMPLETE FREEDOM OFFSET



036

DANIEL & TINKI SMYTH  
5 GREENLINKS CRESCENT  
NARANGBA QLD 4504

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 470093408  
**Statement Period** 04/04/2021 to 04/10/2021  
**Statement No.** 9(page 1 of 4)

SMYTH FAMILY PROSPERITY PL ACN  
615862014 ATF SMYTH FAMILY PROSPERITY D

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
65,200.19	+	7,539.30	-	6,588.00	=	66,151.49

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
04 APR	OPENING BALANCE			65,200.19
28 APR	LOAN REPAYMENT S.411.0695893.00	1,098.00		64,102.19
04 MAY	SOMMERSET PARK WEBSTER PROPERTY		1,769.60	65,871.79
28 MAY	LOAN REPAYMENT S.411.0695893.00	1,098.00		64,773.79
01 JUN	SOMMERSET PARK WEBSTER PROPERTY		1,110.80	65,884.59
28 JUN	LOAN REPAYMENT S.411.0695893.00	1,098.00		64,786.59
01 JUL	SOMMERSET PARK WEBSTER PROPERTY		1,176.80	65,963.39
28 JUL	LOAN REPAYMENT S.411.0695893.00	1,098.00		64,865.39
02 AUG	SOMMERSET PARK WEBSTER PROPERTY		1,075.60	65,940.99
28 AUG	LOAN REPAYMENT S.411.0695893.00	1,098.00		64,842.99
01 SEP	SOMMERSET PARK WEBSTER PROPERTY		1,195.04	66,038.03
28 SEP	LOAN REPAYMENT S.411.0695893.00	1,098.00		64,940.03
01 OCT	SOMMERSET PARK WEBSTER PROPERTY		1,211.46	66,151.49
04 OCT	CLOSING BALANCE			66,151.49

### Interest Details

St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.



# Statement of Account

## COMPLETE FREEDOM OFFSET

 036

DANIEL & TINKI SMYTH  
 5 GREENLINKS CRESCENT  
 NARANGBA QLD 4504

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 470093408  
**Statement Period** 05/10/2021 to 04/04/2022  
**Statement No.** 10(page 1 of 4)

SMYTH FAMILY PROSPERITY PL ACN  
 615862014 ATF SMYTH FAMILY PROSPERITY D

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
66,151.49	+	7,492.28	-	24,571.00	=	49,072.77

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
05 OCT	OPENING BALANCE			66,151.49
26 OCT	OnePath Life Ltd 1006454135/1s4rL	4,465.12		61,686.37
28 OCT	LOAN REPAYMENT S.411.0695893.00	1,098.00		60,588.37
01 NOV	SOMMERSET PARK WEBSTER PROPERTY		1,143.02	61,731.39
29 NOV	LOAN REPAYMENT S.411.0695893.00 EFFECTIVE DATE 28NOV	1,094.00		60,637.39
01 DEC	SOMMERSET PARK WEBSTER PROPERTY		1,153.09	61,790.48
29 DEC	LOAN REPAYMENT S.411.0695893.00 EFFECTIVE DATE 28DEC	1,094.00		60,696.48
04 JAN	SOMMERSET PARK WEBSTER PROPERTY		1,190.48	61,886.96
28 JAN	LOAN REPAYMENT S.411.0695893.00	1,094.00		60,792.96
01 FEB	SOMMERSET PARK WEBSTER PROPERTY		952.58	61,745.54
09 FEB	SOMMERSET PARK WEBSTER PROPERTY		656.64	62,402.18
28 FEB	LOAN REPAYMENT S.411.0695893.00	1,094.00		61,308.18
01 MAR	Webster Properti WEBSTER PROPERTY		586.42	61,894.60
28 MAR	INTERNET WITHDRAWAL 28MAR 11:44 Reduce Loan	13,537.88		48,356.72
	<b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>			48,356.72

17.3

Account Number 470093408  
 Statement Period 05/10/2021 to 04/04/2022  
 Statement No. 10(page 2 of 4)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			48,356.72
28 MAR	LOAN REPAYMENT S.411.0695893.00	1,094.00		47,262.72
01 APR	Webster Properti WEBSTER PROPERTY		1,810.05	49,072.77
04 APR	<i>CLOSING BALANCE</i>			49,072.77

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

**Summary of Transaction Fees 01/10/2021 TO 31/10/2021**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	1	1	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	<b>1</b>	<b>1</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>1</b>	<b>1</b>	<b>0</b>		<b>0.00</b>

17.4

Account Number 470093408  
Statement Period 04/04/2021 to 04/10/2021  
Statement No. 9(page 2 of 4)

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

#### Information

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- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

#### Summary of Transaction Fees 01/04/2021 TO 30/04/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0.00</b>

#### Summary of Transaction Fees 01/05/2021 TO 31/05/2021 - No transactions carried out

<b>SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

#### Summary of Transaction Fees 01/06/2021 TO 30/06/2021 - No transactions carried out

<b>SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

**Statement of Account**  
**COMPLETE FREEDOM**


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 DANIEL & TINKI SMYTH  
 5 GREENLINKS CRESCENT  
 NARANGBA QLD 4504

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 470093408  
**Statement Period** 05/04/2022 to 17/06/2022  
**Statement No.** 11(page 1 of 3)

 SMYTH FAMILY PROSPERITY PL ACN  
 615862014 ATF SMYTH FAMILY PROSPERITY D

**Account Summary**

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
49,072.77	+	48,997.52	-	98,070.29	=	0.00

**Transaction Details**

Date	Transaction Description	Debit	Credit	Balance \$
05 APR	OPENING BALANCE			49,072.77
05 APR	INTERNET WITHDRAWAL 05APR 18:54 TO S411069589300	750.00		48,322.77
04 MAY	Webster Properti WEBSTER PROPERTY		1,231.52	49,554.29
07 JUN	OSKO WITHDRAWAL 07JUN 09:29 Pension Pension Daniel Smyth	15,922.00		33,632.29
07 JUN	OSKO WITHDRAWAL REVRSL 07JUN 09:29 AC03 07Jun2022 Pension Pension Daniel Sm		15,922.00	49,554.29
07 JUN	INTERNET WITHDRAWAL 07JUN 09:30 Pension	15,922.00		33,632.29
08 JUN	DANIEL SMYTH PENSION		15,922.00	49,554.29
13 JUN	INTERNET WITHDRAWAL 13JUN 13:10 Pension Payment	15,922.00		33,632.29
14 JUN	DANIEL SMYTH PENSION PAYMENT		15,922.00	49,554.29
15 JUN	INTERNET WITHDRAWAL 15JUN 15:37 TO 182-512 964335764	49,554.29		0.00
17 JUN	CLOSING BALANCE			0.00

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Leeza Cox

**From:** Monica De Luna <monica.deluna@raywhite.com>  
**Sent:** Wednesday, 3 August 2022 9:00 AM  
**To:** dantinki@bigpond.com  
**Subject:** Fwd: Market Appraisal 52/100 Webster Rd  
**Attachments:** CMA-52-100\_WEBSTER\_ROAD-DECEPTION\_BAY-QLD\_4508 (1).pdf

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

18.1

Hi Tinki,  
Thank you for letting me appraise your property again in Deception Bay.

I have attached recent comparable sales for your perusal. In today's market, I would suggest your property has a value at Offers in the \$390,000 - \$430,000 price bracket, given what comparable townhouses are selling in the area.

Median \$410,000

I recently sold Unit 22/14-22 Lipscombe Rd for \$395,000. Here is the link: <https://www.realestate.com.au/sold/property-townhouse-qldeceptionbay-139624031>

We are starting to see a shift in the market especially with the recent increase of interest rates, and so if you are thinking of selling now would be the perfect time to sell. If you would like to know our marketing strategy & our service fee, please let me know I can send that in a separate email.

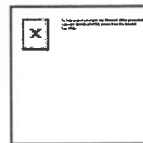
I have attached a booklet (info about myself & the team) for your perusal. If you have any further questions, please let me know.

Regards,  
--



**Monica De Luna**  
Sales & Marketing Consultant | Ray White Deception Bay

M0475 857 637 T07 3204 0911  
A729 Deception Bay Road, Rothwell Q 4022

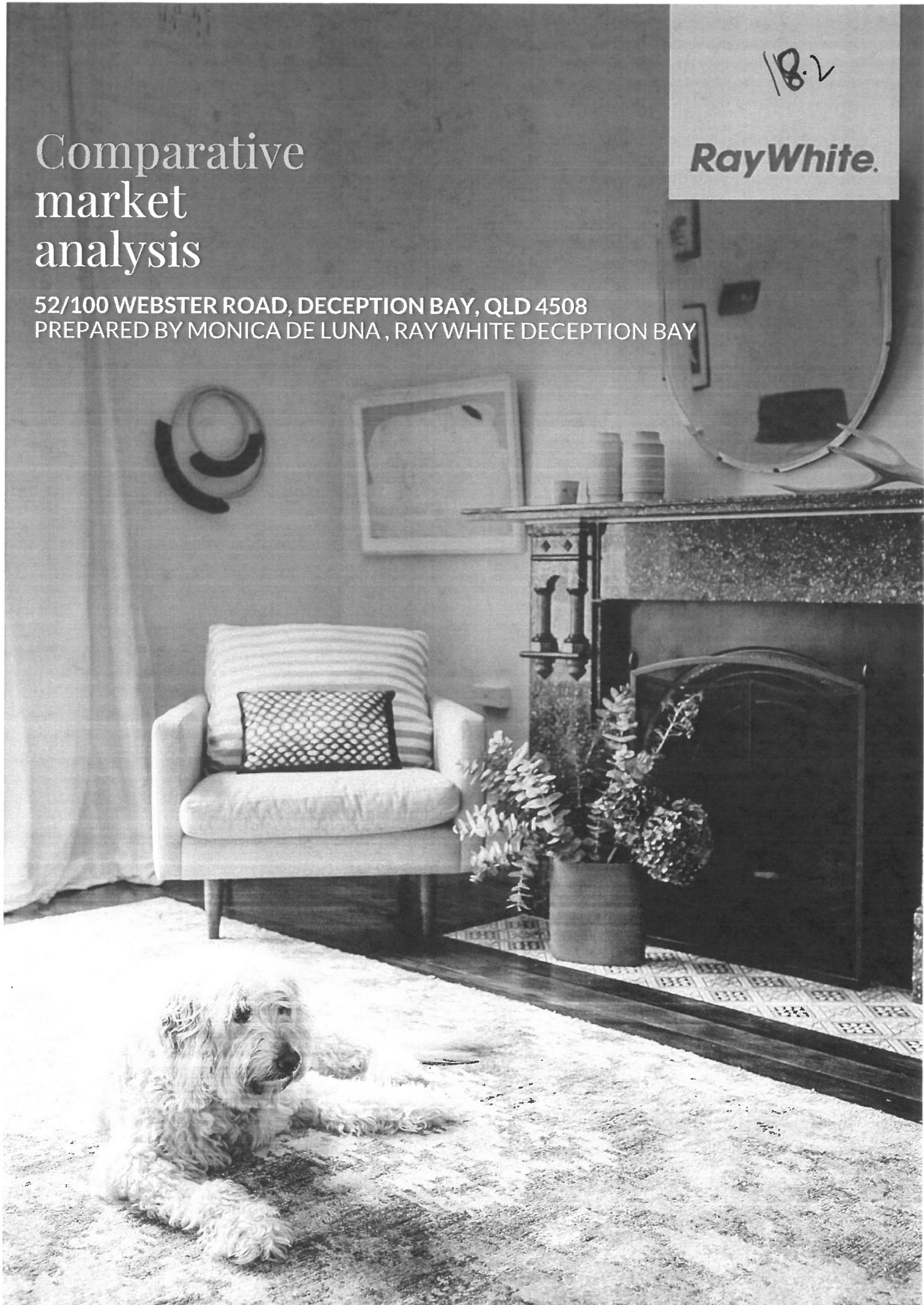


# Comparative market analysis

52/100 WEBSTER ROAD, DECEPTION BAY, QLD 4508  
PREPARED BY MONICA DE LUNA, RAY WHITE DECEPTION BAY

18.2

**RayWhite.**





18-3

Smyth Family Prosperity Finance Pty Ltd (tte)  
52/100 Webster Road  
Deception Bay, QLD, 4508

Dear Tinki

RE: Property Appraisal

Thank you for your invitation to appraise your property and provide you with an appraisal as to what your property may be worth in today's market.

We have based this appraisal on current market conditions as well our extensive knowledge of the property market in the local area.

Should you have any questions relating to the information contained with this document please feel free to contact me on the details below.

Thank you again for the opportunity to access your property and for considering the services of our office. I look forward to working with you soon.

Kind Regards

Monica De Luna  
Ray White Deception Bay  
Phone: +61 475857637  
Office Phone: +61 (07) 3204 0911  
Email: [monica.deluna@raywhite.com](mailto:monica.deluna@raywhite.com)



52/100 WEBSTER ROAD, DECEPTION BAY, QLD 4508

18.4



## Owner Details

Owner Name(s): SMYTH FAMILY PROSPERITY FINANCE PTY LTD (TTE)

Owner Address: N/A

Phone(s): ^0459 332 600 (CLARK)

^0411 177 036 (GREGORY)

Owner Type: Owner Occupied

## Property Details

Property Type: Unit - Freehold [Unit]

RPD: L52 SP174836

Valuation Amount:

Valuation Amount:

Land Use: BUILDING UNITS (PRIMARY USE ONLY)

Zoning

Council: MORETON BAY (NORTH)

Features: Deck, Pool, Fully Fenced, Improvements: Dishwasher

3
 2
 1

Area: 142 m² (142 m²)

Area \$/m²: \$1,810 (\$1,810)

Water/Sewerage:

Property ID: 534883 / QLD40664754

UBD Ref: UBD Ref: 080 B14

## Sales History

Sale Amount:	Sale Date:	Vendor:	Area:	Sale Type:	Related:
\$ 257,000	01/03/2017	PARR; DUTHLER	0 m²	Normal Sale	No
\$ 216,000	05/07/2013	CHITTANONH; CHITTANONH	0 m²	Normal Sale	No
\$ 192,000	10/06/2003	NOLIMIT 5 PTY LTD	0 m²	Normal Sale	No

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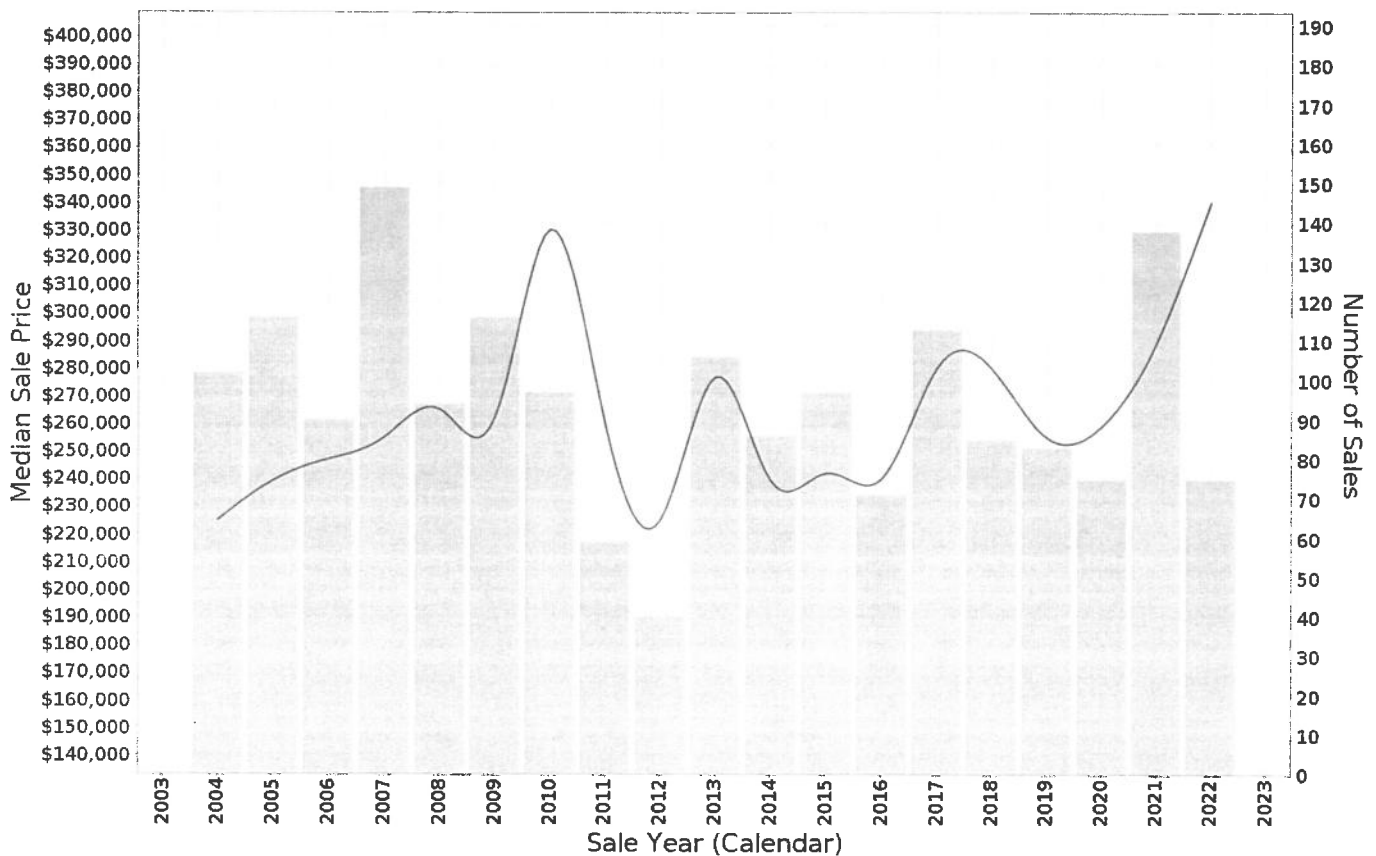
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18-5

# Sales & Growth Chart (Unit)

Year	No. of Sales	Average	Median	Growth	Low	High
2004	102	\$ 245,152	\$ 225,000		\$ 160,000	\$ 1,950,000
2005	116	\$ 238,006	\$ 239,250	6.3 %	\$ 172,000	\$ 615,000
2006	90	\$ 242,087	\$ 247,000	3.2 %	\$ 169,000	\$ 315,000
2007	149	\$ 258,554	\$ 254,900	3.2 %	\$ 195,000	\$ 598,400
2008	94	\$ 299,620	\$ 265,000	4.0 %	\$ 195,000	\$ 1,100,000
2009	116	\$ 300,332	\$ 261,950	-1.2 %	\$ 213,990	\$ 675,700
2010	97	\$ 313,821	\$ 330,000	26.0 %	\$ 223,000	\$ 495,000
2011	59	\$ 282,786	\$ 260,000	-21.2 %	\$ 165,000	\$ 473,000
2012	40	\$ 288,935	\$ 225,000	-13.5 %	\$ 190,000	\$ 975,000
2013	106	\$ 287,628	\$ 276,750	23.0 %	\$ 159,819	\$ 1,650,000
2014	86	\$ 275,989	\$ 239,250	-13.6 %	\$ 190,000	\$ 1,000,000
2015	97	\$ 272,902	\$ 242,000	1.1 %	\$ 170,000	\$ 632,200
2016	71	\$ 256,584	\$ 240,000	-0.8 %	\$ 192,000	\$ 450,000
2017	113	\$ 292,530	\$ 280,000	16.7 %	\$ 180,000	\$ 645,000
2018	85	\$ 294,950	\$ 280,000		\$ 188,000	\$ 850,000
2019	83	\$ 276,533	\$ 255,000	-8.9 %	\$ 170,000	\$ 600,000
2020	75	\$ 288,865	\$ 259,000	1.6 %	\$ 185,000	\$ 764,000
2021	138	\$ 334,679	\$ 289,000	11.6 %	\$ 185,000	\$ 1,550,000
2022	75	\$ 358,050	\$ 340,000	17.6 %	\$ 225,000	\$ 880,000

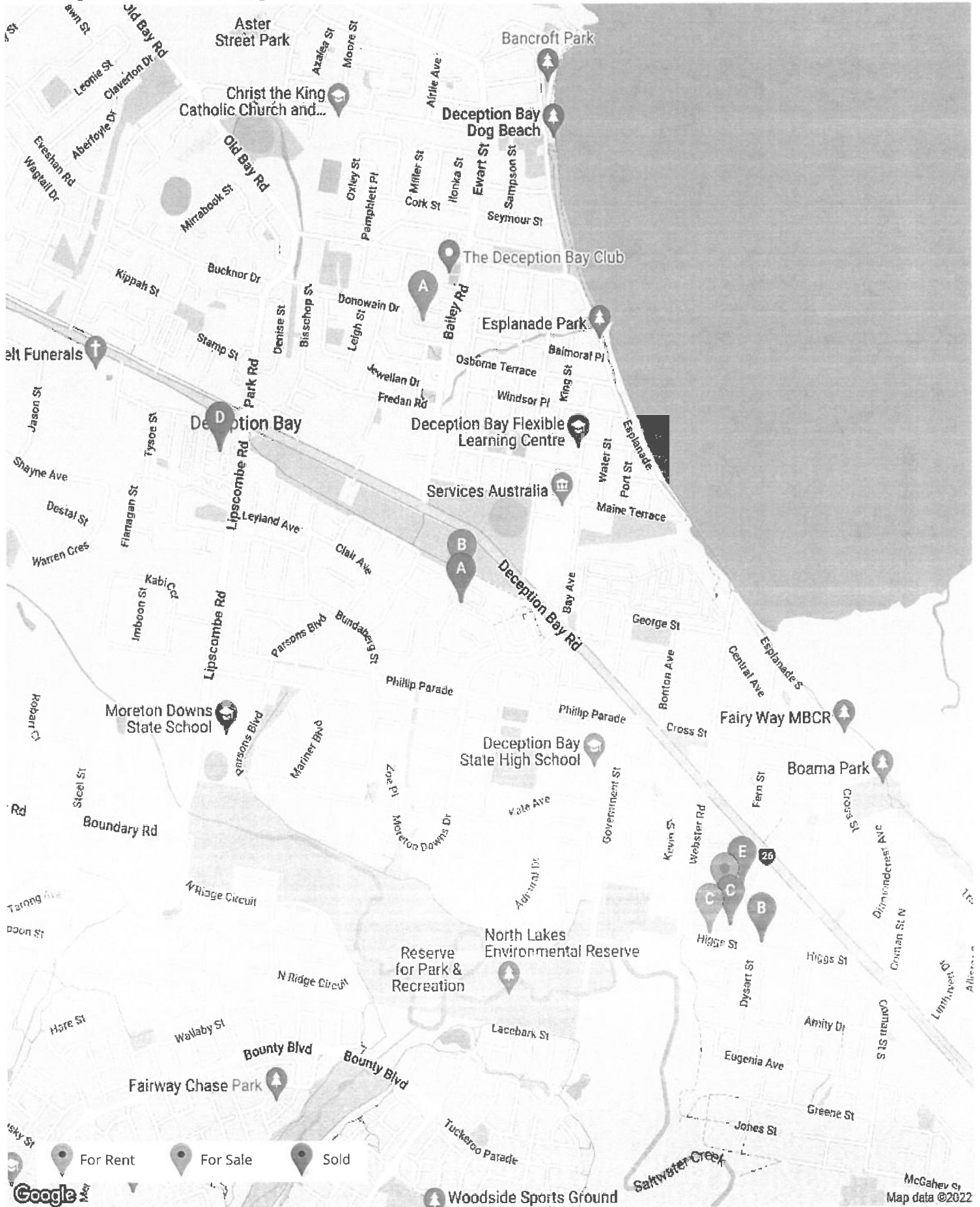


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18.6

# Comparable Properties Map



18.7

## Nearby Comparable For Sale Properties

There are 4 properties selected within the suburb of DECEPTION BAY. The lowest for sale price is \$350,000 and the highest for sale price is \$390,000 with a median sale price of \$385,000. Days listed ranges from 6 to 85 days with the average currently at 36 days for these selected properties.

### 51/15-27 BAILEY RD, DECEPTION BAY 4508

UBD Ref: Brisbane - 079 P6  
Distance from Property: 2.4km

 3  2  2



Property Type: Unit  
Area: 171 m<sup>2</sup> (180 m<sup>2</sup>)  
RPD: L51 SP232392

Features:

Current List Price: **For Sale**

First List Price: For Sale

Date Listed: 27/07/2022 Days Listed: **6 Days**

Listed Price Change:



### ID:21093970/90 WEBSTER RD, DECEPTION BAY 4508

 3  2  1



Property Type: Unit  
Area:  
RPD:

Features:

Current List Price: **For Sale**

First List Price: For Sale

Date Listed: 09/05/2022 Days Listed: **85 Days**

Listed Price Change:

### 30/43-55 BRISBANE CRES, DECEPTION BAY...

UBD Ref: Brisbane - 079 P9  
Distance from Property: 1.6km

 3  2  1



Property Type: Unit  
Area: 121 m<sup>2</sup>  
RPD: L30 SP182813

Features: CLOSE TO SCHOOLS, CLOSE TO TRANSPORT

Current List Price: **For Sale**

First List Price: For Sale

Date Listed: 26/07/2022 Days Listed: **7 Days**

Listed Price Change:



### 60/116-128 WEBSTER RD, DECEPTION BAY...

UBD Ref: Brisbane - 080 B15  
Distance from Property: 124m

 3  2  1



Property Type: Unit  
Area: 142 m<sup>2</sup>  
RPD: L60 SP127941

Features:

Current List Price: **Offers Over \$369,000**

First List Price: Price by Negotiation

Date Listed: 15/06/2022 Days Listed: **48 Days**

Listed Price Change: **-9.1%**






18-8

## Nearby Comparable Sold Properties

There are 5 sold properties selected within the suburb of DECEPTION BAY. The lowest sale price is \$370,000 and the highest sale price is \$430,000 with a median sale price of \$396,000. Days listed ranges from 6 to 41 days with the average currently at 19 days for these selected properties.

### 6/43-55 BRISBANE CRES, DECEPTION BAY, QLD 4508

UBD Ref: Brisbane - 079 P10  3  2  1  
Distance from Property: 1.5km



Property Type: Unit  
Area: 124 m<sup>2</sup>  
Area \$/m<sup>2</sup>: \$3,468  
RPD: L6 SP182813

Sale Price: **\$430,000 (Normal Sale)**

Sale Date: 25/05/2022 Days to Sell: **7 Days**



Last Price: FOR SALE Chg %:

First Price: FOR SALE Chg %:

Features: BUILT IN ROBES, FULLY FENCED, IMPROVEMENTS: DISHWASHER, COURTYARD, GARDEN / COURTYARD, SECURE PARKING



### 1/36 HIGGS ST, DECEPTION BAY, QLD 4508

UBD Ref: Brisbane - 080 C15  3  2  1  
Distance from Property: 201m



Property Type: Unit  
Area: 136 m<sup>2</sup>  
Area \$/m<sup>2</sup>: \$2,941  
RPD: L1 SP248210

Sale Price: **\$400,000 (Normal Sale)**

Sale Date: 16/06/2022 Days to Sell: **21 Days**




Last Price: FOR SALE Chg %:

First Price: FOR SALE Chg %:

Features: ENSUITE, AIR CONDITIONED



### 47/116-128 WEBSTER RD, DECEPTION BAY, QLD 4508

UBD Ref: Brisbane - 080 B14  3  2  1  
Distance from Property: 79m



Property Type: Unit  
Area: 142 m<sup>2</sup>  
Area \$/m<sup>2</sup>: \$2,789  
RPD: L47 SP133232

Sale Price: **\$396,000 (Normal Sale)**

Sale Date: 24/01/2022 Days to Sell: **6 Days**

Last Price: UNDER OFFER (Under Chg %:

First Price: Offers over \$365,000 Chg %:

Features:



### 22/14-22 LIPSCOMBE RD, DECEPTION BAY, QLD 4508

UBD Ref: Brisbane - 079 K8  3  2  1  
Distance from Property: 2.6km



Property Type: Unit  
Area: 140 m<sup>2</sup>  
Area \$/m<sup>2</sup>: \$2,821  
RPD: L22 SP214601

Sale Price: **\$395,000 (Agents Advice - Sale)**

Sale Date: 05/07/2022 Days to Sell: **19 Days**




Last Price: SOLD Chg %:

First Price: FOR SALE Chg %:

Features: STOREYS: 2, DOUBLE STOREY, CONTEMPORARY, ENSUITE, GARAGE, BUILT IN ROBES, CLOSE TO SCHOOLS, CLOSE TO TRANSPORT, FULLY FENCED



### 34/100 WEBSTER RD, DECEPTION BAY, QLD 4508

UBD Ref: Brisbane - 080 C14  3  2  1  
Distance from Property: 91m



Property Type: Unit  
Area: 137 m<sup>2</sup>  
Area \$/m<sup>2</sup>: \$2,701  
RPD: L34 SP174836

Sale Price: **\$370,000 (Agents Advice - Sale)**

Sale Date: 01/08/2022 Days to Sell: **41 Days**

Last Price: EXPRESSIONS OF Chg %:

First Price: INVITING ALL OFFERS Chg %:

Features:



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18-9



**LINKED**  
FINANCIAL SERVICES

# TAX INVOICE

Smyth Family Prosperity Fund  
Attention: Tinki & Daniel Smyth  
5 Greenlinks Crescent  
NARANGBA QLD 4504

**Invoice Date**  
30 Mar 2022

**Invoice Number**  
FLC-806

**Reference**  
Title Search - 21FY

**ABN**  
33 156 519 907

Linked Financial &  
Superannuation Services  
PO Box 5427  
Gold Coast MC  
BUNDALL QLD 9726

Description	Quantity	Unit Price	GST	Amount AUD
Title Search for Property within the SMSF (The Smyth Family Prosperity Fund), as required for the 2021 Audit of the Super Fund	1.00	40.00	10%	40.00

(NB: Costs not included in annual fee charge)

Subtotal	40.00
TOTAL GST 10%	4.00
<b>TOTAL AUD</b>	<b>44.00</b>

## Due Date: 30 Mar 2022

### PAYMENT OPTIONS:

Direct Debit From Self Managed Super Fund

or

### EFT Details

BSB:034-660

ACC: 407-741

Future Life Co Pty Ltd



# PAYMENT ADVICE

<b>Customer</b>	Smyth Family Prosperity Fund
<b>Invoice Number</b>	FLC-806
<b>Amount Due</b>	<b>44.00</b>
<b>Due Date</b>	30 Mar 2022

### Amount Enclosed

Enter the amount you are paying above

To: Linked Financial & Superannuation Services  
PO Box 5427  
Gold Coast MC  
BUNDALL QLD 9726

015933 036



10193647L49.1

Smyth Family Prosperity Fund  
5 Greenlinks Crescent  
NARANGBA QLD 4504

Statement Number 1

Statement Period

Start Date: 30/03/22 End Date: 01/07/22

Account Details

Product Description: SUPER LIVEZ 100261590  
 Borrower Name: Smyth Family Prosperity Fund BSB & Account Number: 704-997 100261590  
 Opening Balance: \$ 0.00 AccountType: L49.1  
 Closing Balance: \$ -149,334.83 InterestRate: 4.740%

Effective	Posted	Description	Debit	Credit	Balance
	30/03/22	Opening Account Balance			0.00
	05/04/22	Interest Rate 3.990% P.a.			
	05/04/22	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	149,154.50		-149,154.50
	05/04/22	Withdrawal Chq Firstmac Services <i>borrow cost</i>	845.50		-150,000.00
06/04/22	07/04/22	Credit from Pexa171498192d05 From: Pexa227512295d05 Ref: 413704 Surplus		100.83	-149,899.17
11/04/22	11/04/22	Debit For Permanent Principal Reduction	100.83		-150,000.00
11/04/22	11/04/22	Arrears Adjustment Permanent Principal Reduction		100.83	-149,899.17
	12/04/22	Payment Altered From 791.20 To 790.67 Due 05may2022			
	05/05/22	Credit from 182512 964335764		790.67	-149,108.50
	05/05/22	Loan Interest	491.60		-149,600.10
	18/05/22	Rate Altered From 3.990% (v) To 4.240% (v)			
	05/06/22	Credit from 182512 964335764		790.67	-148,809.43
	05/06/22	Loan Interest	525.40		-149,334.83
	06/06/22	Payment Altered From 790.67 To 811.50 Due 05jul2022			
	22/06/22	Rate Altered From 4.240% (v) To 4.740% (v)			
	01/07/22	Closing Account Balance			-149,334.83

**Borrower checklist – Application ID 413704**

This checklist, with all signed documents (including the pages that do not require signing) and the Additional Information in Part B, must be received in our Office by 10am 3 days prior to settlement.

Return the documents to:

Post: Settlements Team, GPO Box 7001 Brisbane, Qld 4001

**PART A**

The Home Loan documents listed below are to be printed (one side only), signed and returned to us.

Document	Instructions	Tick when Returning
Loan Agreement	All borrowers to sign where indicated.	<input checked="" type="checkbox"/>
Borrower Certification	All Borrowers to complete and sign where indicated.	<input checked="" type="checkbox"/>
Mortgage/s	The mortgage (2 copies , printed singled sided 100% to scale on A4 paper) must be signed by each mortgagor . <b>QLD:</b> Justice of the Peace (except NSW), Commissioner for Declarations, Legal Practitioner, Licensed Conveyancer, Notary Public <b>If signed outside Australia:</b> Australian Consular Officer	<input checked="" type="checkbox"/>
Mortgage Side Deed	Complete and sign where indicated.	<input checked="" type="checkbox"/>
Verification of Identity Form – <b>Tinki Kelly Smyth</b>	The Verification of Identity Form must be completed and signed by a Prescribed Person and returned with certified copies of ID.	<input checked="" type="checkbox"/>
Verification of Identity Form – <b>Daniel Paul Smyth</b>	The Verification of Identity Form must be completed and signed by a Prescribed Person and returned with certified copies of ID.	<input checked="" type="checkbox"/>
Discharge Authority – <b>St. George Bank</b>	All Borrowers to complete and sign where indicated.	<input type="checkbox"/>
Direct Debit Authority	All Borrowers to complete and sign where indicated.	<input checked="" type="checkbox"/>
Guarantors Indemnity Waiver	Complete and sign where indicated.	<input checked="" type="checkbox"/>
Settlement Funds Direction and Authority	All Borrowers to complete and sign where indicated.	<input checked="" type="checkbox"/>
SMSF Statutory Declaration	Complete and sign where indicated.	<input checked="" type="checkbox"/>

**PLEASE NOTE:** that documents cannot be executed under Power of Attorney

**PART B**

Additional information required from you

Additional Information	Instructions	Tick when Returning
<p><b>SPECIAL CONDITIONS</b></p>	<p>Confirmation St George Bank SMSF mortgage loan xx9300 has been reduced to \$ 150,000 or less</p>	<p><input type="checkbox"/></p>
	<p>Dollar for dollar refinance only; any shortfall to be made up by borrowers, and any surplus to be deposited back to the loan at settlement once associated costs have been deducted</p>	<p><input type="checkbox"/></p>
	<p>Loan term 25 years</p>	<p><input type="checkbox"/></p>
	<p>Joint and several guarantees required from directors</p>	<p><input type="checkbox"/></p>
	<p>Independent Legal Advice Required</p>	<p><input type="checkbox"/></p>
	<p>Independent Legal Advice Required</p>	<p><input type="checkbox"/></p>
	<p>Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</p>	<p><input type="checkbox"/></p>



# Loan Agreement - SMSF Limited Recourse Loan

19.4

**Lender:** FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448 of Level 40, 123 Eagle Street BRISBANE QLD 4000

**Originator/Manager:** Firstmac Limited ABN 59 094 145 963 of Level 40, 123 Eagle Street BRISBANE QLD 4000

**Borrower (or "you"):** SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 as trustee for Smyth Family Prosperity Fund of 5 Greenlinks Crescent NARANGBA Queensland 4504 Australia

**Loan Number:** 413704

The Originator/Manager has arranged for the Lender to make the loan which will be managed by the Originator/Manager. Normally, you deal with the Originator/Manager. The Lender and the Originator/Manager are individually and together referred to as "we/us/our".

This document does not contain all the precontractual information required by law to be given to you. This document must be read together with the Loan General Terms and Conditions Version SMSF2 dated June 2021 contained in Part 1 of 'Your document pack' (T&Cs). You must comply with all of the terms specified in the T&Cs. If there is any conflict between the T&Cs and this document, the terms of this document prevail. If there is any conflict between any provisions of any security or guarantee and this document and the T&Cs, the terms of this document and the T&Cs prevail.

Words in *italics* have special meanings and are defined in this document or in the T&Cs.

## Financial Table

The following information is prepared as at February 21, 2022 (the *disclosure date*). This information may change before or after the *settlement date*. The *settlement date* is the date we first advance money to you.

<b>How much you are borrowing</b>	<b>\$150,000.00</b>
Made up of:	
Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021 1:	\$150,000.00
<b>Total amount of credit</b>	<b>\$150,000.00</b>
<b>Annual percentage rate(s)</b>	
Interest rates (including fixed rates, unless the fixed rate has been locked in) may change prior to the <i>settlement date</i> . Interest rates other than fixed rates can vary after the <i>settlement date</i> .	
• Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021 (variable rate)	3.99% per annum
<b>Repayments</b>	

19-5

<p><b>When your repayments are due</b>          You must make repayments monthly on the same day each month as the <i>settlement date</i>. You may make repayments more frequently if you wish - please see your T&amp;Cs.</p>	
<p><b>When your first repayment is due</b>          Your first repayment is due one month from the <i>settlement date</i>.</p>	
<p><b>How many repayments will you make</b>          Assuming you make all repayments on the due date, the number of repayments you must make will be:</p>	<p>300 repayments</p>
<p><b>How much are your repayments</b>          Based on the current interest rates, your monthly repayments will be as described below. If a variable interest rate changes, your repayment amounts may change.   <b>Firstmac - Broker Special - SMSF Home Loan 80 PI - 28062021</b></p>	<p>\$790.93          comprising          principal and          interest</p>
<p><b>Fees and Charges</b></p>	
<p><b>Credit fees and charges payable on or before settlement of your loan</b>          Unless otherwise stated, all fees are non-refundable. These fees may be payable even if the loan does not proceed for any reason.</p>	
<p><b>Lender's Application Fee:</b> - payable for services provided by us in connection with your loan application (may include legal fees, title insurance premiums, any additional loan processing fee, valuation fees and an amount payable to the Originator/Manager for providing services).</p>	<p>\$225.50</p>
<p><b>Valuation Fee:</b></p>	<p>\$220.00</p>
<p><b>Mortgage Registration Fee:</b></p>	<p>\$197.00</p>
<p><b>Lenders Mortgage Insurance:</b> This amount may be capitalised and added to your loan amount.</p>	<p>Paid by the lender</p>
<p><b>Total of fees and charges payable on or before the <i>settlement date</i> (excluding unascertainable amounts)</b></p>	<p>\$642.50</p>
<p><b>Credit fees and charges payable after settlement of your loan</b></p>	
<p>Originator/Manager's Discharge Administration Fee - payable when we agree to discharge a <i>security</i>.</p>	<p>\$300.00 per          security</p>

<b>Total of fees and charges payable assuming the loan runs for the entire term (excluding unascertainable amounts or amounts which may or may not become payable)</b>	<b>\$942.50</b>
<b>Credit fees and charges payable throughout the term of your loan</b> The following fees and charges are payable by you if and when the service is provided, the expense incurred, or the relevant event occurs, unless otherwise specified. We can debit your loan account with effect from the date we incur these fees, and either require you to pay the fee or charge immediately, collect it with your regular repayments, or require it to be repaid by one or more repayments. All fees and charges are non-refundable.	
<b>Break costs</b>  Break costs are payable if <ul style="list-style-type: none"> <li>• the whole or part of a fixed rate loan is repaid during a fixed rate period; or</li> <li>• the whole or part of your fixed rate loan is varied by agreement during a fixed rate period (for example, to another type of annual percentage rate or for another fixed rate term).</li> </ul> Break costs are payable on the day on which any of the above events occur. Break costs are payable on fixed rate loans even if repayment is required by us after an event of default occurs. Break costs are further explained in the T&Cs. In addition, you must pay a Break Cost Administration Fee (not payable on switches to variable rate). NOTE: Break costs can be significant. Ask us for an estimate of break costs before you repay a fixed rate loan early.	Unascertainable  \$150 per event
Revaluation fee - payable if the loan is not made within three months of the disclosure date.	Unascertainable
Application reassessment fee - payable if, as a result of delay in entered this loan agreement or settling the loan, we are required to reassess the loan.	\$100.00
If you request that your loan be re-documented prior to the settlement date. This fee does not apply to Firstmac VIP Package customers.	\$100.00
Discharge administration fee - payable at the time of any early discharge when repaying your loan in full.	\$300.00
Partial discharge administration fee - payable at the time of each partial discharge.	\$150.00
Documentation costs for discharge of mortgage - payable at the time of any early discharge when repaying your loan in full.	\$250.00 per settlement plus third party fees
Third party fees are fees incurred by us in providing the service and include such costs as valuation fees, mortgage insurance premium, Lender's risk and processing fee, legal costs, document custodian charges, titles office fees, and electronic processing fees, all of which are unascertainable at the disclosure date.	

If you request more than three bank cheques on the settlement date, a fee will apply for each additional bank cheque.	\$15.00 for each bank cheque
If you request a copy of a statement.	\$10.00 per statement
Over the counter deposits.	\$2.00 per transaction
Customer assisted transactions fee - payable when you request our assistance to complete a transfer/transaction, place an order, or submit an action that you can independently complete through your online access. This is in addition to the standard transaction fee charged.	\$4.00 per request
Dishonour fee - payable whenever a payment to us is dishonoured.	\$35.00 per dishonour
If you attempt to debit your loan account (other than transferring from one loan account to another) and there are insufficient funds to cover the amount of that debit.	\$35.00 per dishonour
Internal sweep dishonour fee - payable whenever we have an instruction from you to transfer funds from one loan account to another loan account and there are insufficient funds to cover the amount of the transfer.	\$20.00 per dishonour
Default fee - may be payable if your loan account is in default. The default fee is charged once your loan account has been in arrears for 11 days, and then every month thereafter for as long as the default remains.	\$150.00 per month
If the loan is not made on the agreed date through no fault of ours (ie settlement is cancelled), you may be required at that time to pay a cancellation fee.	\$75.00
<p>If the Lender or the Originator/Manager undertakes any of the following:</p> <ul style="list-style-type: none"> <li>• provides copies of any notice or document;</li> <li>• provides any special attendances (eg consent to second mortgage) at your request;</li> <li>• provides information;</li> <li>• decides to inspect the mortgaged property or obtain other reports in relation to it; or</li> <li>• varies your loan at your request (not applicable to Firstmac VIP Package customers).</li> </ul> <p>In addition, you must pay any applicable out of pocket expenses, including legal costs and disbursements.</p>	<p>\$260.00 per attendance</p> <p>Unascertainable</p>

Payment trace fee - payable whenever we are asked to trace a deposit to a loan account.	\$50.00 per trace
If any payment to the Lender is for a taxable supply for the purposes of GST or any similar tax, you must also pay to the Lender on demand an additional amount equal to the tax relating to that supply.	Unascertainable
Enforcement expenses - may be payable if you default under this loan agreement or any security. Enforcement expenses are further explained in the T&Cs.	Unascertainable

**We can change any of the financial information described above without your consent, including the fees and charges, the amount of repayments, the dates for debiting interest and the dates for making repayments, interest rates (except during a fixed rate period), and any discount (unless this contract says otherwise). We may introduce new fees and charges without your consent. We will inform you of any changes either in writing or by advertisement in a newspaper circulating throughout your jurisdiction. In making any changes, we will act reasonably.**

**OTHER INFORMATION**

Security	<p>You acknowledge that the following security extends to and secures any money due under this loan agreement.</p> <p>1. First registered mortgage by Smyth Family Prosperity Finance Pty Ltd ACN 615 862 194 ATF Smyth Family Prosperity Finance Trust over              Title Description: 50549245 also described as 52/100 Webster Road              DECEPTION BAY Queensland Australia 4508</p> <p>You must also arrange for us to be granted a guarantee by:</p> <p>(a) the Tinki Kelly Smyth and Daniel Paul Smyth, limited to the loan amount;              and</p> <p>(b) SMYTH FAMILY PROSPERITY FINANCE PTY LTD ACN 615 862 194 as trustee for Smyth Family Prosperity Finance Trust, limited to 52/100 Webster Road DECEPTION BAY Queensland Australia 4508</p> <p>Together, these securities are referred to as the <i>security</i>.</p>
Guarantor	<p>Guarantee by Tinki Kelly Smyth.</p> <p>Guarantee by Smyth Family Prosperity Finance Trust.</p> <p>Guarantee by Daniel Paul Smyth.</p> <p>Collectively referred to as the <i>guarantor</i>.</p>
Loan term	<p>25 years commencing on the <i>settlement date</i>.</p>

<p>Loan purpose</p>	<p>You have told us that the loan will be used for To refinance SMSF investment loan with St. George for \$ 150,000.00.</p>
<p>How your loan will be paid on settlement</p>	<p>The loan will be paid to:</p> <p>(a) for lenders mortgage insurance premium; <b>Paid by the lender</b></p> <p>(b) balance as directed by you: unascertainable at the disclosure date.</p>
<p>Commission paid or received in relation to your loan</p>	<p>A management fee, which under the National Credit Code may be interpreted as a commission for the introduction of credit business, is payable to the Originator/Manager over the life of the loan. The amount of a commission is not ascertainable at the <i>disclosure date</i>. The Lender and the Originator/Manager and other persons may pay or receive other commissions, fees or benefits in connection with this loan.</p>
<p>Default interest rate</p>	<p>The default rate of interest at any time equals the interest rate applying to the relevant account plus 2.00% per annum. If the interest rate applying to the account changes, the default rate will also change.</p> <p>The default rate(s) as at the <i>disclosure date</i> are:</p> <p>Firstmac - Broker Special - SMSF Home Loan 80 PJ - 28062021 5.9900% per annum</p>
<p>About interest rates</p>	<p>We obtain funding for our loans from a variety of sources. As a result, interest rates may differ from time to time between our different loans. Accordingly, you may see us advertising a different rate to the rate applicable to your loan.</p>
<p>Outstanding conditions</p>	<ul style="list-style-type: none"> <li>• Confirmation St George Bank SMSF mortgage loan xx9300 has been reduced to \$ 150,000 or less</li> <li>• Dollar for dollar refinance only; any shortfall to be made up by borrowers, and any surplus to be deposited back to the loan at settlement once associated costs have been deducted</li> <li>• Loan term 25 years</li> <li>• Joint and several guarantees required from directors</li> <li>• Independent Legal Advice Required</li> <li>• Independent Legal Advice Required</li> <li>• Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</li> <li>• Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form)</li> </ul>
<p>SMSF special conditions</p>	<p><b>Special Conditions that Apply to your Self Managed Superannuation Fund Loan</b></p> <p>The following Specific Conditions apply to your loan contract.</p>

**(1) Additional Definitions**

In these Specific Conditions:

**Guarantors** mean Tinki Kelly Smyth and Daniel Paul Smyth and the Property Trustee.

**Property Trustee** means SMYTH FAMILY PROSPERITY FINANCE PTY LTD ACN 615 862 194 as trustee for Smyth Family Prosperity Finance Trust

**Property** means 52/100 Webster Road DECEPTION BAY Queensland Australia 4508

**Superannuation Fund** means Smyth Family Prosperity Fund

**Superannuation Trustee** means SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 as trustee for the Superannuation Fund. ]

**(2) Background**

This loan contract is made in accordance with the provisions of section 67A of the *Superannuation Industry (Supervision) Act (SIS Act)* which permits a regulated *Superannuation Fund* to borrow money provided:

- (i) the borrowed funds are used to purchase an asset (in this case the *Property*);
- (ii) the *Property* is held on trust for the *Superannuation Trustee* as trustee of the *Superannuation Fund* by another entity (in this case the *Property Trustee*);
- (iii) the *Superannuation Trustee* has the right to acquire legal ownership of the *Property* on behalf of the *Superannuation Fund* by making payments;

The *Lender's* recourse against the *Superannuation Trustee* and the *Superannuation Fund* for default on the borrowing is limited to the *Property*.

**(3) Security**

Despite any other provision of this agreement, the following stands as security for your loan contract:

- (i) a charge of the beneficial interest in the *Property* by *Superannuation Trustee* on behalf of the *Superannuation Fund*;
- (ii) a mortgage of the legal interest in the *Property* by the *Property Trustee*;
- (iii) a guarantee by the members of the *Superannuation Fund* and the *Property Trustee*; and
- (iv) any other security granted to the *Lender* to secure repayment of the your loan contract.

**(4) Redraw**

Despite any other condition in your loan contract (including conditions set out in the *General Conditions*), redraw is not available on any account.

(5) **Charge of beneficial interest**

The *Superannuation Fund* hereby charges its beneficial interest in the *Property* to the *Lender* to secure payment of all amounts due to the *Lender* or any other person under your loan contract (the "**Debt**"). This charge constitutes a fixed and specific charge over the *Property*. All the terms of the mortgage over the legal title owned by the *Property Trustee* apply to this charge as if set out in full in this agreement and as if the *Superannuation Fund* was the mortgagor and the *Lender* was the mortgagee.



**(6) Limited recourse**

- (i) Despite any other condition in your loan contract (including conditions set out in the *General Conditions*), this agreement relates solely to money payable in respect of the loan made to the *Superannuation Trustee* under your loan contract (including interest and all costs and charges associated with that loan), but does not impose on the *Superannuation Trustee* an obligation to pay any other money. For example, the *Superannuation Trustee* is not obliged to pay all money which it owes the *Lender* other than by the *Lender's* recourse against the *Property*.
- (ii) Despite any other condition in your loan contract (including conditions set out in the *General Conditions*) or any other document, the *Lender's* rights and the guarantors' rights against the *Superannuation Fund* on default are limited to recourse against the *Property* and in the absence of fraud or misrepresentation by the *Superannuation Trustee*, neither the *Lender* nor the guarantors have any recourse whatsoever against the *Superannuation Trustee* or the *Superannuation Fund* for payment of the *Debt* other than recourse against the *Property*.
- (iii) Subject to sub-clause (iv), neither the *Lender* nor the *Guarantors* must take any step pursuant to the rights conferred by this agreement to:
- (a) have an administrator appointed to the *Superannuation Trustee*;
  - (b) have a receiver, receiver and manager, trustee, other controller (as defined in the Corporations Act), liquidator, provisional liquidator or similar official appointed to the *Superannuation Trustee*, other than a receiver of all or part of the *Property* only;
  - (c) have the *Superannuation Trustee* wound up, or prove in any winding up of the *Superannuation Trustee*;
  - (d) carry out any distress or execution on any property of the *Superannuation Fund* other than the *Property*;
  - (e) exercise any:
    - (a) right of set-off;
    - (b) right to combine or consolidate accounts; or
    - (c) banker's lien, against the *Superannuation Trustee*, other than in respect of the *Property*;
  - (f) make any other claim or institute any proceedings of any kind as against any property or assets of the *Superannuation Trustee* other than the *Property*.
- (iv) The other provisions of this clause do not:
- (a) prohibit or restrict either the *Lender* or the *Guarantors* from obtaining, or undertaking proceedings to obtain, an injunction or other court order to restrain any breach of this agreement by the *Superannuation Trustee*;
  - (b) prohibit or restrict either the *Lender* or the *Guarantors* from obtaining, or taking proceedings to obtain, declaratory or other such relief in relation to any provision of this agreement with regards to the *Superannuation Trustee*; or
  - (c) affect the *Lender's* rights or the *Guarantors* rights to:
    - (a) enforce this agreement over the *Property* in accordance with the terms of your loan contract and the registered mortgage over the *Property*;
    - (b) for the sole purpose of enforcing its rights against the *Property*, proceed against the *Property Trustee* or the *Superannuation Trustee* to the extent necessary to enforce its rights against the *Property* or to obtain the benefit of the recourse to the *Property Trustee* or the *Superannuation Trustee* allowed by this clause;
    - (c) enforce any rights it may have under any other document; or
    - (d) enforce any rights it may have against the *Superannuation Trustee* for fraud or misrepresentation

(7) **Own enquires**

The *Lender* makes no warranty or representation in relation to the structure under which the *Property Trustee* and the *Superannuation Fund* has acquired the *Property*. The *Superannuation Fund* acknowledges that it has made its own enquiries in relation to the structure and has no claim whatsoever against the *Lender* in relation to any aspect of the structure. For example, the *Superannuation Fund* has no claim against the *Lender* if the entry of the structure, this agreement, or the transaction reflected by this document makes the *Superannuation Fund* non-complying with any law or regulation or results in adverse taxation consequences for the *Superannuation Fund*. The *Lender* can enforce this agreement in full despite any such non-compliance.

(8) **Acknowledgement by Superannuation Trustee**

The *Superannuation Trustee* acknowledges that despite any review of the Superannuation Trust Deed or the Property Trust Deed carried out by the *Lender* or the *Lender's* lawyers in respect of this transaction, the *Lender* makes no representation that the Superannuation Trust Deed or the *Superannuation Fund* itself complies with the SIS Act.

(9) **Change in applicable law**

If at any time the *Lender* determines that there has occurred any introduction of or variation to any law or regulation which makes this loan prohibited under the SIS Act, the result of any of which in the *Lender's* opinion makes it illegal, undesirable, or impractical for the *Lender* to make or continue this loan (and the *Lender's* opinion, acting reasonably will be final in relation to all these matters) then the *Lender* may terminate this loan contract by written notice to the Borrower and require repayment of the *Debt* on or before the expiration of 30 days from the date of the notice.



Signed on behalf of the Lender:  
for FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448

## How to Proceed

19.14

**Before you sign this loan agreement, make sure you understand the following. If you have any questions, ask before you sign.**

- You should consider obtaining legal and financial advice in relation to this loan.
- When a variable interest rate applies to your loan, your interest rate can go up or down over the term of your loan. If your interest rate increases, your repayments may increase. We may vary your interest rate at any time (except during a fixed rate term).
- You may have to pay fees if you repay your loan early. Significant fees (called 'break costs') may be payable if you repay all or part of a fixed rate loan early. Ask us for an estimate of break costs before you repay a fixed rate loan early.
- If you select an interest only term at any time, you will not be repaying any of the loan principal and will end up paying more interest.
- The events which may cause you to default under your loan are listed in the T&Cs. You may default under your loan even if you have made all your payments. If you default, you may lose your property. If the sale proceeds from the mortgaged property are insufficient to fully repay the amount you owe us, you are still responsible for repaying the amount outstanding.
- If you default under your loan, enforcement expenses may be payable. This means that you may have to pay any of our reasonable costs incurred in maintaining the mortgaged property, collection expenses, and any other internal or external costs we incur as a result of your default.
- You must insure the mortgaged property. You should consider whether you need other insurance such as insurance to assist you to make repayments if you are sick, lose your job, or if other contingencies occur.
- We may change, suspend or cancel your offset facility at any time.
- If we require you to pay for lenders mortgage insurance, this insurance protects us and not you. If you default under your mortgage and the mortgaged property is then sold, and the sale proceeds are insufficient to fully repay the amount you owe us, you are still legally responsible for repaying the balance outstanding under the mortgage
- Until the settlement date, we have the right to change the terms of your loan agreement or to withdraw our offer to lend altogether.
- Acting reasonably, we can make changes to your loan agreement.

By signing this document, each of you have made the following declarations.

1. You have carefully read this document and the T&Cs and understand they establish a legal contract between you and us.
2. All information you have given directly or indirectly to us, our agents, or our lawyers is accurate and not misleading. You acknowledge that we are relying on that information to enter this transaction.
3. The loan will be used only for the purpose set out above under 'Purpose'.
4. You agree to pay the lender all fees and charges applicable (as set out under 'Credit fees and charges payable on or before settlement of your loan') even if the loan does not proceed to settlement (including because we withdraw from this offer).

We reserve the right to withdraw from this transaction if this offer is not accepted within 14 days from the *disclosure date*, within 90 days of your conditional approval (if applicable), if the initial drawdown does not occur within 60 days of the *disclosure date*, or if anything occurs which in our reasonable opinion makes settlement undesirable.

19-15

### How to accept this offer

To accept this offer you must sign and date this document below and return it to Firstmac Limited, GPO Box 7001, Brisbane QLD 4001. This contract comes into force on the *settlement date* or such earlier date as we decide.

If the borrower is a company or if this loan is predominantly used for business purposes or investment purposes (except for investment in residential property) this loan will not be regulated by the National Credit Code despite any statement that the National Credit Code applies to this loan. The information statement below only applies to you if your loan is regulated by the National Credit Code.

### Important

#### Before you sign

- Read this contract document so that you know exactly what contract you are entering into and what you will have to do under the contract.
- You should also read the information statement: "Things you should know about your proposed credit contract".
- Fill in or cross out any blank spaces.
- Get a copy of this contract document.
- Do not sign this contract document if there is anything you do not understand.

#### Things you must know

- Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- You do not have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property, such as a house or car.
- If you take out insurance, the credit provider cannot insist on any particular insurance company.
- If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Signed on behalf of SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 in their own right and as trustee for Smyth Family Prosperity Fund pursuant to section 127 of the Corporations Act 2001

Date: 10/3/2022

[Signature]

Sole director & Secretary / ~~Director~~ / Secretary  
(cross out those not applicable)

[PRINT NAME HERE] Trinki Smyth

[SIGNATURE] [Signature]

Director

[PRINT NAME HERE] DANIEL SMYTH

# BORROWER CERTIFICATION

19.16

APPLICATION ID: 413704

I SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 as trustee for Smyth Family Prosperity Fund CERTIFY THAT:

Select one

I am fluent in the English language;

OR

I have had the document to which this certificate is attached (the "Document") interpreted and explained to me;

I have read the Document (or had it interpreted and explained);

I am the Borrower named in the Document;

I understand the nature and effect of the Document;

I understand the obligations and risks involved in signing the Document;

I sign the Document freely, voluntarily and without pressure from any person; and Select one

I have been given the opportunity to obtain legal advice on the nature and effect of the Document but have chosen not to do so;

OR

I have obtained legal advice on the nature and effect of the documents from the solicitor named

Are you, or your close family and associates, a politically exposed person (head of state, senior politician, senior government official, judicial or military officer, senior executive of a state-owned corporation, or senior political party official) either within or outside Australia?

No  Yes, please provide details: \_\_\_\_\_

I understand that if I do not meet the criteria for the owner-occupied property interest rate then the interest rate may be increased to the applicable investor interest rate.

## POST SETTLEMENT NOTICES

(not to be completed if all borrowers wish to receive by post copies of post settlement notices)

Select one

I elect to receive post settlement notices electronically to the email address provided with my loan application. (i). I will not receive a paper copy of the documentation (ii). I must check my/our email regularly and (iii). I may withdraw this election at any time.

OR

I nominate TINKI SMYTH to receive post settlement notices and other documents by post on behalf of all of us. Each borrower is entitled to receive by post a copy of any notice or other document under the National Credit Code. By completing this nomination and signing below, you give up the right to be provided with multiple copies of information direct from the lender, and nominate one person to receive the information.

You can update your details with us or request paper copies of the documents at any time.

Signed on behalf of SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 in their own right and as trustee for Smyth Family Prosperity Fund pursuant to section 127 of the Corporations Act 2001

Tinki Smyth  
Sole director & Secretary / Director / Secretary  
(cross out those not applicable)

D. Smyth  
Director

DANIEL SMYTH

Date: 10/3/22

**Lodger Details**

Lodger Code  
 Name  
 Address  
 Lodger Box  
 Phone  
 Email  
 Reference

For Office Use Only

19.17

THE BACK OF THIS FORM MUST  
 NOT BE USED

**MORTGAGE**

**Jurisdiction** Queensland

**Privacy Collection Statement**

The information in this form is collected under statutory authority and used for the purpose of maintaining publicly searchable registers and indexes.

**Estate and/or interest being mortgaged**

FEE SIMPLE

Land Title Reference	Part Land Affected?	Land Description
50549245		LOT 52 ON SP 174836

**Mortgagor**

Name	SMYTH FAMILY PROSPERITY FINANCE PTY LTD
ACN/ARBN	615 862 194
Capacity	AS TRUSTEE UNDER INSTRUMENT 718005208

**Mortgagee**

Name	FIRST MORTGAGE COMPANY HOME LOANS PTY LTD
ACN	104268448
Australian Credit Licence	

The mortgagor mortgages the estate and/or interest in land specified in this mortgage to the mortgagee as security for the debt or liability described in the terms and conditions set out or referred to in this mortgage, and covenants with the mortgagee to comply with those terms and conditions.

**Terms and Conditions of this Mortgage**

(a) Document Reference	720348916
(b) Additional terms and conditions	NIL

**Mortgagor Execution**

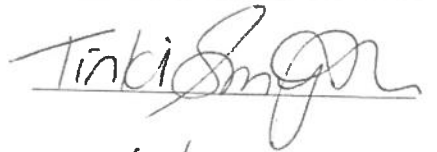
19-18

Executed on behalf of SMYTH FAMILY PROSPERITY  
FINANCE PTY LTD

Signer Name TINKI KELLY SMYTH

Signer Organisation SMYTH FAMILY PROSPERITY  
FINANCE PTY LTD

Signer Role DIRECTOR

Signature 

Execution Date 10/3/2022

Executed on behalf of SMYTH FAMILY PROSPERITY  
FINANCE PTY LTD

Signer Name DANIEL PAUL SMYTH

Signer Organisation SMYTH FAMILY PROSPERITY  
FINANCE PTY LTD

Signer Role DIRECTOR

Signature 

Execution Date 10/3/22

19-19

Executed on behalf of FIRST MORTGAGE COMPANY  
HOME LOANS PTY LTD  
under power of attorney 713980455

Signer Name STEVEN KONG

Signer Organisation FIRSTMAC LIMITED ACN 094 145 963

Signer Role MANAGER

Signature \_\_\_\_\_

Execution Date \_\_\_\_\_



**Lodger Details**

Lodger Code  
 Name  
 Address  
 Lodger Box  
 Phone  
 Email  
 Reference

For Office Use Only

19.20

THE BACK OF THIS FORM MUST  
 NOT BE USED

**MORTGAGE**

**Jurisdiction** Queensland

**Privacy Collection Statement**

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**Estate and/or interest being mortgaged**

FEE SIMPLE

Land Title Reference	Part Land Affected?	Land Description
50549245		LOT 52 ON SP 174836

**Mortgagor**

Name	SMYTH FAMILY PROSPERITY FINANCE PTY LTD
ACN/ARBN	615 862 194
Capacity	AS TRUSTEE UNDER INSTRUMENT 718005208

**Mortgagee**

Name	FIRST MORTGAGE COMPANY HOME LOANS PTY LTD
ACN	104268448
Australian Credit Licence	

The mortgagor mortgages the estate and/or interest in land specified in this mortgage to the mortgagee as security for the debt or liability described in the terms and conditions set out or referred to in this mortgage, and covenants with the mortgagee to comply with those terms and conditions.

**Terms and Conditions of this Mortgage**

(a) Document Reference	720348916
(b) Additional terms and conditions	NIL

Executed on behalf of SMYTH FAMILY PROSPERITY  
FINANCE PTY LTD

19.21

Signer Name TINKI KELLY SMYTH

Signer Organisation SMYTH FAMILY PROSPERITY  
FINANCE PTY LTD

Signer Role DIRECTOR

Signature 

Execution Date 10/3/2022

Executed on behalf of SMYTH FAMILY PROSPERITY  
FINANCE PTY LTD

Signer Name DANIEL PAUL SMYTH

Signer Organisation SMYTH FAMILY PROSPERITY  
FINANCE PTY LTD

Signer Role DIRECTOR

Signature 

Execution Date 10/3/22

**Mortgagee Execution**

19.22

Executed on behalf of FIRST MORTGAGE COMPANY  
HOME LOANS PTY LTD  
under power of attorney 713980455

Signer Name STEVEN KONG

Signer Organisation FIRSTMAC LIMITED ACN 094 145 963

Signer Role MANAGER

Signature \_\_\_\_\_

Execution Date \_\_\_\_\_

# Mortgage Side Deed

19-23

**Dated**

**Parties**

- (1) FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448 (**Mortgagee**).
- (2) SMYTH FAMILY PROSPERITY FINANCE PTY LTD ACN 615 862 194 (**Mortgagor**).
- (3) SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 (**Trustee**).

**Background**

- (a) On or about the date of this deed, the Mortgagor is granting to the Mortgagee a mortgage of the Purchased Property (**Mortgage**).

**Operative provisions**

(1) **Defined meanings**

Words used in this document and the rules of interpretation that apply are set out and explained in the definitions and interpretation clause at the back of this document.

(2) **Provisions deemed incorporated in the Mortgage**

The provisions in the Schedule are agreed by the parties to be incorporated in the Mortgage as if set out in the Mortgage in full.

(3) **Definitions and interpretation**

(1) **Definitions**

In this document:

**Mortgagee Notice** means a notice given by the Mortgagee to the Property Trustee directing the Property Trustee to take action, being an action which the Mortgagee is entitled to take under its Mortgage.

**Property Trustee** means SMYTH FAMILY PROSPERITY FINANCE PTY LTD ACN 615 862 194 as trustee for the Smyth Family Prosperity Finance Trust .

**Purchased Property** means 52/100 Webster Road DECEPTION BAY Queensland Australia 4508

**Fund** means Smyth Family Prosperity Fund.

**Trustee** means SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014, as trustee of the Fund.

(2) **Interpretation**

In this document unless the context otherwise requires:

- (a) the singular includes the plural and vice versa;
- (b) words denoting any gender include all genders;
- (c) reference to a person includes any other entity recognised by law and vice versa;
- (d) an agreement, representation or warranty on the part of two or more persons binds them jointly and severally;
- (e) an agreement, representation or warranty on the part of two or more persons is for the benefit of them jointly and severally;

**Schedule**

19.24

**(1) Background**

This Mortgage is granted in accordance with the provisions of section 67A of the SIS Act which permits a regulated superannuation fund to borrow money provided:

- (a) the borrowed funds are used to purchase an asset (in this case the Purchased Property);
- (b) the Purchased Property is held on trust for the Trustee as trustee of the Fund by another entity (in this case the Property Trustee);
- (c) the Trustee has the right to acquire legal ownership of the Purchased Property on behalf of the Fund by making payments;
- (d) the Mortgagee's recourse against the Trustee and the Fund for default in respect of payment are limited to the Purchased Property.

Accordingly the following provisions apply to this Mortgage.

**(2) What this mortgage secures**

Despite any other provision of this mortgage:

- (a) the Trustee directs the Mortgagor to grant this mortgage;
- (b) the Mortgagor grants this mortgage at the direction of the Trustee;
- (c) the Mortgagee enters this mortgage at the request of the Mortgagor; and
- (d) this mortgage only secures money owing by the Trustee in its capacity as trustee of the Fund pursuant to the loan agreement made between the Trustee and the Mortgagee on or about the date of this mortgage in respect of a loan to purchase the Purchased Property subject to this mortgage.

**(3) Limited Recourse**

Despite any other provision of any document, the loan agreement, the Memorandum of Mortgage or any right conferred or implied by law or statute, the Mortgagor's rights against the Trustee in respect of any payment, cost, expense or anything else arising from or relating to this Mortgage are limited to the Purchased Property. For example, if the Mortgagor pays any money to the Mortgagee in response to a demand for payment by the Mortgagee, the Mortgagor will only be entitled to recourse against the Purchased Property and will not be entitled to claim any amount back from any other asset of the Trustee.

**(4) Dealing with the Purchased Property**

- (a) The Mortgagee may direct the Mortgagor to deal with the Purchased Property as directed by a Mortgagee in a Mortgagee Notice.
- (b) The Mortgagee may only make directions consistent with its interest as creditor secured by the Purchased Property being directions reasonably necessary to:
  - (i) recover the money due to it;
  - (ii) preserve the Purchased Property; or
  - (iii) take any action that the Mortgagee is authorised to take under the Mortgage.
- (c) The Mortgagor is only obliged to deal with the Property in a lawful way and in accordance with usual commercial and conveyancing practice.

**(5) Own enquires**

The Mortgagee makes no warranty or representation in relation to the structure under which the Property Trustee and the Fund has acquired the Purchased Property. The Trustee acknowledges that it has made its own enquiries in relation to the structure and has no claim whatsoever against the Mortgagee in relation to any aspect of the structure. For example, the Trustee has no claim against the Mortgagee if the entry of the structure, this

19-25

document, or the transaction reflected by this document makes the Fund non-complying with any law or regulation. The Mortgagee can enforce this document in full despite any such non-compliance.

**Executed as a deed.**

**Signed** on behalf of FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448 under power of attorney 713980455

PATRICIA MARSH  
MANAGER - FIRSTMAC LIMITED ACN 094  
145 963

Print name

**Signed** on behalf of SMYTH FAMILY PROSPERITY FINANCE PTY LTD ACN 615 862 194 pursuant to section 127 of the Corporations Act 2001

Tinki Smyth  
Secretary/Director

D.P.S.A.  
Director

Tinki Smyth  
Print name

DANIEL SMYTH  
Print name

Signed on behalf of SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 in their own right and as trustee for Smyth Family Prosperity Fund pursuant to section 127 of the Corporations Act 2001

Date: 10/3/2022

Tinki Smyth  
Sole director & Secretary / Director / Secretary

(cross out those not applicable)

Tinki Smyth.

D.P.S.A.  
Director

DANIEL SMYTH


# Verification of Identity

19.26

## Instructions for completion:

1. Please sign the form in front of a Prescribed Person listed in Part A (overleaf).
2. You must take with you and give to the Prescribed Person your original and copies of your identity documents listed in Part B (overleaf).
3. The Prescribed Person must fill in their details in the Identity Certification section below.
4. The Prescribed Person must fill in either their length of service in their employment, or their certification number, whichever is relevant.
5. The Prescribed Person must write on the copies of your identity documents "I certify that this is a true copy of the original document" and sign the copies.
6. You must return to us this completed form and the certified copies of your identity documents.

## Customer Details



Full Name:	Tinki Kelly Smyth	Application ID:	413704
Residential Address:	5 Greenlinks Crescent NARANGBA Queensland 4504 Australia	Date of Birth:	15/11/1966
Your signature:		Date:	10/3/2022

## Identity Certification

I have completed face to face verification of the individual named above by sighting and certifying copies of the original identity documents provided to me by them. All photographic identification is a "reasonable likeness" to the individual. Nothing in my dealings with the individual has raised any suspicions concerning the identification documents. I have attached the certified copies of the identity documents.

The individual being identified signed this document in my presence on: 10/3/22

## Prescribed Person Details

Full Name:	Wayne Norman Milner JP (Qual)	
Occupation:	FINANCE BROKER	
Length of service or Certification No (whichever applies):		
Signature:		
Address:	30/340 HOPE ISLAND RD HOPE ISLAND QLD	
Daytime phone:	0455 123045	Stamp (if applicable)

## Part A - Prescribed Persons

Below is a list of people who can complete the form.

- Justice of the Peace
- Commissioner for Declarations
- Commissioner of Affidavits
- Commissioner for Oaths
- Notary Public
- Clerk of a court
- Police Officer
- Licensed conveyancer
- Lawyer
- Accountant
- Member of Engineers Australia
- Pharmacist

- Doctor
- Dentist
- Psychologist
- Teacher employed full-time at a school or tertiary education institution
- Officer with or an authorised representative of a holder of an AFSL or ACL with 2 or more years of continuous service
- Finance company officer with 2 or more years of continuous service
- Federal, State or Local Government Employees with 2 or more years of continuous service
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961

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## Part B - Identification documents

Below is the list of identification documents which are acceptable. You should select only one category from the table below based on the ID you have and provide one document from each group. For example, if you select Category 1 and you are an Australian citizen then you could provide your Australian Passport plus Australian Driver's License and if either of those are in a different name then provide a change of name certificate.

Select One Category	Required Documents - All documents must be current unless stated otherwise below			
<b>Category 1</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input checked="" type="checkbox"/> Australian Passport <i>(not expired for more than 2 years)</i> <b>OR</b> <input type="checkbox"/> Foreign Passport with VISA	<input type="checkbox"/> Australian Proof of Age Card with Photo <b>OR</b> <input checked="" type="checkbox"/> Australian Driver's License	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>	
<b>Category 2</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Australian Passport <i>(not expired for more than 2 years)</i> <b>OR</b> <input type="checkbox"/> Foreign Passport with VISA	<input type="checkbox"/> Birth Certificate <b>OR</b> <input type="checkbox"/> Citizenship Certificate <b>OR</b> <input type="checkbox"/> Descent Certificate	<input type="checkbox"/> Medicare Card <b>OR</b> <input type="checkbox"/> Department of Veterans Affairs Card <b>OR</b> <input type="checkbox"/> Centrelink Card	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>
<b>Category 3</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Australian Driver's License <b>OR</b> <input type="checkbox"/> Australian Proof of Age Card with Photo <b>OR</b> <input type="checkbox"/> Australia Post Card Keypass Identity Card	<input type="checkbox"/> Birth Certificate <b>OR</b> <input type="checkbox"/> Citizenship Certificate <b>OR</b> <input type="checkbox"/> Descent Certificate	<input type="checkbox"/> Medicare Card <b>OR</b> <input type="checkbox"/> Centrelink Card <b>OR</b> <input type="checkbox"/> Department of Veterans Affairs Card	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>
<b>Category 4</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Foreign Passport	<input type="checkbox"/> Another form of government issued photographic identity document (Australian ID preferred)	<b>If relevant</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>	




# Verification of Identity

19-28

## Instructions for completion:

1. Please sign the form in front of a Prescribed Person listed in Part A (overleaf).
2. You must take with you and give to the Prescribed Person your original and copies of your identity documents listed in Part B (overleaf).
3. The Prescribed Person must fill in their details in the Identity Certification section below.
4. The Prescribed Person must fill in either their length of service in their employment, or their certification number, whichever is relevant.
5. The Prescribed Person must write on the copies of your identity documents "I certify that this is a true copy of the original document" and sign the copies.
6. You must return to us this completed form and the certified copies of your identity documents.

## Customer Details


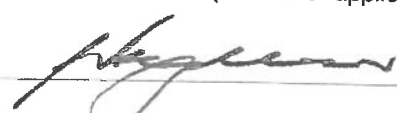
Full Name:	Daniel Paul Smyth	Application ID:	413704
Residential Address:	5 Greenlinks Crescent NARANGBA Queensland 4504 Australia	Date of Birth:	12 14 1961
Your signature:		Date:	10 3 22

## Identity Certification

I have completed face to face verification of the individual named above by sighting and certifying copies of the original identity documents provided to me by them. All photographic identification is a "reasonable likeness" to the individual. Nothing in my dealings with the individual has raised any suspicions concerning the identification documents. I have attached the certified copies of the identity documents.

The individual being identified signed this document in my presence on: 10 3 22

## Prescribed Person Details

Full Name:	Wayne Norman Milner JP (Qual)	
Occupation:	FINANCE BROKER	
Length of service or Certification No (whichever applies):		
Signature:		
Address:	30/340 HOPE ISLAND HOPE ISLAND 4212	
Daytime phone:	04 55 122 045.	

Stamp (if applicable)

## Part A - Prescribed Persons

Below is a list of people who can complete the form.

- Justice of the Peace
- Commissioner for Declarations
- Commissioner of Affidavits
- Commissioner for Oaths
- Notary Public
- Clerk of a court
- Police Officer
- Licensed conveyancer
- Lawyer
- Accountant
- Member of Engineers Australia
- Pharmacist
- Doctor
- Dentist
- Psychologist
- Teacher employed full-time at a school or tertiary education institution
- Officer with or an authorised representative of a holder of an AFSL or ACL with 2 or more years of continuous service
- Finance company officer with 2 or more years of continuous service
- Federal, State or Local Government Employees with 2 or more years of continuous service
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961

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## Part B - Identification documents

Below is the list of identification documents which are acceptable. You should select only one category from the table below based on the ID you have and provide one document from each group. For example, if you select Category 1 and you are an Australian citizen then you could provide your Australian Passport plus Australian Driver's License and if either of those are in a different name then provide a change of name certificate.

Select One Category	Required Documents - All documents must be current unless stated otherwise below			
<b>Category 1</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input checked="" type="checkbox"/> Australian Passport <i>(not expired for more than 2 years)</i> <b>OR</b> <input type="checkbox"/> Foreign Passport with VISA	<input type="checkbox"/> Australian Proof of Age Card with Photo <b>OR</b> <input checked="" type="checkbox"/> Australian Driver's License	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>	
<b>Category 2</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Australian Passport <i>(not expired for more than 2 years)</i> <b>OR</b> <input type="checkbox"/> Foreign Passport with VISA	<input type="checkbox"/> Birth Certificate <b>OR</b> <input type="checkbox"/> Citizenship Certificate <b>OR</b> <input type="checkbox"/> Descent Certificate	<input type="checkbox"/> Medicare Card <b>OR</b> <input type="checkbox"/> Department of Veterans Affairs Card <b>OR</b> <input type="checkbox"/> Centrelink Card	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>
<b>Category 3</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Australian Driver's License <b>OR</b> <input type="checkbox"/> Australian Proof of Age Card with Photo <b>OR</b> <input type="checkbox"/> Australia Post Card Keypass Identity Card	<input type="checkbox"/> Birth Certificate <b>OR</b> <input type="checkbox"/> Citizenship Certificate <b>OR</b> <input type="checkbox"/> Descent Certificate	<input type="checkbox"/> Medicare Card <b>OR</b> <input type="checkbox"/> Centrelink Card <b>OR</b> <input type="checkbox"/> Department of Veterans Affairs Card	<b>If applicable</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>
<b>Category 4</b> <i>(Copies must be certified by the Prescribed Person)</i>	<input type="checkbox"/> Foreign Passport	<input type="checkbox"/> Another form of government issued photographic identity document (Australian ID preferred)	<b>If relevant</b> <input type="checkbox"/> Change of name certificate <b>OR</b> <input type="checkbox"/> Marriage Certificate <i>(Ceremonial/Commemorative marriage certificates not acceptable)</i>	

**DIRECT DEBIT REQUEST**

Borrowers Name **SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 0** Loan reference number **413704**

Direct debit start date **/ /** Total loan amount **\$150,000.00**

<b>Direct debit</b>				
Account name	<b>SMYTH FAMILY PROSPERITY</b>			
Name of bank	<b>MACQUARIE</b>			
BSB	<b>182 512</b>			
Account number	<b>964 335 764</b>			
Repayment frequency	<input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Weekly* <input type="checkbox"/> Fortnightly*	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly* <input type="checkbox"/> Fortnightly*	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly* <input type="checkbox"/> Fortnightly*	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly* <input type="checkbox"/> Fortnightly*
Repayment amount	<input checked="" type="checkbox"/> Minimum payment OR <input type="checkbox"/> Fixed - \$	<input type="checkbox"/> Minimum payment OR <input type="checkbox"/> Fixed - \$	<input type="checkbox"/> Minimum payment OR <input type="checkbox"/> Fixed - \$	<input type="checkbox"/> Minimum payment OR <input type="checkbox"/> Fixed - \$
	<input type="checkbox"/> From Offset Sub-Account	<input type="checkbox"/> From Offset Sub-Account	<input type="checkbox"/> From Offset Sub-Account	<input type="checkbox"/> From Offset Sub-Account

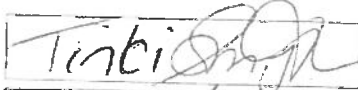

Weekly\* and fortnightly\* repayments are only available on Principal and Interest loans and are calculated by dividing the monthly payment by four or by two respectively.

**Customer Authorisation**

You request and authorise First Mortgage Company Pty Ltd ABN 37 099 125 318 (User ID 148031) to arrange a debit from your nominated account (above) through the Bulk Electronic Clearing System (BECS) for the amount set out in this Direct Debit Request or such other amount as instructed by you from time to time to your Originator / Manager. You acknowledge this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement contained in Your Loan General Terms and Conditions. By signing this Direct Debit Request you confirm that you are authorised to operate the nominated account, and that you have understood and agreed to the terms and conditions set out in this Request and in your Direct Debit Request Service Agreement contained in Your Loan General Terms and Conditions.

By signing below you agree to the arrangements set out in this document.

Please sign with a pen, electronic signatures are not valid.

Full Name	<b>Tinkie Smyth</b>	Signature		Date	<b>10/3/2022</b>
Full Name	<b>DANIEL SMYTH</b>	Signature		Date	<b>10/3/2022</b>

# Guarantor's Indemnity Waiver

19.31

**Dated**

**Parties**

- (1) SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 as trustee of the Smyth Family Prosperity Fund of 5 Greenlinks Crescent NARANGBA Queensland 4504 Australia (**Borrower**).
- (2) Tinki Kelly Smyth of 5 Greenlinks Crescent NARANGBA Queensland 4504 Australia  
Daniel Paul Smyth of 5 Greenlinks Crescent NARANGBA Queensland 4504 Australia (**Members**).
- (3) SMYTH FAMILY PROSPERITY FINANCE PTY LTD ACN 615 862 194 (**Property Trustee**).

**Background**

- (a) FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448 (**Lender**) has made or will make a loan to the Borrower (**Loan**).
- (b) The security for repayment of the Loan includes a mortgage (**Mortgage**) granted by the Property Trustee over the property located at 52/100 Webster Road DECEPTION BAY Queensland Australia 4508 (**Purchased Property**).
- (c) The Members and the Property Trustee (**Guarantors**) have guaranteed and indemnified or intend to guarantee and indemnify the Lender in respect of the Loan.

**Operative provisions**

**(1) Limited Recourse**

Despite any other provision of any document or any right conferred by law or statute, the Guarantors' rights against the Borrower in respect of any payment, cost, expense or anything else arising from or relating to this guarantee are limited to the Purchased Property. For example, if the Guarantors pay any money to the Lender in response to a demand for payment by the Lender, the Guarantors will only be entitled to recourse against the Purchased Property and will not be entitled to claim any amount back from any other assets of the Borrower.

**(2) Contribution by Guarantors**

Despite any other provision of any document or any right conferred by law or statute, if under any guarantee and indemnity given by the Guarantors, the Guarantors make any payment (in cash or in kind - for example as a result of any security provided by the Guarantors being sold by the mortgagee), the Property Trustee will not transfer the Purchased Property to the Borrower unless and until the Guarantors have been repaid the amount of that payment. (This clause is inserted to ensure that by making any payment under a guarantee, the Guarantors are not deemed to have made a contribution to the superannuation fund).

**(3) Interpretation**

In this document unless the context otherwise requires:

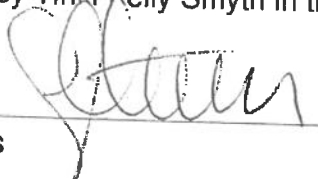
- (a) the singular includes the plural and vice versa;
- (b) words denoting any gender include all genders;
- (c) reference to a person includes any other entity recognised by law and vice versa;

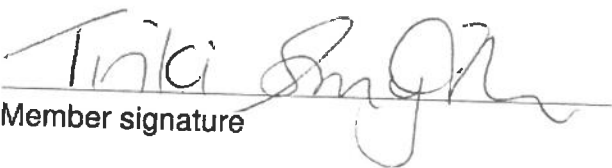
19.32

- (d) an agreement, representation or warranty on the part of two or more persons binds them jointly and severally;
- (e) an agreement, representation or warranty on the part of two or more persons is for the benefit of them jointly and severally;

**Executed as a deed.**

**Signed by Tinki Kelly Smyth in the presence of:**

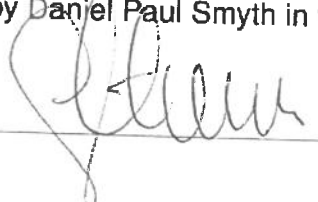
  
 \_\_\_\_\_  
 Witness

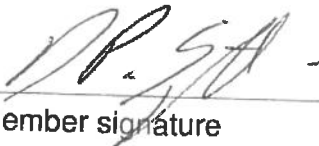
  
 \_\_\_\_\_  
 Member signature

JANELLE HARM  
 \_\_\_\_\_  
 Print name

85/50 RAILWAY ST, MUDGEEGABA QLD 4213.  
 \_\_\_\_\_  
 Print address

**Signed by Daniel Paul Smyth in the presence of:**

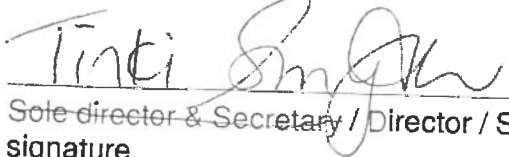
  
 \_\_\_\_\_  
 Witness


  
 \_\_\_\_\_  
 Member signature

JANELLE HARM.  
 \_\_\_\_\_  
 Print name

85/50 RAILWAY ST, MUDGEEGABA QLD 4213.  
 \_\_\_\_\_  
 Print address

**Signed on behalf of SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 in their own right and as trustee for Smyth Family Prosperity Fund pursuant to section 127 of the Corporations Act 2001**

  
 \_\_\_\_\_  
 Sole director & Secretary / Director / Secretary signature

  
 \_\_\_\_\_  
 Director signature

(cross out those not applicable)

Tinki Smyth  
 \_\_\_\_\_  
 Print name

Daniel Smyth.  
 \_\_\_\_\_  
 Print name

**Signed on behalf of SMYTH FAMILY PROSPERITY FINANCE PTY LTD ACN 615 862 194 in their own right and as trustee for Smyth Family Prosperity Finance Trust pursuant to section 127 of the Corporations Act 2001**

Tinku Singh

~~Sole director & Secretary~~ Director / Secretary  
signature

(cross out those not applicable)

DP-SH

Director signature

19.33

Tinku Singh

Print name

Daniel Singh

Print name

# Details of settlement funds and direction and authority

19.34

Application ID: 413704

Total loan amount: \$150,000.00

## Fees

Application fee	\$225.50	
Valuation fee	\$220.00	
Lenders Mortgage Insurance	Paid by the lender	
<b>Sub total</b>		<b>\$445.50</b>

## Government fees

Discharge of mortgage – registration fee	\$197.00	
Mortgage – registration fee	\$197.00	
<b>Sub total</b>		<b>\$394.00</b>
<b>Total fees payable (ascertainable only)</b>		<b>\$839.50</b>

Balance of funds available for settlement

\$149,160.50

## Funds to Complete Your Settlement

I/We authorise these amounts to be debited from my/our accounts to use at settlement:

Please note: we are only able to debit from a current account/s held with us, we are unable to debit from any other external account/s.

Account number: \_\_\_\_\_ Maximum amount: \_\_\_\_\_

Account number: \_\_\_\_\_ Maximum amount: \_\_\_\_\_

If your solicitor or conveyancer has requested these funds, please complete the details as outlined below:

Account name: \_\_\_\_\_

BSB: \_\_\_\_\_ Account number: \_\_\_\_\_

NOTE: We will only transfer the amounts noted above or less. If further funds are required, we will ask you to complete a new authority.

## Authority and undertaking

FirstMac Limited or its agents may complete blank spaces in the mortgage and other documents relating to my loan, by inserting the appropriate date and other details which are incomplete in order to effect stamping and registration. I/We undertake to do all things necessary to comply with requisitions raised relating to stamping and registration of these documents.

## Acknowledgement

We acknowledge that interest accrues from the day the Lender first draws cheques or allocates money from the loan irrespective of when settlement actually occurs.

## Surplus funds

Any funds that are not required to complete your settlement will be deposited into your loan account. For electronic settlements, this will occur 24-48 business hours after settlement. For physical settlements, deposits of surplus funds may take up to 30 days.

Signed on behalf of SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 as trustee for Smyth Family Prosperity Fund pursuant to section 127 of the Corporations Act 2001

Tinki Smyth  
Sole director & Secretary / Director / Secretary  
(cross out those not applicable)

[Signature]  
Director

Tinki Smyth

DANIEL SMYTH

Date: 10/3/2022

Commonwealth of Australia  
STATUTORY DECLARATION  
Statutory Declarations Act 1959

19.35

I DANIEL PAUL SMYTH (Name)  
of 5 GREENLINES CRESCENT NARANGBAWD # 504 (Address)  
PLANT OPERATOR (Occupation)

make the following declaration under the *Statutory Declarations Act 1959*:

- (1) I am a director of SMYTH FAMILY PROSPERITY PTY LTD ("Superannuation Trustee") the trustee of the Smyth Family Prosperity Fund ("Superannuation Fund").
- (2) The Superannuation Fund is a regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act, 1993 (Cth)* (SIS Act).
- (3) The Superannuation Fund complies with and will continue to comply with its obligations under the SIS Act.
- (4) The acquisition of 52/100 Webster Road DECEPTION BAY Queensland Australia 4508 (the "Property") is not a prohibited "related party transaction" within the meaning of the SIS Act.
- (5) The Superannuation Fund has the power to acquire real estate, borrow money, charge assets of the fund to secure repayment of that money, open and operate bank accounts in its name and provide indemnities.
- (6) The acquisition of the Property and the borrowing by the Superannuation Trustee are within the written investment strategy of the Superannuation Fund. Further, I have considered the Property investment and determined it is an appropriate investment for the Superannuation Fund.
- (7) The Superannuation Trustee has sourced the Property of its own volition and acknowledges that the Lender accepts no responsibility for the selection of the Property or its appropriateness within the strategy of the Superannuation Fund. If the Property has been referred through an adviser to the Superannuation Fund, I confirm that the Superannuation Trustee has undertaken appropriate due diligence of the Property.
- (8) The Superannuation Trustee confirms that it has conducted its own inquiries and is satisfied that there are no issues of conflict arising between its advisers (financial, legal, brokers) regarding their advice to the Superannuation Trustee and in respect of the Property acquisition (including any payments or commissions related to the acquisition).

I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the Statutory Declarations Act 1959, and I believe that the statements in this declaration are true in every particular.

Declared

at HOPE ISLAND  
on 10<sup>th</sup> MARCH 2022

before me:  
[Signature]  
Signature of person before whom the declaration is made

[Signature]  
Signature of person making the declaration

Wayne Norman Milner JP (Qual)  
Full name, qualification\* and address of person before whom the declaration is made



\* A list of persons qualified to witness this Statutory Declaration is attached



**CERTIFICATE OF INDEPENDENT LEGAL ADVICE**

19-36

I, Daniel Paul Smyth  
of 5 Greenlinks Crescent NARANGBA QLD Australia 4504

DO SOLEMNLY AND SINCERELY DECLARE AS FOLLOWS:

1. I am the Guarantor for the Borrower named in certain loan and security documents between SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014 as trustee for Smyth Family Prosperity Fund (Borrower) and FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448 (Lender) relating to property located at 52/100 Webster Road DECEPTION BAY Queensland Australia 4508

2. I have received independent legal advice from

JANUICE MARIE HARM (Solicitor name)

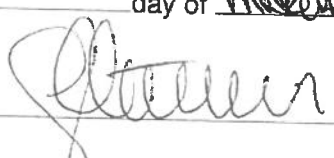
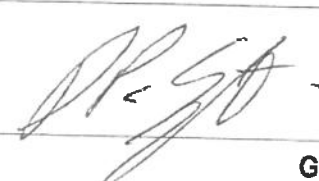
of HARMONY LAWYERS (Firm)

regarding the loan and security documents referred to in paragraph 1.

3. After receiving that advice I have freely and voluntarily signed the following documents.

- a) Guarantee
- b) Form of acknowledgement

**AND I MAKE** this solemn declaration by virtue of the *Statutory Declarations Act 1959* (Cth), and subject to the penalties provided by that Act for the making of false statements in statutory declarations, conscientiously believing the statements contained in this declaration to be true in every particular.

Declared at <u>MULLENBARRA</u> on the <u>15th</u> day of <u>MARCH</u> <u>2000</u> Before me,  Solicitor	 Guarantor's Signature
--	---

(The Lender requires this declaration to be made before the solicitor set out in paragraph 2 above.)

**CERTIFICATE OF INDEPENDENT LEGAL ADVICE**

19.37

I, Tinki Kelly Smyth  
of 5 Greenlinks Crescent NARANGBA QLD Australia 4504

DO SOLEMNLY AND SINCERELY DECLARE AS FOLLOWS:

- I am the Guarantor for the Borrower named in certain loan and security documents between **SMYTH FAMILY PROSPERITY PTY LTD ACN 615 862 014** as trustee for Smyth Family Prosperity Fund (Borrower) and **FIRST MORTGAGE COMPANY HOME LOANS PTY LTD ACN 104268448** (Lender) relating to property located at **52/100 Webster Road DECEPTION BAY Queensland Australia 4508**

2. I have received independent legal advice from

JANECE MARIE HARM (Solicitor name)

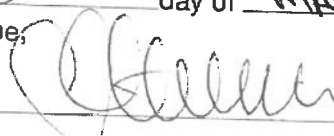
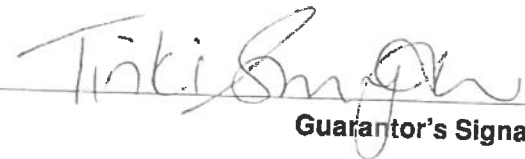
of HARMONY LAWYERS (Firm)

regarding the loan and security documents referred to in paragraph 1.

3. After receiving that advice I have freely and voluntarily signed the following documents.

- Guarantee
- Form of acknowledgement

**AND I MAKE** this solemn declaration by virtue of the *Statutory Declarations Act 1959* (Cth), and subject to the penalties provided by that Act for the making of false statements in statutory declarations, conscientiously believing the statements contained in this declaration to be true in every particular.

Declared at <u>NARANGBA</u> on the <u>15<sup>th</sup></u> day of <u>MARCH 2020</u> Before me,  Solicitor	 Guarantor's Signature
---	---

(The Lender requires this declaration to be made before the solicitor set out in paragraph 2 above.)

20.1

Loan Acct Number S411 0695893 00

BSB/Acct ID No. 114-911 069589300

Statement Start Date 01/07/2021

Statement End Date 28/10/2021

Page 2 of 3

<b>Phone Banking Plus</b> <b>☎ 13 33 22</b>
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**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			167,746.07
27 Jul 2021	INTEREST	491.64		168,237.71
27 Jul 2021	ADMIN FEE	12.00		168,249.71
28 Jul 2021	REPAYMT A/C TFR		1,098.00	167,151.71
27 Aug 2021	INTEREST	505.45		167,657.16
27 Aug 2021	ADMIN FEE	12.00		167,669.16
28 Aug 2021	REPAYMT A/C TFR		1,098.00	166,571.16
27 Sep 2021	INTEREST	501.98		167,073.14
27 Sep 2021	ADMIN FEE	12.00		167,085.14
28 Sep 2021	REPAYMT A/C TFR		1,098.00	165,987.14
27 Oct 2021	INTEREST	483.69		166,470.83
27 Oct 2021	ADMIN FEE	12.00		166,482.83
28 Oct 2021	REPAYMT A/C TFR		1,098.00	165,384.83
28 Oct 2021	<i>Closing Balance</i>			165,384.83

A reminder to check with your insurer that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: [moncysmart.gov.au](http://moncysmart.gov.au). If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your current insurer, body corporate, or visit [stgeorge.com.au/building-insurance](http://stgeorge.com.au/building-insurance)

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)

20.2

Loan Acct Number S411 0695893 00

BSB/Acct ID No. 114-911 069589300

Statement Start Date 29/10/2021

Statement End Date 09/04/2022

Page 2 of 3

**Phone Banking Plus**  
☎ 13 33 22

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
29 Oct 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			165,384.83
27 Nov 2021	INTEREST	517.49		165,902.32
27 Nov 2021	LOAN ACCOUNT FEE	8.00		165,910.32
28 Nov 2021	REPAYMT A/C TFR		1,094.00	164,816.32
27 Dec 2021	INTEREST	497.62		165,313.94
27 Dec 2021	LOAN ACCOUNT FEE	8.00		165,321.94
28 Dec 2021	REPAYMT A/C TFR		1,094.00	164,227.94
27 Jan 2022	INTEREST	511.56		164,739.50
27 Jan 2022	LOAN ACCOUNT FEE	8.00		164,747.50
28 Jan 2022	REPAYMT A/C TFR		1,094.00	163,653.50
27 Feb 2022	INTEREST	506.67		164,160.17
27 Feb 2022	LOAN ACCOUNT FEE	8.00		164,168.17
28 Feb 2022	REPAYMT A/C TFR		1,094.00	163,074.17
27 Mar 2022	INTEREST	455.71		163,529.88
27 Mar 2022	LOAN ACCOUNT FEE	8.00		163,537.88
28 Mar 2022	INTERNET PMT		13,537.88	150,000.00
28 Mar 2022	REPAYMT A/C TFR		1,094.00	148,906.00
05 Apr 2022	INTERNET PMT		750.00	148,156.00
06 Apr 2022	LOAN REPAYMENT		148,659.67	503.67 CR
06 Apr 2022	DISCHARGE INT	145.67		358.00 CR
06 Apr 2022	LOAN ACCOUNT FEE	8.00		350.00 CR
06 Apr 2022	LOAN DISCHARGE FEE	350.00		0.00
09 Apr 2022	<i>Closing Balance</i>			-0.00

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fec renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at [stgeorge.com.au/personal/home-loans](http://stgeorge.com.au/personal/home-loans) or by calling 13 33 30.

20.3



Reply to:  
Loans Servicing  
Locked Bag 1  
Kogarah NSW 2217  
P 1300 883 183

06 Apr 2022

SMYTH FAMILY-PROSPERITY-PTY-LTD  
5 GREENLINKS CRESCENT  
NARANGBA QLD 4504

**Letter of Notification - Discharge of Mortgage**  
**Account Number: S411069589300**

Dear SMYTH FAMILY-PROSPERITY-PTY-LTD,

We received your request to discharge the security identified in the above loan contract. We confirm that 52 /100 WEBSTER RD DECEPTION BAY QLD 4508 was discharged on 06 Apr 2022.

**Final statement for your records on its way.**

You'll receive a final loan statement of account from us for your reference.

We hope your experience with us has been good and we look forward to helping you in the future. In the meantime, if you've any questions just call us on 1300 883 183 between 8.30am - 7.30pm, Monday to Friday.

Yours sincerely,

St. George Bank  
The Loan Servicing Team



21-1

## Income tax 002

Date generated	03/11/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

2 results found - from 03 November 2020 to 03 November 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
16 May 2022	13 May 2022	Payment received		\$739.45	\$0.00
22 Apr 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$739.45		\$739.45 DR