

Sadler Super Fund

Borrowing costs

* 36.10

23/05/2022 \$154

Year	2022	2023	2024	2025	2026	2027
	2.57	30.80	30.80	30.80	30.80	28.23
	151.43	120.63	89.83	59.03	28.23	0.00

22/06/2022 \$2,111.31

Year	2022	2023	2024	2025	2026	2027
	0	\$422.26	\$422.26	\$422.26	\$422.26	\$422.26
	\$2,111.31	\$1,689.05	\$1,266.79	\$844.52	\$422.26	\$0.00

TOTAL

Year	2022	2023	2024	2025	2026	2027
	2.57	453.06	453.06	453.06	453.06	450.50
	\$2,262.74	\$1,809.68	\$1,356.62	\$903.56	\$450.50	\$0.00

POSTED

29-1

30-1



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 19
04 JUNE 2021 TO 05 JULY 2021

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

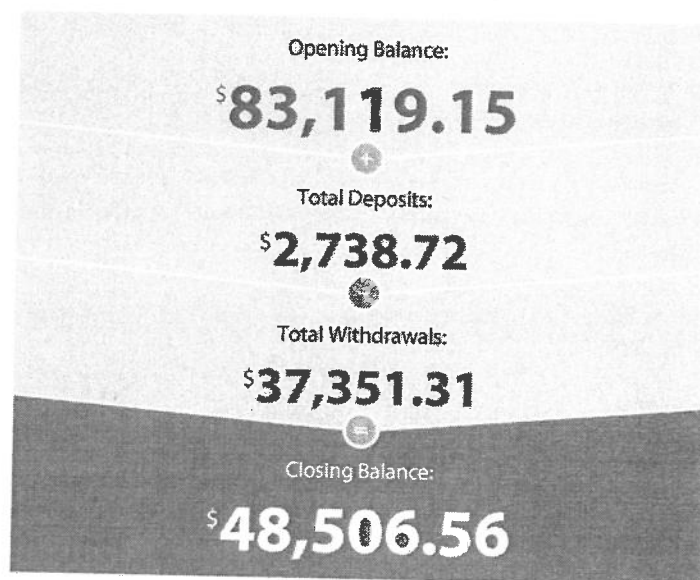
014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

30-2

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
04 JUN	OPENING BALANCE			83,119.15
09 JUN	TRANSFER FROM SUPERCHOICE P/L PC06C425-6055061		508.03	83,627.18
10 JUN	PAYMENT TO FMC 10166059L49	524.36		83,102.82
11 JUN	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	83,532.82
14 JUN	ANZ M-BANKING FUNDS TFER TRANSFER 179078 TO 012012425513311	33,532.82		50,000.00
17 JUN	PAYMENT TO FMC 10166059L49	524.36		49,475.64
18 JUN	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	49,905.64
18 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 872326 TO 014596472466511	317.90		49,587.74
18 JUN	ANZ INTERNET BANKING BPAY TRC RATES {870527}	1,133.15		48,454.59
23 JUN	TRANSFER FROM SUPERCHOICE P/L PC06C409-6062049		508.03	48,962.62
23 JUN	ANZ INTERNET BANKING PAYMENT 117705 TO DD WATER TREATMENT SERVICE	270.00		48,692.62
24 JUN	PAYMENT TO FMC 10166059L49	524.36		48,168.26
25 JUN	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	48,598.26
30 JUN	CREDIT INTEREST PAID			
01 JUL	PAYMENT TO FMC 10166059L49	524.36	2.66	48,076.56
02 JUL	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	48,506.56
TOTALS AT END OF PAGE		\$37,351.31	\$2,738.72	
TOTALS AT END OF PERIOD		\$37,351.31	\$2,738.72	\$48,506.56

This Statement Includes

Interest earned on deposits	\$2.66
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Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	27.89
Fees Charged	
ANZ bank account fee	34.80
Total	\$34.80

30-3



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 20
05 JULY 2021 TO 05 AUGUST 2021

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

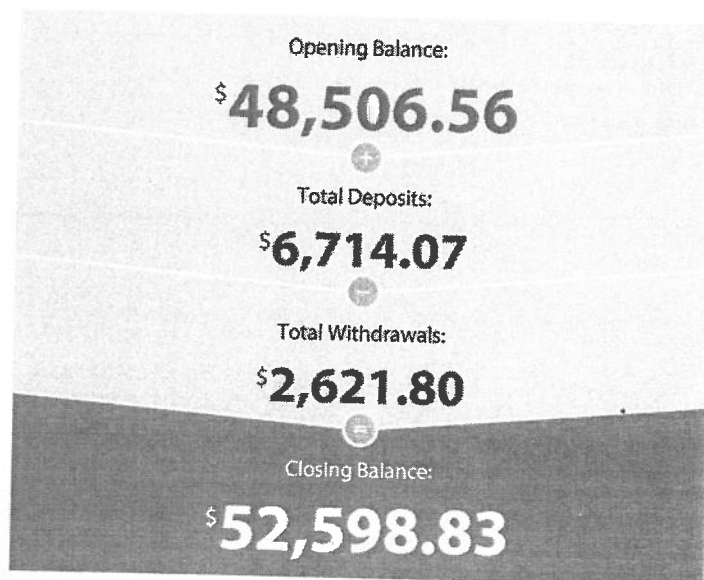
014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

30.4

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
05 JUL	OPENING BALANCE			48,506.56
06 JUL	TRANSFER FROM SUPERCHOICE P/L PC06C428-6070813		508.03	49,014.59
08 JUL	PAYMENT TO FMC 10166059L49	524.36		48,490.23
09 JUL	TRANSFER FROM BT INSURANCE 595187929C		361.87 ✓	48,852.10
09 JUL	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	49,282.10
15 JUL	PAYMENT TO FMC 10166059L49	524.36		48,757.74
16 JUL	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	49,187.74
20 JUL	TRANSFER FROM GC HOTEL MGMT MERCURE GC RESORT		326.20 ✓	49,513.94
20 JUL	TRANSFER FROM GC HOTEL MGMT MERCURE GC RESORT		2,731.23 ✓	52,245.17
21 JUL	TRANSFER FROM SUPERCHOICE P/L PC150721-143833952		532.34	52,777.51
22 JUL	PAYMENT TO FMC 10166059L49	524.36		52,253.15
23 JUL	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	52,683.15
29 JUL	PAYMENT TO FMC 10166059L49	524.36		52,158.79
30 JUL	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	52,588.79
30 JUL	CREDIT INTEREST PAID		2.06	52,590.85
04 AUG	TRANSFER FROM SUPERCHOICE P/L PC300721-123210816		532.34	53,123.19
05 AUG	PAYMENT TO FMC 10166059L49	524.36		52,598.83
TOTALS AT END OF PAGE		\$2,621.80	\$6,714.07	
TOTALS AT END OF PERIOD		\$2,621.80	\$6,714.07	\$52,598.83

This Statement Includes

Interest earned on deposits	\$2.06
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30.5



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 21

05 AUGUST 2021 TO 03 SEPTEMBER 2021

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

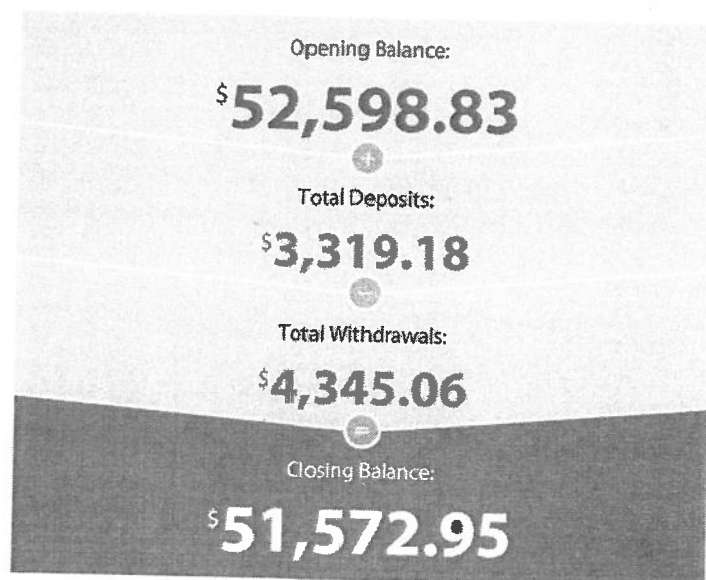
014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

30.6

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
05 AUG	OPENING BALANCE			52,598.83
06 AUG	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	53,028.83
06 AUG	TRANSFER FROM SUPERCHOICE P/L PC050821-197611834		57.82	53,086.65
12 AUG	PAYMENT TO FMC 10166059L49	524.36		52,562.29
13 AUG	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	52,992.29
18 AUG	TRANSFER FROM SUPERCHOICE P/L PC120821-123347692		532.33	53,524.62
18 AUG	ANZ INTERNET BANKING BPAY TRC RATES {798570}	831.55		52,693.07
18 AUG	ANZ INTERNET BANKING BPAY COGC - RATES {796712}	1,416.07		51,277.00
19 AUG	PAYMENT TO FMC 10166059L49	524.36		50,752.64
20 AUG	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	51,182.64
26 AUG	PAYMENT TO FMC 10166059L49	524.36		50,658.28
27 AUG	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	51,088.28
31 AUG	CREDIT INTEREST PAID		2.29	51,090.57
01 SEP	TRANSFER FROM SUPERCHOICE P/L PC260821-114772999		576.74	51,667.31
02 SEP	PAYMENT TO FMC 10166059L49	524.36		51,142.95
03 SEP	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	51,572.95
	TOTALS AT END OF PAGE	\$4,345.06	\$3,319.18	
	TOTALS AT END OF PERIOD	\$4,345.06	\$3,319.18	\$51,572.95

This Statement Includes

Interest earned on deposits	\$2.29
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30.7



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 22

03 SEPTEMBER 2021 TO 05 OCTOBER 2021

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
03 SEP	OPENING BALANCE			51,572.95
09 SEP	PAYMENT TO FMC 10166059L49	524.36		51,048.59
10 SEP	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	51,478.59
15 SEP	TRANSFER FROM SUPERCHOICE P/L PC090921-145169560		576.74	52,055.33
16 SEP	ANZ INTERNET BANKING BPAY GCCC - WATER {299147}	292.01		51,763.32
16 SEP	PAYMENT TO FMC 10166059L49	524.36		51,238.96
17 SEP	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	51,668.96
23 SEP	TRANSFER FROM GC HOTEL MGMT MERCURE GC RESORT		1,180.00	52,848.96
23 SEP	PAYMENT TO FMC 10166059L49	524.36		52,324.60
24 SEP	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	52,754.60
29 SEP	TRANSFER FROM SUPERCHOICE P/L PC230921-172513500		851.24	53,605.84
30 SEP	PAYMENT TO FMC 10166059L49	524.36		53,081.48
30 SEP	CREDIT INTEREST PAID		2.13	53,083.61
01 OCT	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	53,513.61
	TOTALS AT END OF PAGE	\$2,389.45	\$4,330.11	
	TOTALS AT END OF PERIOD	\$2,389.45	\$4,330.11	\$53,513.61

This Statement Includes

Interest earned on deposits	\$2.13
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30-9



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 23

05 OCTOBER 2021 TO 05 NOVEMBER 2021

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

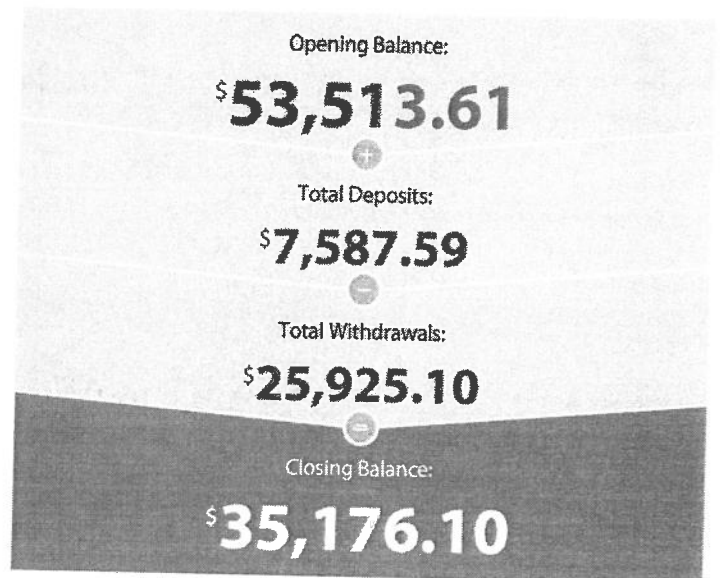
014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

3010

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
05 OCT	OPENING BALANCE			53,513.61
07 OCT	PAYMENT TO FMC 10166059L49	524.36		52,989.25
08 OCT	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	53,419.25
13 OCT	TRANSFER FROM SUPERCHOICE P/L PC071021-108294375		576.75	53,996.00
14 OCT	PAYMENT TO FMC 10166059L49	524.36		53,471.64
14 OCT	ANZ M-BANKING FUNDS TFER TRANSFER 719012 TO 012012425513311	15,000.00	<i>Shores</i>	38,471.64
15 OCT	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	38,901.64
21 OCT	PAYMENT TO FMC 10166059L49	524.36		38,377.28
21 OCT	PAYMENT TO TAL LIFE LIMITED 1860104-B7343509	4,430.69	<i>Kate Life / In com</i>	33,946.59
22 OCT	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	34,376.59
25 OCT	ANZ INTERNET BANKING PAYMENT 450624 TO SIMMONS LIVINGSTONE AND ASSOCIAT	3,300.00		31,076.59
27 OCT	PAYMENT FROM TAMARA BANE		100.00	31,176.59
27 OCT	TRANSFER FROM GC HOTEL MGMT MERCURE GC RESORT		4,125.61	35,302.20
27 OCT	TRANSFER FROM SUPERCHOICE P/L PC211021-106969499		634.41	35,936.61
28 OCT	PAYMENT TO FMC 10166059L49	524.36		35,412.25
28 OCT	ANZ INTERNET BANKING BPAY TRC RATES {985134}	572.61		34,839.64
29 OCT	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	35,269.64
29 OCT	CREDIT INTEREST PAID		0.82	35,270.46
04 NOV	PAYMENT TO FMC 10166059L49	524.36		34,746.10
05 NOV	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	35,176.10
	TOTALS AT END OF PAGE	\$25,925.10	\$7,587.59	
	TOTALS AT END OF PERIOD	\$25,925.10	\$7,587.59	\$35,176.10

This Statement Includes

Interest earned on deposits

\$0.82

30.11



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 24

05 NOVEMBER 2021 TO 03 DECEMBER 2021

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

30.12

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
05 NOV	OPENING BALANCE			35,176.10
10 NOV	TRANSFER FROM SUPERCHOICE P/L PC041121-123226624		576.74	35,752.84
11 NOV	PAYMENT TO FMC 10166059L49	524.36		35,228.48
12 NOV	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	35,658.48
12 NOV	ANZ INTERNET BANKING BPAY ASIC [441576] ASIC Annual Company Statement		1.00 ✓	35,657.48
12 NOV	ANZ INTERNET BANKING PAYMENT 440559 TO SIMMONS LIVINGSTONE AND ASSOCIAT		220.00 ✓	35,437.48
12 NOV	ANZ INTERNET BANKING BPAY MYOB PAYBY SERVICE [444933] Electrical Work		273.35 ✓	35,164.13
18 NOV	PAYMENT TO FMC 10166059L49	524.36		34,639.77
19 NOV	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	35,069.77
24 NOV	TRANSFER FROM SUPERCHOICE P/L PC181121-193769704		576.74	35,646.51
25 NOV	PAYMENT TO FMC 10166059L49	600.00		35,046.51
26 NOV	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	35,476.51
30 NOV	CREDIT INTEREST PAID		0.31	35,476.82
02 DEC	PAYMENT TO FMC 10166059L49	600.00		34,876.82
03 DEC	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	35,306.82
TOTALS AT END OF PAGE		\$2,743.07	\$2,873.79	
TOTALS AT END OF PERIOD		\$2,743.07	\$2,873.79	\$35,306.82

This Statement Includes

Interest earned on deposits

\$0.31

30-13



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 25
03 DECEMBER 2021 TO 05 JANUARY 2022

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

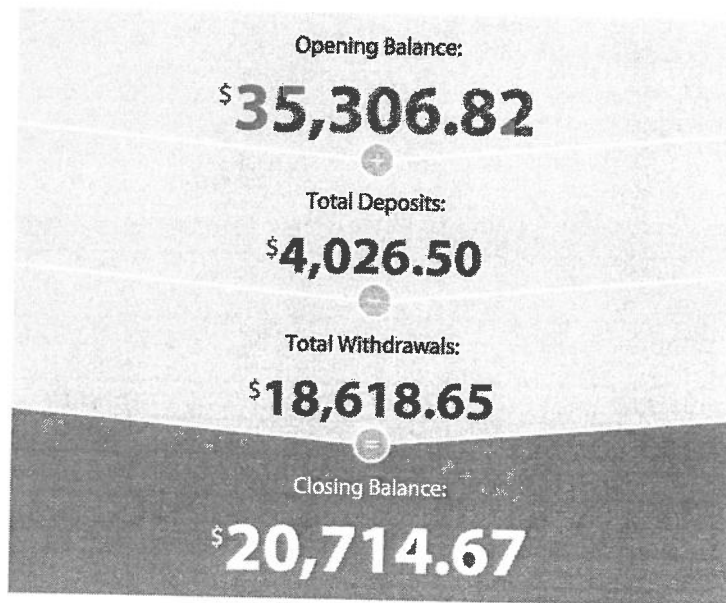
014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

30.14

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
03 DEC	OPENING BALANCE			35,306.82
08 DEC	TRANSFER FROM SUPERCHOICE P/L PC021221-128309083		576.74	35,883.56
	<i>Kate Pay ANZ</i>			
08 DEC	ANZ INTERNET BANKING FUNDS TFER TRANSFER 422689 TO 012012425513311	5,883.56		30,000.00
	<i>TRF to CASH/SHARES</i>			
08 DEC	ANZ INTERNET BANKING FUNDS TFER TRANSFER 422042 TO 012012425513311	10,000.00		20,000.00
	<i>TRF TO SHARES</i>			
09 DEC	PAYMENT TO FMC 10166059L49	600.00		19,400.00
	<i>Highfields loan</i>			
10 DEC	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	19,830.00
	<i>Highfields Rent</i>			
16 DEC	PAYMENT TO FMC 10166059L49	600.00		19,230.00
	<i>Highfields loan</i>			
17 DEC	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	19,660.00
	<i>Highfields Rent</i>			
22 DEC	TRANSFER FROM SUPERCHOICE P/L PC161221-167305435		1,729.56	21,389.56
	<i>Pay ANZ (BONUS)</i>			
23 DEC	PAYMENT TO FMC 10166059L49	600.00		20,789.56
	<i>loan</i>			
24 DEC	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	21,219.56
	<i>Rent</i>			
29 DEC	ANZ INTERNET BANKING BPAY GCCC - WATER {269177} EFFECTIVE DATE 27 DEC 2021	335.09		20,884.47
	<i>Carrara Water</i>			
30 DEC	PAYMENT TO FMC 10166059L49	600.00		20,284.47
	<i>loan</i>			
31 DEC	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	20,714.47
	<i>Rent</i>			
31 DEC	CREDIT INTEREST PAID		0.20	20,714.67
	TOTALS AT END OF PAGE	\$18,618.65	\$4,026.50	
	TOTALS AT END OF PERIOD	\$18,618.65	\$4,026.50	\$20,714.67

This Statement Includes

Interest earned on deposits

\$0.20

30.15



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 26

05 JANUARY 2022 TO 04 FEBRUARY 2022

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

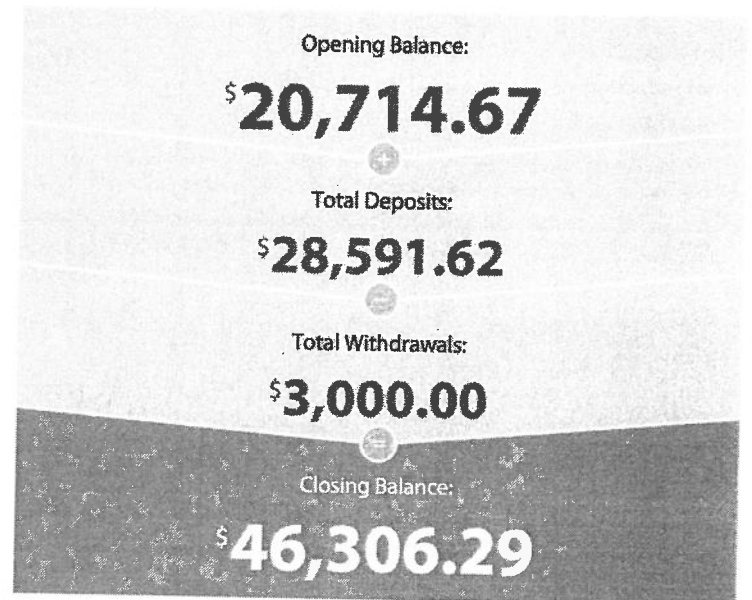
014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

30.16

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
05 JAN	OPENING BALANCE			20,714.67
06 JAN	PAYMENT TO FMC 10166059L49	600.00		20,114.67
07 JAN	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	20,544.67
07 JAN	TRANSFER FROM SUPERCHOICE P/L PC301221-133055347		588.33	21,133.00
				<i>Final ANZ Super</i>
13 JAN	PAYMENT TO FMC 10166059L49	600.00		20,533.00
14 JAN	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	20,963.00
19 JAN	TRANSFER FROM GC HOTEL MGMT MERCURE GC RESORT		1,109.15	22,072.15
				<i>Mercure</i>
20 JAN	PAYMENT TO FMC 10166059L49	600.00		21,472.15
21 JAN	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	21,902.15
27 JAN	ANZ M-BANKING FUNDS TFER TRANSFER 847051 FROM 425513311		22,797.05	44,699.20
				<i>Shares Sale</i>
27 JAN	PAYMENT TO FMC 10166059L49	600.00		44,099.20
28 JAN	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	44,529.20
28 JAN	TRANSFER FROM GC HOTEL MGMT MERCURE GC RESORT		1,446.88	45,976.08
				<i>Mercure Kawara Unit</i>
31 JAN	CREDIT INTEREST PAID		0.21	45,976.29
03 FEB	PAYMENT TO FMC 10166059L49	600.00		45,376.29
04 FEB	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	45,806.29
04 FEB	TRANSFER FROM SUPERCHOICE P/L PC280122-139843252		500.00	46,306.29
				<i>Kate Super ANZ</i>
TOTALS AT END OF PAGE		\$3,000.00	\$28,591.62	
TOTALS AT END OF PERIOD		\$3,000.00	\$28,591.62	\$46,306.29

This Statement Includes

Interest earned on deposits

\$0.21

30.17



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 27
04 FEBRUARY 2022 TO 04 MARCH 2022

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

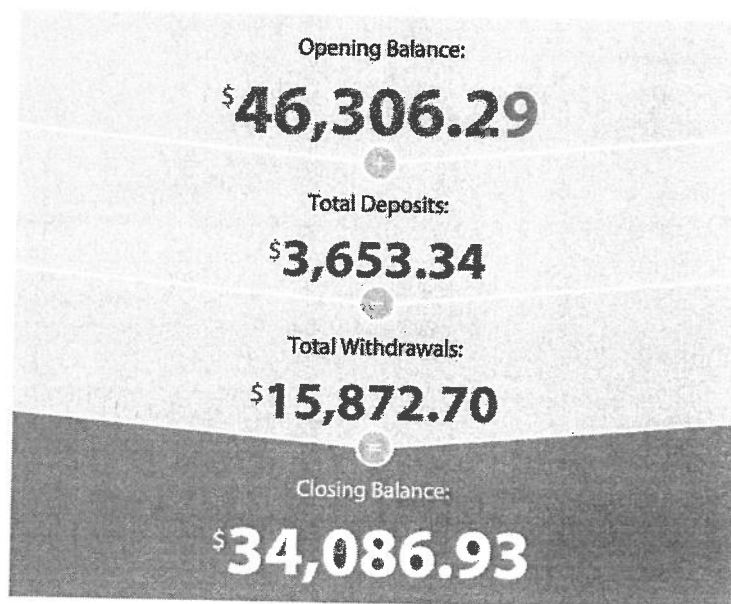
014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

30.18

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
04 FEB	OPENING BALANCE			46,306.29
10 FEB	PAYMENT TO FMC 10166059L49	600.00		45,706.29
10 FEB	ANZ INTERNET BANKING BPAY TRC RATES {518748}	831.55 ✓		44,874.74
11 FEB	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	45,304.74
14 FEB	ANZ INTERNET BANKING BPAY COGC - RATES {196993}	1,416.07 ✓		43,888.67
17 FEB	PAYMENT TO FMC 10166059L49	600.00		43,288.67
17 FEB	ANZ INTERNET BANKING BPAY DEFT INSURANCE {331989}	1,272.00		42,016.67
18 FEB	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	42,446.67
21 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 246009 TO 4564680413000950	884.00		41,562.67
24 FEB	PAYMENT TO FMC 10166059L49	600.00		40,962.67
25 FEB	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	41,392.67
28 FEB	PAYMENT TO BT LIFE INSURANC C0853381 014-720	6,640.08		34,752.59
28 FEB	CREDIT INTEREST PAID		0.34	34,752.93
01 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 934219 FROM 316317098		1,933.00	36,685.93
01 MAR	ANZ INTERNET BANKING PAYMENT 941424 TO SIMMONS LIVINGSTONE AND ASSOCIAT	220.00		36,465.93
02 MAR	ANZ INTERNET BANKING BPAY ASIC {942052}	276.00		36,189.93
02 MAR	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {934025}	1,933.00		34,256.93
03 MAR	PAYMENT TO FMC 10166059L49	600.00		33,656.93
04 MAR	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	34,086.93
TOTALS AT END OF PAGE		\$15,872.70	\$3,653.34	
TOTALS AT END OF PERIOD		\$15,872.70	\$3,653.34	\$34,086.93

NOTE: website would not accept debit card so paid personally and transferred.

Share life Insur

Accident

ASIC fee

This Statement Includes

Interest earned on deposits	\$0.34
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30.19



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 28
04 MARCH 2022 TO 05 APRIL 2022

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

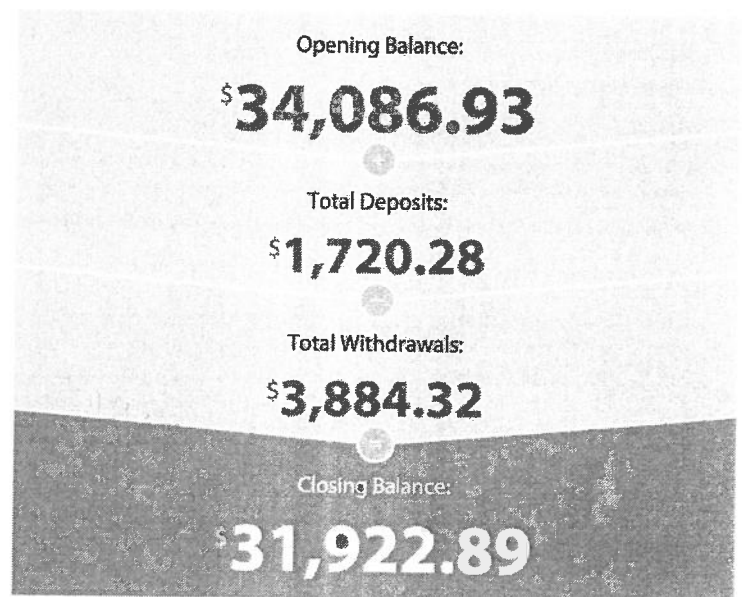
014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

30.20

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
04 MAR	OPENING BALANCE			34,086.93
10 MAR	PAYMENT TO FMC 10166059L49	<i>loan payment</i> 600.00		33,486.93
11 MAR	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	33,916.93
15 MAR	ANZ INTERNET BANKING BPAY GCCC - WATER (943106)	324.32		33,592.61
15 MAR	ANZ INTERNET BANKING PAYMENT 227806 TO LB VALUATIONS PTY LTD	<i>valuation 10 Eagle</i> 660.00		32,932.61
17 MAR	PAYMENT TO FMC 10166059L49	600.00		32,332.61
18 MAR	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	32,762.61
24 MAR	PAYMENT TO FMC 10166059L49	600.00		32,162.61
25 MAR	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	32,592.61
30 MAR	ANZ INTERNET BANKING PAYMENT 823353 TO TPM PLUMBING SERVICES	500.00		32,092.61
31 MAR	PAYMENT TO FMC 10166059L49	600.00		31,492.61
31 MAR	CREDIT INTEREST PAID		0.28	31,492.89
01 APR	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00	31,922.89
	TOTALS AT END OF PAGE	\$3,884.32	\$1,720.28	
	TOTALS AT END OF PERIOD	\$3,884.32	\$1,720.28	\$31,922.89

This Statement Includes

Interest earned on deposits	\$0.28
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Fee Summary

Fees Charged for period: 01 MAR 2022 to 31 MAR 2022

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	7.00	7.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 05/04/22 and the monthly fee cycle, as appears above, ended on 31/03/22.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	6.60
This is made up of:	
Value of Free Transactions	6.60

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at anz.com or by calling 13 13 14.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
 - If you're overseas **+61 3 9683 9999**
 - ANZ Complaint Resolution Team on **1800 805 154**
 - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrsccall.gov.au/nrs/internetrelay>

Write to us: ANZ Complaint Resolution Team
 Locked Bag 4050,
 South Melbourne VIC 3205
 or **ANZ online complaints form:**
<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

Visit us: At your nearest ANZ branch.
 If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- Call:** 1800 931 678 (free call within Australia), or +61 1800 931 678 (International)
- Write to:** Australian Financial Complaints Authority Limited
 GPO Box 3,
 Melbourne VIC 3001
- Online:** Email: info@afca.org.au
 Web: www.afca.org.au

30.12



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 29
05 APRIL 2022 TO 05 MAY 2022

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

* Remax Statement ✓

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

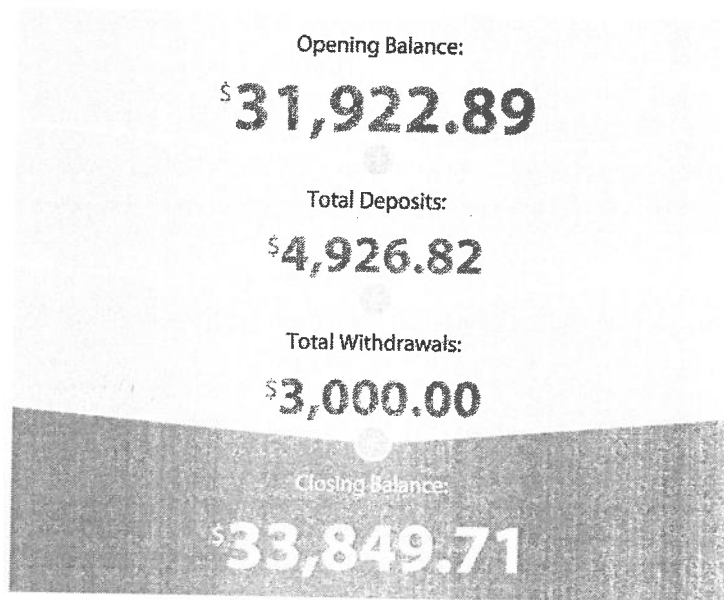
014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
05 APR	OPENING BALANCE			31,922.89
07 APR	PAYMENT TO FMC 10166059L49	600.00 ✓		31,322.89
08 APR	TRANSFER FROM TAMARA BANE 10 EAGLE STREET		430.00 ✓	31,752.89
14 APR	PAYMENT TO FMC 10166059L49	600.00 ✓		31,152.89
20 APR	PAYMENT FROM SADLER INDUSTRIE SUPERANNUATION CONTRIBUTION SHANE		1,850.00 ✓	33,002.89
20 APR	TRANSFER FROM GC HOTEL MNGMNT MERCURE GC RESORT		2,252.76 ✓	35,255.65
21 APR	PAYMENT TO FMC 10166059L49	600.00 ✓		34,655.65
26 APR	TRANSFER FROM MREMAX ID EAGLES 00000000001048236 <i>First Rent / New Tenant</i>		393.80	35,049.45
28 APR	PAYMENT TO FMC 10166059L49	600.00 ✓		34,449.45
29 APR	CREDIT INTEREST PAID		0.26 ✓	34,449.71
05 MAY	PAYMENT TO FMC 10166059L49	600.00 ✓		33,849.71
TOTALS AT END OF PAGE		\$3,000.00	\$4,926.82	
TOTALS AT END OF PERIOD		\$3,000.00	\$4,926.82	\$33,849.71

This Statement Includes

Interest earned on deposits	\$0.26
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Fee Summary

Fees Charged for period: 01 APR 2022 to 29 APR 2022

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 05/05/22 and the monthly fee cycle, as appears above, ended on 29/04/22.

30-14



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 30
05 MAY 2022 TO 03 JUNE 2022

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

~~x Mercantile Statement~~
~~9th May xx.~~
~~x Valuation fee~~

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

30.25

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
05 MAY	OPENING BALANCE			33,849.71
06 MAY	ANZ INTERNET BANKING BPAY MYOB PAYBY SERVICE {826935} <i>Account Repair</i>	156.48		33,693.23
09 MAY	TRANSFER FROM GC HOTEL MNGMNT MERCURE GC RESORT		1,190.82	34,884.05
11 MAY	PAYMENT FROM SADLER INDUSTRIE SHANE SUPERANNUATION 10% 2022 <i>Shane super</i>		3,150.00	38,034.05
11 MAY	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {129260} <i>2021 Tax.</i>	15,641.32		22,392.73
12 MAY	PAYMENT TO FMC 10166059L49 <i>loan payment.</i>	600.00		21,792.73
13 MAY	ANZ INTERNET BANKING PAYMENT 469541 TO NTP ENTERPRISES PTY LTD	2,755.00		19,037.73
19 MAY	PAYMENT TO FMC 10166059L49 <i>loan Repayment</i>	600.00		18,437.73
23 MAY	VISA DEBIT PURCHASE CARD 1024 BLUEBAY FINANCE OSBORNE PARK EFFECTIVE DATE 18 MAY 2022 <i>Valuation Fee Refinance SMSF loan</i>	154.00		18,283.73
26 MAY	PAYMENT TO FMC 10166059L49	600.00		17,683.73
26 MAY	ANZ INTERNET BANKING PAYMENT 355255 TO SIMMONS LIVINGSTONE AND ASSOCIAT <i>Trust Deed Amendment.</i>	660.00		17,023.73
31 MAY	CREDIT INTEREST PAID		0.21	17,023.94
01 JUN	TRANSFER FROM REMAX 10 EAGLE S 0000000001165692 <i>Rental Income Remax.</i>		274.88	17,298.82
02 JUN	PAYMENT TO FMC 10166059L49 <i>loan payment</i>	600.00		16,698.82
02 JUN	ANZ INTERNET BANKING BPAY TRC RATES {774581} <i>Rates</i>	700.19		15,998.63
TOTALS AT END OF PAGE		\$22,466.99	\$4,615.91	
TOTALS AT END OF PERIOD		\$22,466.99	\$4,615.91	\$15,998.63

This Statement Includes

Interest earned on deposits	\$0.21
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ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Fee Summary

Fees Charged for period: 30 APR 2022 to 31 MAY 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	5.00	5.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 03/06/22 and the monthly fee cycle, as appears above, ended on 31/05/22.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

4.20

This is made up of:

Value of Free Transactions

4.20

30.21



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 31
03 JUNE 2022 TO 05 JULY 2022

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SADLER RETIREMENT P/L
ATF SADLER SUPER FUND

Branch Number (BSB)

014-720

Account Number

3179-95464

Account Descriptor

BUSINESS SAVER



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

30.28

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
03 JUN	OPENING BALANCE			15,998.63
07 JUN	PAYMENT FROM SADLER INDUSTRIE SHANE SADLER SUPER		350.00	16,348.63
08 JUN	TRANSFER FROM REMAX 10 EAGLE S 0000000001185026 <i>Rent.</i>		501.60	16,850.23
09 JUN	PAYMENT TO FMC 10166059L49 <i>Loan payment</i>	600.00		16,250.23
13 JUN	ANZ INTERNET BANKING BPAY GCCC - WATER {398457} <i>Mercurie Rates.</i>	322.84		15,927.39
14 JUN	ANZ INTERNET BANKING BPAY DEFT INSURANCE {950748} <i>Insurance Premium Increase Fee</i>	770.00		15,157.39
16 JUN	PAYMENT TO FMC 10166059L49 <i>Loan payment</i>	600.00		14,557.39
20 JUN	PAYMENT FROM MRS KATE SADLER <i>Shane Superannuation</i>		1,500.00	16,057.39
20 JUN	ANZ INTERNET BANKING PAYMENT 558661 TO NTP ENTERPRISES EFFECTIVE DATE 18 JUN 2022 <i>Pump Repair</i>	220.00		15,837.39
20 JUN	ANZ MOBILE BANKING PAYMENT 330397 TO SADLER RETIREMENT PTY LTD <i>Refer Notes</i>	1,500.00		14,337.39
21 JUN	PAYMENT FROM MRS KATE SADLER <i>Error Made.</i>		1,500.00	15,837.39
21 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 783577 TO 014596472466511 <i>Plumbing Sewer clear out.</i>	959.14		14,878.25
22 JUN	TRANSFER FROM GALILEE SOLS SADLER RETI 1306563 <i>See Notes</i>		1,006.56	15,884.81
22 JUN	TRANSFER FROM REMAX 10 EAGLE S 0000000001226470		298.20	16,183.01
22 JUN	ANZ INTERNET BANKING PAYMENT 310851 TO GALILEE SOLICITORS TRUST ACCOUN <i>see notes Shortfall Settlement.</i>	1,500.00		14,683.01
29 JUN	TRANSFER FROM REMAX 10 EAGLE S 0000000001246140 <i>Rent</i>		501.60	15,184.61
29 JUN	PAYMENT TO ORIGIN MMS 52189120-4001-11695 <i>Home loan Payment New loan</i>	600.00		14,584.61
30 JUN	CREDIT INTEREST PAID		0.13	14,584.74
01 JUL	PAYMENT FROM THE BROKER SOCIE KATE SUPERANNUATION		222.11	14,806.85
01 JUL	PAYMENT FROM SADLER INDUSTRIE SHANE SUPERANNUATION		232.21	15,039.06
TOTALS AT END OF PAGE		\$7,071.98	\$6,112.41	
TOTALS AT END OF PERIOD		\$7,071.98	\$6,112.41	\$15,039.06

This Statement Includes

Interest earned on deposits \$0.13

30.29

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3179-95464

Yearly Summary

Previous Year to 30/06/2022 (\$)

Interest earned on deposits	9.24
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Fee Summary

Fees Charged for period: 01 JUN 2022 to 30 JUN 2022

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		

Transaction Fees

INTERNET/ONLINE WDL	7.00	7.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	5.00	5.00	0.60	0.00

Total Transaction Fees Charged

				\$0.00
--	--	--	--	--------

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 05/07/22 and the monthly fee cycle, as appears above, ended on 30/06/22.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

7.20

This is made up of:

Value of Free Transactions

7.20



Search results

Sadler Retirement (014720 317995464)

Period displayed: 01 April 2022 to 30 June 2022

Date	Description	Debit(\$AUD)	Credit(\$AUD)	Balance
June 2022				
30 JUN	CREDIT INTEREST PAID		\$0.13	\$14,584.74 ✓
29 JUN	PAYMENT TO ORIGIN MMS 52189120-400111695	\$600.00		\$14,584.61
29 JUN	TRANSFER FROM REMAX 10 EAGLE S 0000000001246140		\$501.60	\$15,184.61
22 JUN	ANZ INTERNET BANKING PAYMENT 310851 TO Galilee Solicitors Trust Account	\$1,500.00		\$14,683.01
22 JUN	TRANSFER FROM GALILEE SOLS SADLER RET11306563		\$1,006.56	\$16,183.01
22 JUN	TRANSFER FROM REMAX 10 EAGLE S 0000000001226470		\$298.20	\$15,176.45
21 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 783577 TO 014596472466511	\$959.14		\$14,878.25
21 JUN	PAYMENT FROM MRS KATE SADLER		\$1,500.00	\$15,837.39

30.30

31-1



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 3

01 APRIL 2021 TO 01 OCTOBER 2021

SADLER RETIREMENT P/L
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
SADLER RETIREMENT P/L ATF
SADLER SUPER FUND

Branch Number (BSB)

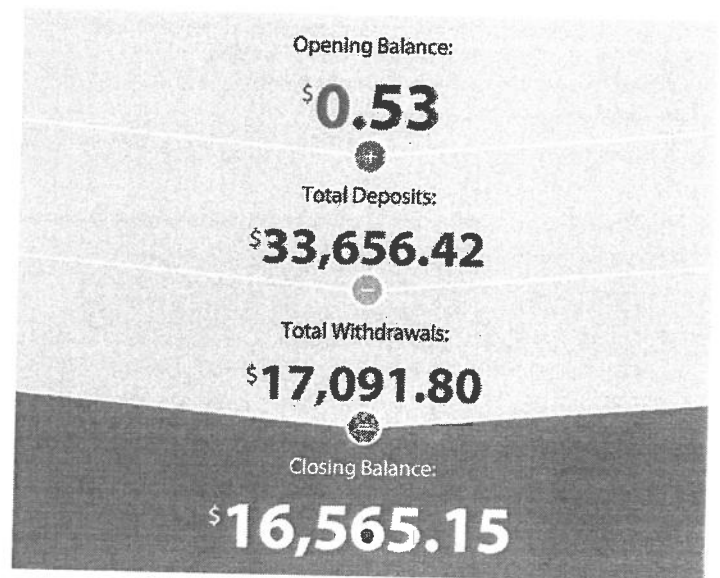
012-012

Account Number

4255-13311

Account Descriptor

TRUST ACCOUNT



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844

31-2

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4255-13311

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
01 APR	OPENING BALANCE			0.53
14 JUN	ANZ M-BANKING FUNDS TFER TRANSFER 179078 FROM 317995464		33,532.82	33,533.35
17 JUN	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C15011868	2,017.95		31,515.40
17 JUN	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C15017088	2,299.95		29,215.45
17 JUN	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C15011907	5,659.95		23,555.50
17 JUN	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C15018881	7,113.95		16,441.55
30 JUN	CREDIT INTEREST PAID		0.08	16,441.63
30 JUL	CREDIT INTEREST PAID		0.14	16,441.77
31 AUG	CREDIT INTEREST PAID		0.14	16,441.91
24 SEP	DIVIDEND FROM WOODSIDE INT21/00697298		123.10	16,565.01
30 SEP	CREDIT INTEREST PAID		0.14	16,565.15
	TOTALS AT END OF PAGE	\$17,091.80	\$33,656.42	
	TOTALS AT END OF PERIOD	\$17,091.80	\$33,656.42	\$16,565.15

This Statement Includes

Interest earned on deposits	\$0.50
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Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	3.18
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Fee Summary

Fees Charged for period: 01 JUN 2021 to 30 JUN 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.50	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

31-3

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4255-13311

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 01/10/21 and the monthly fee cycle, as appears above, ended on 30/06/21.

No transaction fees* for ANZ cardholders across the new atm by Armaguard network
As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee* at any atm by Armaguard ATM.

*Terms and conditions apply.

Visit www.anz.com.au/ways-to-bank/atms for further detail and terms and conditions.

IMPORTANT INFORMATION

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All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us.

Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.

31.4



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 4

01 OCTOBER 2021 TO 01 APRIL 2022

SADLER RETIREMENT P/L
32 VALLEY VIEW VSTA
WONGAWALLAN QLD 4210
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
SADLER RETIREMENT P/L ATF
SADLER SUPER FUND

Branch Number (BSB)

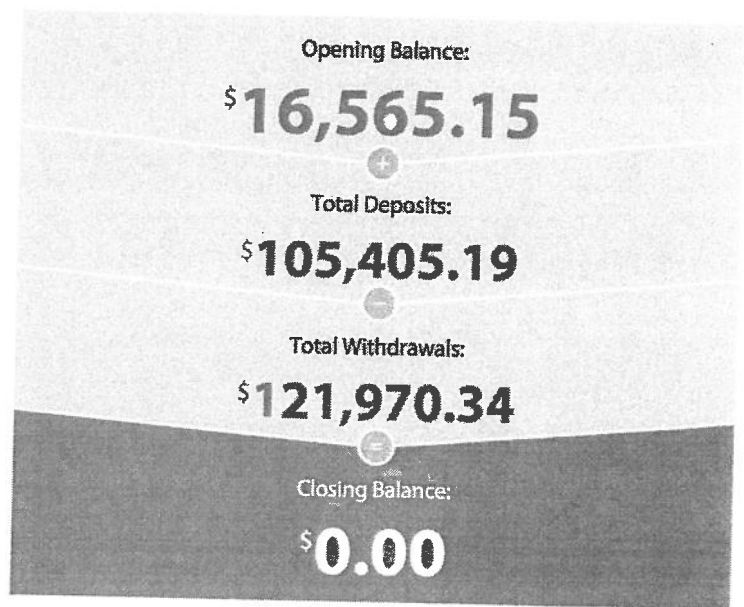
012-012

Account Number

4255-13311

Account Descriptor

TRUST ACCOUNT



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4255-13311

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
01 OCT	OPENING BALANCE			16,565.15
08 OCT	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16475957	1,497.86		15,067.29
08 OCT	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16475939	3,380.52		11,686.77
08 OCT	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16475882	4,996.35		6,690.42
08 OCT	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16475903	6,420.57		269.85
14 OCT	ANZ M-BANKING FUNDS TFER TRANSFER 719012 FROM 317995464		15,000.00	15,269.85
18 OCT	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16583647	4,693.84		10,576.01
18 OCT	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16583601	4,946.55		5,629.46
19 OCT	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16602290	3,308.48		2,320.98
21 OCT	DIVIDEND FROM ASB FINAL DIV 001267586031		36.00	2,356.98
27 OCT	DIVIDEND FROM REECE AUST LTD OCT21/00805420		12.00	2,368.98
28 OCT	TRANSFER FROM CMC MARKETS STOC C16720742		6,342.12	8,711.10
28 OCT	TRANSFER FROM CMC MARKETS STOC C16720715		6,836.97	15,548.07
29 OCT	CREDIT INTEREST PAID		0.03	15,548.10
04 NOV	TRANSFER FROM CMC MARKETS STOC C16813423		4,076.36	19,624.46
04 NOV	TRANSFER FROM CMC MARKETS STOC C16813442		5,088.72	24,713.18
04 NOV	TRANSFER FROM CMC MARKETS STOC C16813461		5,477.85	30,191.03
04 NOV	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16813566	9,991.47		20,199.56
05 NOV	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16835125	11,923.35		8,276.21
08 NOV	TRANSFER FROM CMC MARKETS STOC C16856909		3,570.28	11,846.49
08 NOV	TRANSFER FROM CMC MARKETS STOC C16856933		11,278.39	23,124.88
09 NOV	DIVIDEND FROM NHC DIVIDEND NOV21/00812061		40.81	23,165.69
15 NOV	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16952248	760.11		22,405.58
15 NOV	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16950840	7,989.45		14,416.13
	TOTALS AT END OF PAGE	\$59,908.55	\$57,759.53	

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ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4255-13311

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
15 NOV	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C16949364	14,369.95		46.18
08 DEC	ANZ INTERNET BANKING FUNDS TFER TRANSFER 422689 FROM 317995464		5,883.56	5,929.74
08 DEC	ANZ INTERNET BANKING FUNDS TFER TRANSFER 422042 FROM 317995464		10,000.00	15,929.74
10 DEC	TRANSFER FROM CMC MARKETS STOC C17295193		2,411.05	18,340.79
10 DEC	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C17295124	9,930.95		8,409.84
16 DEC	DIVIDEND FROM ANZ DIVIDEND A072/00778826		144.00	8,553.84
20 DEC	TRANSFER FROM CMC MARKETS STOC C17375790		16,638.69	25,192.53
31 DEC	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C17467224	4,972.95		20,219.58
31 DEC	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C17467204	9,990.89		10,228.69
2022				
14 JAN	TRANSFER FROM CMC MARKETS STOC C17609094		5,293.81	15,522.50
14 JAN	TRANSFER FROM CMC MARKETS STOC C17609101		7,274.55	22,797.05
27 JAN	ANZ M-BANKING FUNDS TRANSFER 847051 TO 014720317995464	22,797.05		
TOTALS AT END OF PAGE		\$62,061.79	\$47,645.66	
TOTALS AT END OF PERIOD		\$121,970.34	\$105,405.19	\$0.00

This Statement Includes

Interest earned on deposits	\$0.03
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ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4255-13311

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at anz.com or by calling 13 13 14.

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- Call us:**
- General enquiries **13 13 14**
 - If you're overseas **+61 3 9683 9999**
 - ANZ Complaint Resolution Team on **1800 805 154**
 - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrs.gov.au/nrs/internetrelay>

Write to us: ANZ Complaint Resolution Team
 Locked Bag 4050,
 South Melbourne VIC 3205
 or **ANZ online complaints form:**

Visit us: At your nearest ANZ branch.
 If you have a Relationship Manager, please feel free to contact them.

<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Call: 1800 931 678 (free call within Australia),
 or +61 1800 931 678 (International)

Online: Email: info@afca.org.au
 Web: www.afca.org.au

Write to: Australian Financial Complaints Authority Limited
 GPO Box 3,
 Melbourne VIC 3001



Search results

Sadler Ret Share Tra (012012 425513311)

Period displayed: 01 April 2022 to 30 June 2022

Date	Description	Debit(\$AUD)	Credit(\$AUD)	Balance
May 2022				
05 MAY	TRANSFER FROM CMC MARKETS STOC C18966285		\$2,046.79	\$3,666.43 ✓
05 MAY	TRANSFER FROM CMC MARKETS STOC C18966282		\$1,359.57	\$1,619.64
04 MAY	DIVIDEND FROM NHC DIVIDEND MAY22/00812764		\$174.90	\$260.07
April 2022				
21 APR	DIVIDEND FROM ASB INTERIM DIV 001276279338		\$36.00	\$85.17
08 APR	DIVIDEND FROM CORONADO DIV AUF21/00804000		\$49.17	\$49.17

31-8

32-1

Leeza Cox

From: Kate Sadler <katesadler1989@gmail.com>
Sent: Tuesday, 23 August 2022 3:38 PM
To: Leeza Cox
Subject: Re: 2022

Oh great thank you. I couldn't find anything in my Share Trading Account.
Glad I had it in there!

Did you see my email about the "Price Valuation" lol. I would say around \$60-\$70k is average for these, however given the pending whole Mercure Purchase around \$170,000 per unit, some people are paying up to \$120,000 for them, since they know they will make a quick profit once the whole lot sells.

On Mon, Aug 22, 2022 at 2:11 PM Leeza Cox <Leeza@simmonslivingstone.com.au> wrote:

Hi Kate

I've found the Block letter thanks ☺

Please let me know if you have any questions.

My usual office hours are 7am – 2pm weekdays.

Kind Regards,

Leeza Cox

ACCOUNTANT

Tel 07 5561 8800 | Fax 07 5561 8700

Email leeza@simmonslivingstone.com.au

Web simmonslivingstone.com.au

30/340 Hope Island Road, Hope Island QLD 4212

PO Box 806, Oxenford QLD 4210



ACCOUNTING | TAXATION | INSURANCE | BUSINESS ADVICE | FINANCIAL PLANNING | FINANCE



**Simmons
Livingstone
& Associates**

Leeza Cox

From: Kate Sadler <katesadler1989@gmail.com>
Sent: Monday, 22 August 2022 6:15 PM
To: Leeza Cox
Subject: Fwd: Fwd: Form 6 Agency Agreement | Lot 131, 64 Palm Meadows Drive, Carrara
Attachments: Current Sales.png

Hi Leeza

Got the selling agent to do an appraisal. Not much help though. The price / valuation varies from \$55-\$120k

Haha.

----- Forwarded message -----

From: **Craig Douglas** <craig@canfordea.com.au>
Date: Mon, 22 Aug 2022 at 2:31 pm
Subject: Re: Fwd: Form 6 Agency Agreement | Lot 131, 64 Palm Meadows Drive, Carrara
To: <katesadler1989@gmail.com>

Hi Kate, I have attached a screenshot of recent sales, so dependent upon size and condition, the individual units have been selling for between \$55,000 and \$120,000.

Kind regards,

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E: craig@canfordea.com.au

P: +61 7 5538 8788

W: www.canfordea.com.au

Office: 68 Thomas Drive, Chevron Island, Qld. 4217

Postal: P.O.Box 330, Chevron Island, Qld. 4217

From: Kate Sadler <katesadler1989@gmail.com>
Subject: **Re: Form 6 Agency Agreement | Lot 131, 64 Palm Meadows Drive, Carrara**

Date: 22 August 2022 at 1:49:22 pm AEST
To: Allisha May <allisha@canfordea.com.au>

Hi Allisha

Thanks for this, Shane is back today so I will get him to sign.
My accountant is asking for a sales appraisal, can you please arrange this? For individual lot, not for the group sale? Thank you.

On Tue, Aug 16, 2022 at 4:11 PM Allisha May <allisha@canfordea.com.au> wrote:

Dear Kate & Shane,

Further to your conversation with Craig Douglas, please find attached the Form 6 Agency Agreement for the above-mentioned property.

To execute the Form 6 please:

- 1) Initial at the bottom of each page
- 2) Sign on Pages 4, 6 & 11

Then please return to us at your earliest convenience.

Should you have any questions, please feel free to contact Craig Douglas on 0418 189 963.

Kind regards,



Allisha May
Executive Assistant

M: +61 449 995 370

E: allisha@canfordea.com.au

P: +61 7 5538 8835

W: www.canfordea.com.au

Office 68 Thomas Drive, Chevron Island QLD 4217

Postal P.O. Box 330, Chevron Island QLD 4217

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Info	Street	Locality	RPD	Current Owner	Area	Last Sale	Sale Date
	64 PALM MEADOWS DR (258/64 PALM MEADOWS DR) *	CARRARA	L258 BUP1065	[REDACTED]	[REDACTED]	\$120,000	19/07/2022
	64 PALM MEADOWS DR (94/64 PALM MEADOWS DR) *	CARRARA	L94 BUP10651	[REDACTED]	[REDACTED]	\$83,000	08/02/2022
	64 PALM MEADOWS DR (56/64 PALM MEADOWS DR) *	CARRARA	L56 BUP10651	[REDACTED]	[REDACTED]	\$56,000	10/12/2021
	510/64 PALM MEADOWS DR (64 PALM MEADOWS DR) *	CARRARA	L510 SP27621€	[REDACTED]	[REDACTED]	\$55,000	03/11/2021
	64 PALM MEADOWS DR (12/64 PALM MEADOWS DR) *	CARRARA	L12 BUP10651	[REDACTED]	[REDACTED]	\$79,000	29/09/2021
	321/64 PALM MEADOWS DR (64 PALM MEADOWS DR) *	CARRARA	L321 SP26733€	[REDACTED]	[REDACTED]	\$585,000	14/07/2021
	511/64 PALM MEADOWS DR (64 PALM MEADOWS DR) *	CARRARA	L511 SP27621€	[REDACTED]	[REDACTED]	\$67,500	07/06/2021
	64 PALM MEADOWS DR (84/64 PALM MEADOWS DR) *	CARRARA	L84 BUP10651	[REDACTED]	[REDACTED]	\$60,000	15/05/2021
	64 PALM MEADOWS DR (107/64 PALM MEADOWS DR) *	CARRARA	L107 BUP1065	[REDACTED]	[REDACTED]	\$74,000	05/01/2021

772

10 Eagle St

33-1

RESIDENTIAL DWELLING

Address

10 EAGLE STREET
HIGHFIELDS, QLD, 4352

Prepared For
KATE SADLER

As At
15 MARCH 2022



TOOWOOMBA
CITY VALUERS

VALUATION REPORT

PROPERTY VALUATION

10 EAGLE STREET HIGHFIELDS, QLD, 4352

Client:	Kate Sadler	Property Type:	Residential Dwelling
Client Email:	katesadler1989@gmail.com	Valuer:	Mark Nicholson
Valuation Purpose:	Stamp Duty Purposes	Job No:	TWCV-1021

PROPERTY SUMMARY – DWELLING

Instructions:	Stamp Duty		
Client:	Kate Sadler		
Date of Valuation:	15 March 2022		
Date of Inspection:	15 March 2022		
Address:	10 Eagle Street Highfields, QLD, 4352		
Title Details:	Lot 5 on Survey Plan 191382		
Registered Proprietor:	TLOR PTY LTD as per RPData		
Land Area:	2,500m ²		
LGA:	Toowoomba Regional Council Council		
Current Use:	Residential		
Zoning:	Low Density Residential		
Main Building:	Single Level Detached Dwelling		
Built About:	2010		
Accommodation:	4 bedrooms, 1 bathroom		
Car Accommodation:	Detached Double Garage		
Main Walls/Roof:	Timber composite weatherboards/ Colorbond roof		
Flooring:	Concrete		
Building Areas:	Living Area:	156m ²	Outdoor: 54m ² Garage: 36m ²
Essential Repairs:	Nil		



General Comments: The subject property comprises modern single level weatherboard and colorbond dwelling, circa 2010 providing average to good quality 4-bedroom, 1 bathroom accommodation. Significant features include a good-sized allotment of 2,500m², split system a/c, covered outdoor areas x 3 and local outlook.

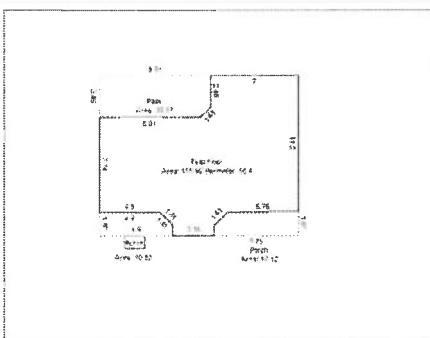
THE LAND

Property Identification: Physical inspection with reference to street address and cadastral map.

PROPERTY VALUATION

Title Search Sighted	An up-to-date Title search has not been sighted or provided with our instructions. Our assessment is subject to the land being unaffected by any adverse encumbrance, right or restrictive covenant. Should future Title searches reveal otherwise, we reserve the right of comment and / or re-assessment.
Zoning Effect	A single dwelling is a permitted use.
Location:	Highfields is an established residential suburb approximately 15 kilometres north of Toowoomba CBD.
Neighbourhood:	Surrounding development predominantly comprises larger sized allotments with above average quality dwellings, generally of a similar to superior quality to that of the subject. Additionally, there are significant rural lifestyle properties within the locality. Local Schools: 4 km's Local Shopping: 5 km's
Site Description & Access:	A regular shaped inside allotment on the high side of the road, with a moderate to steep slope up to a level building pad, and easy slope up to rear. The land has a southwest aspect to street, with good access and local views.
Site Value:	Local council has assessed the unimproved land value at \$180,000 on 30/6/2021
Services:	Electricity, sewerage, water, telephone, gas hot water, bitumen sealed road, kerb and gutter
Environmental Issues:	None known or evident.

MAIN BUILDING

Building Style:	Detached single level dwelling	Street Appeal:	Average
Main Walls:	Timber composite weatherboards	Roof:	Colorbond
Interior Linings:	Plasterboard	Flooring:	Timber
Internal Condition:	Good	External Condition:	Good
Interior Layout:	Functional design and layout with open plan kitchen/living area.		
Accommodation:	4 bedrooms, 1 bathroom, entry, kitchen/lounge/meals, laundry, wc, porch x 2, patio.		
PC Items:	Kitchen: 1.5 bowl sink, ceramic cooktop, under bench oven, dishwasher, tiled splashback, rangehood, laminated benchtops and cupboards. Bathroom: single vanity, shower recess, bath, and separate toilet. Laundry: single bowl wash tub.		
Fixtures and Fittings:	Laminated flooring, carpet, ceiling fans, split system a/c, built in robes.		
Dwelling sketch plan/ measurements:			
Ancillary Improvements:	Concrete driveway and paths, detached metal garage (6m x 6m), retaining walls, post/wire fencing and water tank.		

PROPERTY VALUATION

SALES EVIDENCE

Address	Sale Date	Sale Price	Land Area	Property Comments	Comparison
4 Denaid Street Highfields QLD 4352	29 Apr 2021	\$522,500	2,672m ²	A semi modern single level brick and tile dwelling, circa 2001 with 4 bedrooms, 2 bathrooms, double garage, patio, metal shed (63m ²), partly refurbished. Living area: 161m ² .	Older dwelling, inferior quality, comparable size, 2 bathrooms, superior ancillary improvements, comparable land size. Older sale, prices have increased since. Considered slightly superior overall.
3 Merrygrove Court Highfields QLD 4352	21 May 2021	\$580,000	3,032m ²	A period style highset weatherboard and iron dwelling, circa 1995, with 5 bedrooms, 2 bathrooms, refurbished condition, balcony/deck, double carport underneath, metal shed, battle-axe shaped allotment. Reported internal living area: 208m ² .	Inferior battle-axe shaped allotment, larger dwelling, superior accommodation, superior ancillary improvements. Older sale, prices have increased since. Considered superior overall.
8 Palmer Drive Highfields QLD 4352	1 Sep 2021	\$589,000	2,721m ²	A modern, single level brick and tile dwelling, circa 2005 with 4 bedrooms, 2 bathrooms, double garage, split a/c, walk in robe, metal shed (54m ²), westerly rural outlook. Living area: 173m ² .	Slightly larger allotment, larger dwelling, superior accommodation, superior ancillary improvements. Considered superior overall.
14 Palmer Drive Highfields QLD 4352	14 May 2021	\$555,000	2,883m ²	A modern single level brick and metal dwelling, circa 2004 with 4 bedrooms, 2 bathrooms, detached metal garage, patio, elevated position and views. Reported internal living area: 194m ² .	Larger allotment, superior views, larger dwelling, superior accommodation. Older sale, prices have increased since. Considered superior overall.
Previous sale of subject property:		\$489,000 on 27/2/2021. Prices have increased since.			
Marketability:		Good			
Level of Market Activity:		Strong demand. Limited supply.			

VALUATION RATIONALE

Valuation Methodology:

The 'Direct Comparison Approach' is considered the most appropriate method in determining the market value of the subject property. This method compares various attributes of recent comparable sales with the subject to derive a reasonable value conclusion.

As a secondary or check method, we have utilized the Cost Approach, which summates the underlying land value component and the depreciated replacement costs of the improvements.

Definition of Market Value:

"The estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion".

PROPERTY VALUATION

Direct Comparison Approach

Sales Evidence Analysis

As depicted in the Sales Evidence, market evidence ranges from \$522,500 to \$589,000. The subject previously sold for \$489,000 on 27/02/2021. Market conditions have continued to improve since, more notably within the past 3 to 6 months. We note there has been a lack recent evidence, ie within the past 3 to 6 months and therefore have made allowance for price movement in our sales analysis. Based on available market evidence, we consider the market value range of the subject to be within a range of **\$520,000 to \$550,000**. We have adopted the midpoint of **\$535,000** for practical real estate purposes.

Cost Approach

Calculations are as follows: -


Main Living Area (m ²)	156	@	\$ 1,250	\$195,000
Covered Outdoor Area(m ²)	54	@	\$ 550	\$29,700
Detached Metal Garage (m ²)	36	@	\$ 850	\$30,600
Ancillary Improvements				\$20,000
Total (Replacement Costs)				\$275,300
Less:				
Depreciation costs (@ 10%)				\$27,530
Added value of improvements				\$247,770
Plus:				
Assessed land value component				\$290,000
Value:				\$537,770

ADOPT \$540,000

Valuation Conclusion

Comments:	The two methods of valuations range from \$535,000 to \$540,000. The Direct Comparison Approach is considered the primary method.
Direct Comparison Approach:	\$535,000
Cost Approach:	\$540,000
Value (Adopt):	\$535,000

MARKET VALUE ASSESSMENT

Basis of Valuation:	Market Value	Valuer: Mark Nicholson
Date of Valuation:	15 th March 2022	Certified Practising Valuer AAPI Queensland Registered Valuer No.2365
Market Value Range:	\$520,000 - \$550,000	Signature: 

Market Value Assessment: \$535,000

Firm: Toowoomba City Valuers

PROPERTY VALUATION

(FIVE HUNDRED AND THIRTY-FIVE THOUSAND DOLLARS)

Address: Suite 8, 58-62 Water St, South
Toowoomba, Qld, 4350

REPORT NOTES & QUALIFICATIONS

Building & Construction	<p>This Valuation does not constitute a structural survey and is not intended as such. We have carried out an inspection only of the exposed and readily accessible areas of the improvements. Note, the Valuer is not a building construction or structural expert and is therefore unable to certify the structural soundness of the improvements. Readers of this report should make their own enquiries.</p>
	<p>This Valuation has been based on the condition of the structural improvements and the property in general as at the inspection date, and if the property has to be sold in circumstances where its condition has deteriorated and/or essential fixtures/fittings removed there is likely to be a significant write down in the asset value when compared to the current assessment. Under these circumstances the Valuer will not be responsible for any reduction in value.</p>
Number of Bedrooms in Sales Evidence	<p>The number of bedrooms listed in the above sales schedule are either as recorded in available property sales databases or have been assumed by the Valuer. As we have not physically inspected the interior of the sales evidence quoted, we cannot guarantee the accuracy of the information provided.</p>
Land Dimensions/Area	<p>Unless stated as otherwise in this report we advise that we have not searched or been provided with a copy of the current Title or Registered Plans and that any dimensions or land areas quoted in this report have been obtained from third party information sources and whilst every endeavour has been made to verify such information, we accept no responsibility for inaccuracy of any information provided and relied upon.</p>
Environmental	<p>The client acknowledges and recognizes that the Valuer is not expert in identifying environmental hazards and compliance requirements affecting properties. The Valuer has endeavoured to identify all matters of environmental concern and the effect they might have on the value of the property.</p> <p>However, the Valuer will not be held liable nor responsible for his/her failure to identify all such matters of environmental concern and the impact which any environmental related issue has on the property and its value including loss arising from site contamination; or the non-compliance with environmental laws; or costs associated with the clean-up of the property to which an environmental hazard has been recognized, including action by the Environmental Protection Agency to recover clean-up costs pursuant to the relevant Environmental Protection Act.</p>
Market Movement & Report Expiry	<p>This valuation is current as at the date of valuation only. The value assessed herein may change significantly and unexpectedly over a relatively short period (including as a result of general market movements or factors specific to the particular property). We do not accept liability for losses arising from such subsequent changes in value. Without limiting the generality of the above comment, we do not assume any responsibility or accept any liability where this valuation is relied upon after the expiration of 90 days from the date of the valuation, or such earlier date if you become aware of any factors that have any effect on the valuation.</p>
Certificate of Title	<p>Unless stated as otherwise in this report we advise that a copy of the current Certificate of Title has not been provided or searched. This valuation assumes clear title. Should any encumbrances, easements, leases, or other restrictions not mentioned in this report be known or discovered then the valuation should be referred to the valuer for comment.</p>
Site Contamination Comment	<p>Based on our enquiries, investigations, and physical inspection, we did not identify any significant environmental contamination issues that were considered to have a negative effect on the marketability or market value of this property.</p>

PROPERTY VALUATION

	<p>Should our instructing client and or any reliant party have a concern about the possibility or extent of environmental contamination issues, it may be prudent to commission an environmental contamination audit report from an appropriately qualified person, referring this valuation report and opinion of market value back to the valuer for review if environmental contamination issues are revealed.</p> <p>In the interim, our valuation report and opinion of market value has been made based on no environmental contamination issues.</p>
Zoning	<p>The zoning/instrument stated in this report is based on information sourced from the relevant Town Plan (for the subject locality). We advise that we have not undertaken a formal Town Planning Search for the subject property. Should a formal Town Planning Search reveal that the actual zoning/instrument for the subject property differs in intent from that which is contained within this report, then we reserve the right to amend our assessment.</p>
Photographic Evidence	<p>The Valuer confirms that the photographic evidence used within this Valuation report were taken at the date of the inspection.</p>
Reasonable Selling Period	<p>Having regard to all characteristics of the subject property and the prevailing market conditions, we would envisage a likely selling period for the subject property of 3 to 6 months to be appropriate, assuming the implementation of a professional marketing campaign by real estate sales operatives active and experienced in the sale of property similar to the subject in the locality.</p>
Definition of Market Value	<p>The definition of Market Value as stipulated by the International Valuations Standards Council and endorsed by the Australian Property Institute and New Zealand Property Institute is: The estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion (IVSC 2013 Adopted by the API 01/01/2014).</p>
GST	<p>Valuations of residential property for mortgage security purposes are undertaken on the basis that GST is not applicable. This valuation is prepared on the assumption that the subject property does not constitute a 'new residential property' as defined under ATO Ruling GSTR 2003/3. Further it is assumed that the subject property will transact as a residential property between parties not registered (and not required to be registered) for GST. The market valuation herein reflects a market transaction to which GST is not applicable.</p>
Limitation of Liability & Indemnity	<p>1. In consideration of LB Valuations Pty Ltd and the Inspecting Valuer accepting the appointment and agreeing to undertake the Valuation Assessment, the Client agrees to:</p> <p>1.1. hold and keep the Inspecting Valuer and LB Valuations Pty Ltd harmless from and against all liability which the Inspecting Valuer and/or LB Valuations Pty Ltd has or may have or but for the operation of this clause would have in connection with the Valuation Assessment and/or services provided in connection therewith.</p> <p>1.2. indemnify and keep indemnified the Inspecting Valuer and LB Valuations Pty Ltd from and against all liability, costs, expenses of damages (including without limitation the time of Inspecting Valuer and/or LB Valuations Pty Ltd personnel) paid or incurred by the Inspecting Valuer and/or LB Valuations Pty Ltd in connection with any claim brought by or on behalf of the Client in respect of the Valuation Assessment and/or services provided in connection therewith.</p> <p>2. Clause 1 shall apply to all conduct of the Inspecting Valuer and LB Valuations Pty Ltd whether or not such conduct constitutes a breach of contract, negligence and/or breach of any other standard prescribed by Statute. However, it shall not apply:</p> <p>2.1. in the case of fraud or wilful misconduct on the part of the Inspecting Valuer and/or LB Valuations Pty Ltd;</p> <p>2.2. to the extent that it would be void or inoperative by reason of the Trade Practices Act 1974.</p> <p>3. Liability of the Inspecting Valuer and LB Valuations Pty for a breach of a condition or warranty implied into the contract by the Trade Practice Act 1974 is limited to, at the discretion of the Inspecting Valuer and LB Valuations Pty Ltd,;</p> <p>3.1. the supplying of the services again;</p> <p>3.2. the payment of the cost of having the services supplied again.</p>
Limitation of Liability Scheme	<p>Liability limited by a scheme approved under Professional Standards Legislation.</p>

PROPERTY VALUATION

PROPERTY VALUATION

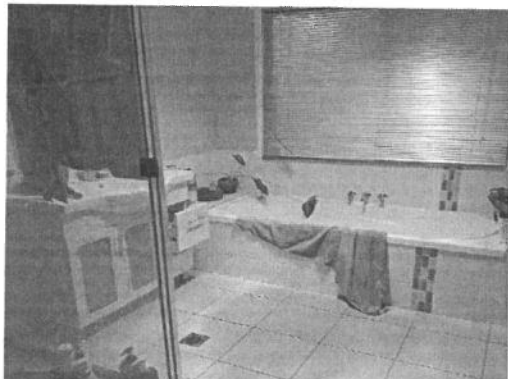
PHOTOGRAPHS



Front



Kitchen



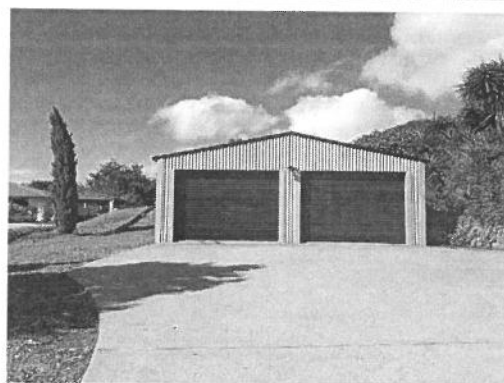
Bathroom



Rear



Rear Yard



Detached Lockup Garage

PROPERTY VALUATION

COUNCIL EXTRACT

Property Details

10 Eagle Street HIGHFIELDS QLD 4352

Details

Property Number: 356906
Lot/Plan: Lot 5 SP191382

Status

Current

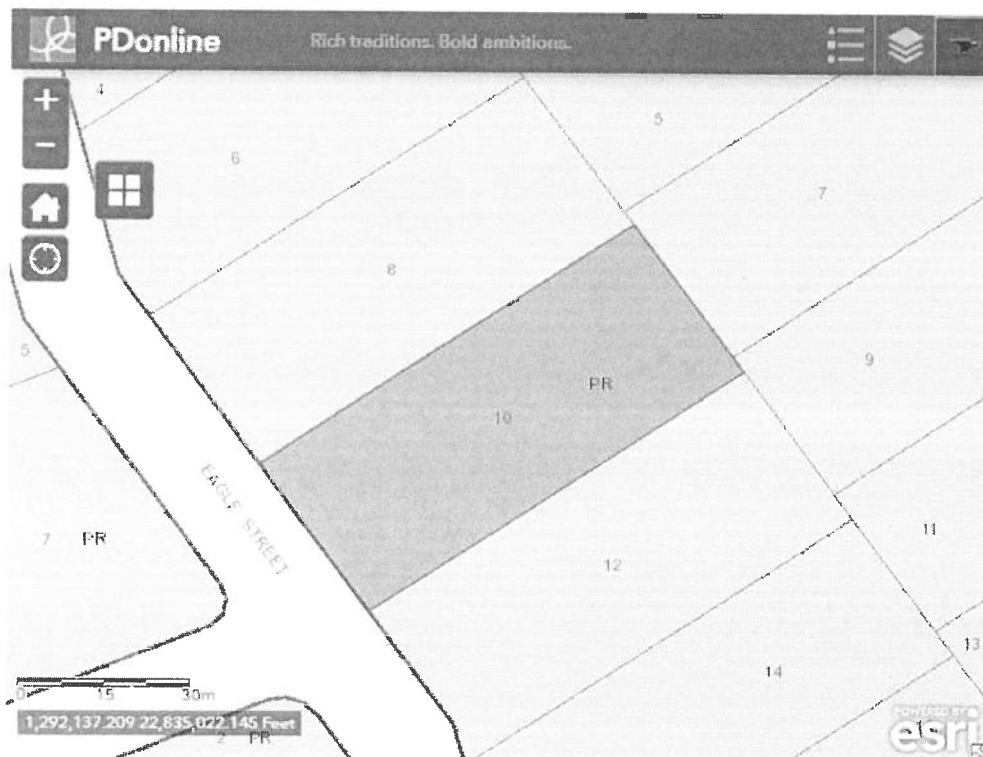
Dimensions

(Area: 2500 m2)

Applications

There are no applications recorded against this property.

Map





SHARE INVESTING

SADLER RETIREMENT PTY LTD <SADLER SUPER FUND A/C>
 32 VALLEY VIEW VISTA
 WONGAWALLAN QLD 4210
 AUSTRALIA

Portfolio Report

At close of business: 30/06/2022
 Trading Account Number: 470789

Domestic Equities Report

Security code	Sector	Company name	Quantity	Last Price	Average Cost AUD	Cost Value AUD	Market Value AUD	Gain/loss AUD	(%) of Holdings	Gain/loss (%)	Price to earnings*	Earnings per share*	Current dividends (c)*	Franking (%)*	Dividend yield (%)*	FX Rate	
ANZ	Financial	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	200	22.030	28.30	5,659.95	4,406.000	-1,253.95	20.31%	-22.15%	9.213	2.391	144.00	100.00%	6.54		
ASB	Industrials	AUSTAL LIMITED	900	1.800	2.24	2,017.95	1,620.000	-397.95	7.47%	-19.72%	8.780	0.205	8.00	0.00%	4.44		
GGG	Materials	GREENLAND MINERALS LIMITED	33,333	0.046	0.29	9,519.86	1,533.318	-7,986.54	7.07%	-83.89%		-0.069	0.00	0.00%	0.00		
SQ2	Information Technology	BLOCK INC.	100	90.500	0.00	0.00	9,050.000	9,050.00	41.72%			0.000	0.00	0.00%	0.00		
VUL	Materials	VULCAN ENERGY RESOURCES LIMITED	938	5.420	10.65	9,990.89	5,083.960	-4,906.93	23.44%	-49.11%		-0.143	0.00	0.00%	0.00		
Total							21,693.28									2.20	

* Fundamental data is current data as at 22/08/2022

International Equities Report

Security code	Sector	Company name	Quantity	Last Price	Average Cost AUD	Cost Value AUD	Market Value AUD	Gain/loss AUD	(%) of Holdings	Price to earnings*	Earnings per share*	Current dividends (c)*	Franking (%)*	Dividend yield (%)*	FX Rate
No International Equities															

* Fundamental data is current data as at 22/08/2022

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The ANZ Share Investing service is provided by CMC Markets Stockbroking Limited (ASX: 246381), a Part of the ASX Group (CMC Markets Stockbroking), 55X (Sydney Stock Exchange) and Cboe (Cboe Australia) at the request of Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

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SHARE INVESTING

SADLER RETIREMENT PTY LTD <SADLER SUPER FUND A/C>

32 VALLEY VIEW VISTA

WONGAWALLAN QLD 4210

AUSTRALIA

Holdings

At close of business: 30/06/2022

Trading Account Number: 470789

Code	Company Name	Closing Price	FX Rate	Quantity	Value
ANZ	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	22.030		200	4,406.000
ASB	AUSTAL LIMITED	1.800		900	1,620.000
GGG	GREENLAND MINERALS LIMITED	0.046		33,333	1,533.318
SQ2	BLOCK INC.	90.500		100	9,050.000
VUL	VULCAN ENERGY RESOURCES LIMITED	5.420		938	5,083.960
Total					21,693.278

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SHARE INVESTING

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SADLER RETIREMENT PTY LTD <SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210
AUSTRALIA

Trading Account Statement

Period: 01/07/2021 - 30/06/2022

Trading Account Number: 470789

Date	Reference	Description	Debit	Credit	Balance
01/07/2021		Open Balance			0.00
06/10/2021	16475882	Bght 429 VUL @ 11.6000	4,996.35		4,996.35
06/10/2021	16475903	Bght 54 APT @ 118.5300	6,420.57		11,416.92
06/10/2021	16475939	Bght 7954 IMU @ 0.4225	3,380.52		14,797.44
06/10/2021	16475957	Bght 583 NHC @ 2.5350	1,497.86		16,295.30
08/10/2021	15467476	Wdl ANZCIA 012-012 425513311 16475903		6,420.57	9,874.73
08/10/2021	15467477	Wdl ANZCIA 012-012 425513311 16475957		1,497.86	8,376.87
08/10/2021	15467478	Wdl ANZCIA 012-012 425513311 16475939		3,380.52	4,996.35
08/10/2021	15467479	Wdl ANZCIA 012-012 425513311 16475882		4,996.35	0.00
14/10/2021	16583601	Bght 2380 PLS @ 2.0700	4,946.55		4,946.55
14/10/2021	16583647	Bght 21739 PAN @ 0.2150	4,693.84		9,640.39
15/10/2021	16602290	Bght 12068 BOE @ 0.2725	3,308.48		12,948.87
18/10/2021	15551123	Wdl ANZCIA 012-012 425513311 16583647		4,693.84	8,255.03
18/10/2021	15551124	Wdl ANZCIA 012-012 425513311 16583601		4,946.55	3,308.48
19/10/2021	15567182	Wdl ANZCIA 012-012 425513311 16602290		3,308.48	0.00
26/10/2021	16720715	Sold 54 APT @ 126.9800		6,836.97	6,836.97Cr
26/10/2021	16720742	Sold 429 VUL @ 14.8300		6,342.12	13,179.09Cr
28/10/2021	11786383	Dep ANZCIA 012-012 425513311 16720715	6,836.97		6,342.12Cr
28/10/2021	11786384	Dep ANZCIA 012-012 425513311 16720742	6,342.12		0.00
02/11/2021	16813423	Sold 7954 IMU @ 0.5150		4,076.36	4,076.36Cr
02/11/2021	16813442	Sold 21739 PAN @ 0.2350		5,088.72	9,165.08Cr
02/11/2021	16813461	Sold 2380 PLS @ 2.3100		5,477.85	14,642.93Cr
02/11/2021	16813566	Bght 884 VUL @ 11.2800	9,991.47		4,651.46Cr
03/11/2021	16835125	Bght 98 APT @ 121.4633	11,923.35		7,271.89
04/11/2021	11827075	Dep ANZCIA 012-012 425513311 16813461	5,477.85		12,749.74
04/11/2021	11827076	Dep ANZCIA 012-012 425513311 16813442	5,088.72		17,838.46
04/11/2021	11827077	Dep ANZCIA 012-012 425513311 16813423	4,076.36		21,914.82
04/11/2021	15754737	Wdl ANZCIA 012-012 425513311 16813566		9,991.47	11,923.35
04/11/2021	16856909	Sold 12068 BOE @ 0.2975		3,570.28	8,353.07
04/11/2021	16856933	Sold 884 VUL @ 12.7800		11,278.39	2,925.32Cr
05/11/2021	15769729	Wdl ANZCIA 012-012 425513311 16835125		11,923.35	14,848.67Cr
08/11/2021	11847013	Dep ANZCIA 012-012 425513311 16856933	11,278.39		3,570.28Cr
08/11/2021	11847014	Dep ANZCIA 012-012 425513311 16856909	3,570.28		0.00
11/11/2021	16949364	Bght 1400 VUL @ 10.2500	14,369.95		14,369.95
11/11/2021	16950840	Bght 69 APT @ 115.5000	7,989.45		22,359.40
11/11/2021	16952248	Bght 576 CRN @ 1.2850	760.11		23,119.51
15/11/2021	15867283	Wdl ANZCIA 012-012 425513311 16952248		760.11	22,359.40
15/11/2021	15867284	Wdl ANZCIA 012-012 425513311 16950840		7,989.45	14,369.95
15/11/2021	15867285	Wdl ANZCIA 012-012 425513311 16949364		14,369.95	0.00
08/12/2021	17295124	Bght 100 APT @ 99.0600	9,930.95		9,930.95
08/12/2021	17295193	Sold 100 REH @ 24.3100		2,411.05	7,519.90
10/12/2021	12074607	Dep ANZCIA 012-012 425513311 17295193	2,411.05		9,930.95
10/12/2021	16135170	Wdl ANZCIA 012-012 425513311 17295124		9,930.95	0.00

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SHARE INVESTING

34.4

SADLER RETIREMENT PTY LTD <SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210
AUSTRALIA

Trading Account Statement

Period: 01/07/2021 - 30/06/2022

Trading Account Number: 470789

Date	Reference	Description	Debit	Credit	Balance
16/12/2021	17375790	Sold 1400 VUL @ 11.8990		16,638.69	16,638.69Cr
20/12/2021	12120965	Dep ANZCIA 012-012 425513311 17375790	16,638.69		0.00
29/12/2021	17467204	Bght 938 VUL @ 10.6300	9,990.89		9,990.89
29/12/2021	17467224	Bght 1524 IPL @ 3.2500	4,972.95		14,963.84
31/12/2021	16274841	Wdl ANZCIA 012-012 425513311 17467224		4,972.95	9,990.89
31/12/2021	16274842	Wdl ANZCIA 012-012 425513311 17467204		9,990.89	0.00
12/01/2022	17609094	Sold 1524 IPL @ 3.4900		5,293.81	5,293.81Cr
12/01/2022	17609101	Sold 300 WPL @ 24.3150		7,274.55	12,568.36Cr
14/01/2022	12253422	Dep ANZCIA 012-012 425513311 17609101	7,274.55		5,293.81Cr
14/01/2022	12253423	Dep ANZCIA 012-012 425513311 17609094	5,293.81		0.00
03/05/2022	18966282	Sold 576 CRN @ 2.3950		1,359.57	1,359.57Cr
03/05/2022	18966285	Sold 583 NHC @ 3.5450		2,046.79	3,406.36Cr
05/05/2022	12974676	Dep ANZCIA 012-012 425513311 18966285	2,046.79		1,359.57Cr
05/05/2022	12974677	Dep ANZCIA 012-012 425513311 18966282	1,359.57		0.00
Total			176,868.440	176,868.440	

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SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210



X0092047636

COY

2 February 2022

Dear Securityholder,

Implementation of the scheme of arrangement between Afterpay Limited and Block, Inc.

On 14 December 2021, Afterpay Limited (**Afterpay**) shareholders approved the scheme of arrangement (**Scheme**) between Afterpay and Lanai (AU) 2 Pty Ltd, a wholly owned indirect subsidiary of Block, Inc. (formerly known as Square, Inc.) (**Block**), as detailed in the Scheme Booklet dated 5 November 2021. The Supreme Court of New South Wales subsequently approved the Scheme on 17 December 2021, with the Scheme being implemented on 1 February 2022.

The effect of the Scheme implementation is as follows:

- all fully paid ordinary shares in Afterpay have been transferred to Block, which resulted in the balance of Afterpay Shares held by you being reduced to nil;
- Scheme Shareholders received 0.375 shares of Block Class A Common Stock (**New Block Shares**) or 0.375 New Block CHESS Depository Interests (**New Block CDIs**) (together, **New Block Securities**) for each Afterpay Share held by the Scheme Shareholder on 21 January 2022 (the **Record Date**);
- Scheme Shareholders (excluding Ineligible Foreign Shareholders) who made a valid election to receive their Scheme Consideration as either New Block Shares (**Share Election**) or New Block CDIs (**CDI Election**) have been issued their New Block Shares or New Block CDIs, as applicable;
- Scheme Shareholders (excluding Ineligible Foreign Shareholders) who did not make a Share Election or CDI Election or made an invalid Share Election or CDI Election by default received:
 - (a) New Block CDIs for all Afterpay Shares held on the Record Date if their registered address as at the Record Date was in Australia or New Zealand; or
 - (b) New Block Shares for all Afterpay Shares held on the Record Date if their registered address as at the Record Date was outside Australia or New Zealand.
- where the calculation of the Scheme Consideration would have resulted in the issue of a fraction of a New Block Share or New Block CDI, the fractional entitlement has been rounded up or down to the nearest whole number;
- New Block Shares and New Block CDIs are convertible into the other, so that Block Securityholders can convert their New Block Shares (tradeable on the NYSE) into New Block CDIs (tradeable on the ASX), and vice versa;
- where a Scheme Shareholder was deemed to be an Ineligible Foreign Shareholder, the New Block Shares that would have been issued to them as Scheme Consideration were issued instead to the Sale Agent to be sold in the manner described in section 3.2 of the Scheme Booklet. The net sale proceeds from the sale of those New Block Shares will be distributed in accordance with the Scheme as soon as reasonably practicable; and
- New Block CDIs commenced trading on the ASX on a normal settlement basis on 2 February 2022. New Block Shares commenced trading on NYSE on 2 February 2022.

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BLOCK

ARBN 654 151 514

Update your information:



Online:

www.investorcentre.com/contact



By Mail:

Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 850 505
(international) +61 3 9415 4000

Holder Identification Number (HIN)

X 0092047636

Important: You will need to quote this number and name of issuer for all future dealings in these securities. Keep it safe and confidential.

Tax File Number/ABN:

TFN/ABN not required

Page Number:

1 of 1



SQ2



SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

Incorporated in Delaware, USA

ASX Code SQ2

Security class: CHESS DEPOSITARY INTERESTS

CHESS Allotment Confirmation Notice as at 1 February 2022

**THIS ADVICE CONFIRMS THE ALLOTMENT OF 100
CHESS DEPOSITARY INTERESTS IN BLOCK, INC. ON 1
FEBRUARY 2022 TO THE ABOVE NAMED PURSUANT
TO THE SCHEME OF ARRANGEMENT WITH AFTERPAY
LIMITED.**

IF THE DETAILS ABOVE ARE INCORRECT, PLEASE ADVISE THIS OFFICE IMMEDIATELY

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Unrealised Capital Gains Report

As at 30 June 2022



Investment	Units	Cost	Tax Deferred / Depreciation	CGT Cost Base	Market Value	Projected Profit / (Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Fixtures and Fittings (at written down value) - Unutilised									
SADLSS2Smokealarms - Smoke Alarms	1.00	825.00	13.11	811.89	811.8900	0.00	0.00	0.00	0.00
		825.00	13.11	811.89	811.8900	0.00	0.00	0.00	0.00
Plant and Equipment (at written down value) - Unutilised									
SADLSS2Mower - Ride on Mower	1.00	4,599.00	204.75	4,394.25	4,394.2500	0.00	0.00	0.00	0.00
SADLSS2Oven - Oven	1.00	949.05	34.68	914.37	914.3700	0.00	0.00	0.00	0.00
SADLSS2Screens - Screens	1.00	990.00	35.26	954.74	954.7400	0.00	0.00	0.00	0.00
SADLSS2Sewage - Sewage Treatment Plant	1.00	2,755.00	0.00	2,755.00	0.0000	(2,755.00)	0.00	0.00	0.00
SADLSS2Wardrobe - Wardrobe	1.00	1,200.00	31.99	1,168.01	1,168.0100	0.00	0.00	0.00	0.00
		10,493.05	306.68	10,186.37	7,431.3700	(2,755.00)	0.00	0.00	0.00
Real Estate Properties (Australian - Residential)									
131CARRARA - Unit 131 Carrara Resort, 64 Palm Meadows Drive, Carrara Q 4211	1.00	51,765.10	0.00	51,765.10	69,000.0000	17,234.90	0.00	11,489.93	0.00
SADLSS210Eagle - 10 Eagle Street, Highfields QLD, Australia	1.00	510,180.94	0.00	510,180.94	505,000.0000	(5,180.94)	0.00	0.00	0.00
		561,946.04	0.00	561,946.04	574,000.0000	12,053.96	0.00	11,489.93	0.00
Shares in Listed Companies (Australian)									
ANZ.AX - Australia And New Zealand Banking Group Limited	200.00	5,659.95	0.00	5,659.95	4,406.0000	(1,253.95)	0.00	0.00	0.00
APT.AX - Afterpay Limited	267.00	29,843.75	0.00	29,843.75	17,747.4900	(12,096.26)	0.00	0.00	0.00
ASB.AX - Austal Limited	900.00	2,017.95	0.00	2,017.95	1,620.0000	(397.95)	0.00	0.00	0.00
CRN.AX1 - Coronado Global Resources Inc.	576.00	760.11	0.00	760.11	953.2800	193.17	0.00	0.00	0.00
GGG.AX - Greenland Minerals Limited	33,333.00	9,519.86	0.00	9,519.86	1,533.3180	(7,986.54)	0.00	0.00	0.00
NHC.AX - New Hope Corporation Limited	583.00	1,497.86	0.00	1,497.86	2,017.1800	519.32	0.00	0.00	0.00

Sadler Super Fund

Unrealised Capital Gains Report

As at 30 June 2022



Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /(Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Shares in Listed Companies (Australian)									
VUL.AX - Vulcan Energy Resources Limited	938.00	9,990.89	0.00	9,990.89	5,083.9600	(4,906.93)	0.00	0.00	0.00
		59,290.37	0.00	59,290.37	33,361.2280	(25,929.14)	0.00	0.00	0.00
		632,554.46	319.79	632,234.67	615,604.4880	(16,630.18)	0.00	11,489.93	0.00

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Portfolio ID: 470789

Tax summary

01 Jul 2021 to 30 Jun 2022



Assessable income

Australian income		
Interest	Interest	0.45
	Interest exempt from NRWT	-
	Total interest	0.45
Dividends	Unfranked	-
	Unfranked CFI	72.00
	Total unfranked	72.00
	Franked	494.81
	Franking credits	212.06
	Total dividends	778.87
Trust income	Franked distributions	-
	Franking credits	-
	Gross franked distributions	-
	Other trust income ^(a)	-
	Total trust income	-
Total Australian income		779.32
Foreign income		
Other	Other foreign source income	70.25
	Total other	70.25
Total foreign income		70.25
Net capital gain ^(b)		-
Total assessable income		849.57

(a) Share of net income from trusts (excluding gross franked distributions, foreign income, capital gains, and non-assessable amounts). For more details, refer to the 'Trust income' section of the **Income transactions** report.

(b) For more details, refer to the 'Summary of CGT gains/losses' section of the **Realised CGT** report.

Deductions

There were no deductions recorded in this period.

Tax offsets, credits and NCMI

Franking credits		
Dividends	Franking credits	212.06
	Less franking credits denied	-
		212.06
Total franking credits		212.06
Foreign tax ^(a)		
Dividends		10.54
Total foreign tax		10.54

(a) Foreign tax withheld from or paid in respect of foreign-source income that was derived during the income year. While foreign tax withheld or paid may be taken into account when calculating any entitlement to a foreign income tax offset (FITO), it does not necessarily equate to the FITO entitlement.



Portfolio ID: 470789
Realised CGT

01 Jul 2021 to 30 Jun 2022



Disposals of CGT assets

Capital gain using the different calculation methods

Asset	Tax date	Purchase date	Sale date	Sale quantity	Actual cost \$	Adjusted cost (a) \$	Indexed cost \$	Sale proceeds \$	Gross gain \$	Discounted gain (b) \$	Indexed gain \$	Other gain \$	CGT gain (c) \$	CGT loss \$	CGT exempt gain/loss \$
AFTERPAY LIMITED FPO															
APT	06/10/2021	06/10/2021	26/10/2021	54	6,420.57	6,420.57	NA	6,896.97	416.40	NA	NA	416.40	416.40	NA	NA
	03/11/2021	03/11/2021	01/02/2022	98	11,923.35	11,923.35	NA	6,334.40	-	NA	NA	NA	NA	-5,588.95	NA
	11/11/2021	11/11/2021	01/02/2022	69	7,989.45	7,989.45	NA	4,451.20	-	NA	NA	NA	NA	-3,538.25	NA
	08/12/2021	08/12/2021	01/02/2022	100	9,930.95	9,930.95	NA	6,334.40	-	NA	NA	NA	NA	-3,596.55	NA
APT totals				321	36,264.32	36,264.32	NA	23,956.97	416.40	NA	NA	416.40	416.40	-12,723.75	NA
BOSS ENERGY LTD FPO															
BOE	15/10/2021	15/10/2021	04/11/2021	12,068	3,308.48	3,308.48	NA	3,570.28	261.80	NA	NA	261.80	261.80	NA	NA
BOE totals				12,068	3,308.48	3,308.48	NA	3,570.28	261.80	NA	NA	261.80	261.80	NA	NA
CORONADO GLOBAL RESOURCES INC. CDIS 10:1															
CRN	11/11/2021	11/11/2021	03/05/2022	576	760.11	760.11	NA	1,359.57	599.46	NA	NA	599.46	599.46	NA	NA
CRN totals				576	760.11	760.11	NA	1,359.57	599.46	NA	NA	599.46	599.46	NA	NA
IMUGENE LIMITED FPO															
IMU	06/10/2021	06/10/2021	02/11/2021	7,954	3,380.52	3,380.52	NA	4,076.36	695.84	NA	NA	695.84	695.84	NA	NA
IMU totals				7,954	3,380.52	3,380.52	NA	4,076.36	695.84	NA	NA	695.84	695.84	NA	NA
INCITEC PIVOT LIMITED FPO															
IPL	29/12/2021	29/12/2021	12/01/2022	1,524	4,972.95	4,972.95	NA	5,293.81	320.86	NA	NA	320.86	320.86	NA	NA
IPL totals				1,524	4,972.95	4,972.95	NA	5,293.81	320.86	NA	NA	320.86	320.86	NA	NA
NEW HOPE CORPORATION LIMITED FPO															
NHC	06/10/2021	06/10/2021	03/05/2022	583	1,497.86	1,497.86	NA	2,046.79	548.93	NA	NA	548.93	548.93	NA	NA
NHC totals				583	1,497.86	1,497.86	NA	2,046.79	548.93	NA	NA	548.93	548.93	NA	NA
PANORAMIC RESOURCES LIMITED FPO															
PAN	14/10/2021	14/10/2021	02/11/2021	21,739	4,693.84	4,693.84	NA	5,088.72	394.88	NA	NA	394.88	394.88	NA	NA
PAN totals				21,739	4,693.84	4,693.84	NA	5,088.72	394.88	NA	NA	394.88	394.88	NA	NA
PILBARA MINERALS LIMITED FPO															
PLS	14/10/2021	14/10/2021	02/11/2021	2,380	4,946.55	4,946.55	NA	5,477.85	531.30	NA	NA	531.30	531.30	NA	NA
PLS totals				2,380	4,946.55	4,946.55	NA	5,477.85	531.30	NA	NA	531.30	531.30	NA	NA
REECE LIMITED FPO															
REH	15/06/2021	15/06/2021	08/12/2021	100	2,299.95	2,299.95	NA	2,411.05	111.10	NA	NA	111.10	111.10	NA	NA
REH totals				100	2,299.95	2,299.95	NA	2,411.05	111.10	NA	NA	111.10	111.10	NA	NA
VULCAN ENERGY RESOURCES LIMITED FPO															
VUL	06/10/2021	06/10/2021	26/10/2021	429	4,996.35	4,996.35	NA	6,342.12	1,345.77	NA	NA	1,345.77	1,345.77	NA	NA
	02/11/2021	02/11/2021	04/11/2021	884	9,991.47	9,991.47	NA	11,278.39	1,286.92	NA	NA	1,286.92	1,286.92	NA	NA
	11/11/2021	11/11/2021	16/12/2021	1,400	14,369.95	14,369.95	NA	16,638.69	2,268.74	NA	NA	2,268.74	2,268.74	NA	NA



Portfolio ID: 470789
Realised CGT

01 Jul 2021 to 30 Jun 2022



Disposals of CGT assets continued

Asset	Tax date	Purchase date	Sale date	Sale quantity	Actual cost \$	Adjusted cost ^(a) \$	Indexed cost \$	Sale proceeds \$	Gross gain \$	Capital gain using the different calculation methods					CGT exempt gain/loss \$
										Discounted gain ^(b) \$	Indexed gain \$	Other gain \$	CGT gain ^(c) \$	CGT loss \$	
VUL totals				2,713	29,357.77	29,357.77	NA	34,259.20	4,901.43	NA	NA	4,901.43	4,901.43	NA	NA
WOODSIDE PETROLEUM LTD FPO															
WPL	15/06/2021	15/06/2021	12/01/2022	300	7,113.95	7,113.95	NA	7,274.55	160.60	NA	NA	160.60	160.60	NA	NA
WPL totals				300	7,113.95	7,113.95	NA	7,274.55	160.60	NA	NA	160.60	160.60	NA	NA
Disposals of CGT asset totals					98,596.30	98,596.30	NA	94,815.15	8,942.60	NA	NA	8,942.60	8,942.60	-12,723.75	NA

(a) Variances between Adjusted cost and Actual cost

Where the 'Sale proceeds' in respect of the CGT parcel are equal to or less than its reduced cost base, its reduced cost base is disclosed as the adjusted cost; otherwise, its cost base is disclosed as the adjusted cost. For more details, refer to the 'Adjusted cost' subsection in this report.

(b) Gains calculated using discounted method

The capital gain calculated using the discount method, after having applied the 33.33% CGT discount rate appropriate to the tax entity type of this portfolio.

(c) CGT gain calculation method

The CGT gain is calculated based on what is optimal for the disposal method selected. In some cases the indexed gain is used to optimise the use of losses. The CGT gain calculated from a less than optimal method is shown in italics for information purposes only and is excluded from the totals for the portfolio. NA is shown if a calculation method is not applicable.

Trust CGT distributions

There were no trust CGT distributions within the period.



Portfolio ID: 470789
Realised CGT

01 Jul 2021 to 30 Jun 2022



Summary of CGT gains/losses

	Total	Discounted	Indexed	Other
	\$	\$	\$	\$
Losses available to offset				
Carried forward from prior years	-			
Current year losses	-12,723.75			
Total	-12,723.75			
CGT gains				
Disposals of CGT assets	8,942.60	-	-	8,942.60
Trust CGT distributions	-	-	-	-
CGT gain before losses applied	8,942.60	-	-	8,942.60
Losses applied	-8,942.60	-	-	-8,942.60
CGT gain after losses applied	-	-	-	-
Discount applied ^(a)	-	-	N/A	N/A
Net capital loss	-3,781.15	-	-	-

(a) The 'CGT gain after losses applied' amount multiplied by a 33.33% CGT discount rate appropriate to the tax entity type of the portfolio.



Portfolio ID: 470789
Taxation income
01 Jul 2021 to 30 Jun 2022



Income transactions ^(a)

Asset	Tax date	Interest	Unfranked	Franked	Franking credits entitlement	Other Aust	Gross foreign	Trust cap gains	Non-assess	Gross excl franking credits	Aust taxes	Foreign taxes withheld	Expenses	Cash	DRP	To be received
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Dividends																
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED FPO																
ANZ	16/12/2021	-	-	144.00	61.71	-	-	-	-	144.00 ^(b)	-	-	-	144.00	-	-
ANZ totals		-	-	144.00	61.71	-	-	-	-	144.00	-	-	-	144.00	-	-
AUSTAL LIMITED FPO																
ASB	21/10/2021	-	36.00	-	-	-	-	-	-	36.00 ^(b)	-	-	-	36.00	-	-
	21/04/2022	-	36.00	-	-	-	-	-	-	36.00 ^(b)	-	-	-	36.00	-	-
ASB totals		-	72.00	-	-	-	-	-	-	72.00	-	-	-	72.00	-	-
NEW HOPE CORPORATION LIMITED FPO																
NHC	09/11/2021	-	-	40.81	17.49	-	-	-	-	40.81 ^(b)	-	-	-	40.81	-	-
	04/05/2022	-	-	174.90	74.96	-	-	-	-	174.90 ^(b)	-	-	-	174.90	-	-
NHC totals		-	-	215.71	92.45	-	-	-	-	215.71	-	-	-	215.71	-	-
REECE LIMITED FPO																
REH	27/10/2021	-	-	12.00	5.14	-	-	-	-	12.00 ^(b)	-	-	-	12.00	-	-
REH totals		-	-	12.00	5.14	-	-	-	-	12.00	-	-	-	12.00	-	-
WOODSIDE PETROLEUM LTD FPO																
WPL	24/09/2021	-	-	123.10	52.76	-	-	-	-	123.10 ^(b)	-	-	-	123.10	-	-
WPL totals		-	-	123.10	52.76	-	-	-	-	123.10	-	-	-	123.10	-	-
Totals		-	72.00	494.81	212.06	-	-	-	-	566.81	-	-	-	566.81	-	-
Foreign income																
CORONADO GLOBAL RESOURCES INC. CDIS 10:1																
CRN	08/04/2022	-	-	-	-	-	70.25	-	-	70.25 ^(b)	-	10.54	-	59.71	-	-
CRN totals		-	-	-	-	-	70.25	-	-	70.25	-	10.54	-	59.71	-	-
Totals		-	-	-	-	-	70.25	-	-	70.25	-	10.54	-	59.71	-	-
Interest																
ANZ Cash Investment Account																
+ANZCWT	30/07/2021	0.14	-	-	-	-	-	-	-	-	-	-	-	0.14	-	-
	31/08/2021	0.14	-	-	-	-	-	-	-	-	-	-	-	0.14	-	-
	30/09/2021	0.14	-	-	-	-	-	-	-	-	-	-	-	0.14	-	-



Portfolio ID: 470789
Taxation income
01 Jul 2021 to 30 Jun 2022



Income transactions^(a) continued

Asset	Tax date	Interest	Unfranked	Franked	Franking credits entitlement	Other Aust	Gross foreign	Trust cap gains	Non-assess	Gross excl franking credits	Aust Foreign taxes	Foreign Expenses taxes withheld	Cash	DRP	To be received
	29/10/2021	0.03	-	-	-	-	-	-	-	0.03	-	-	0.03	-	-
+ANZCMT totals		0.45	-	-	-	-	-	-	-	0.45	-	-	0.45	-	-
Totals		0.45	-	-	-	-	-	-	-	0.45	-	-	0.45	-	-
Income transaction totals		0.45	72.00	494.81	212.06	-	70.25	-	-	637.51	-	10.54	626.97	-	-

(a) The income transactions disclosed in this report are recognised on a tax-derivation basis. For more details about each column, refer to the corresponding sub-section under the Income - additional information section.
(b) These income amounts are yet to be confirmed.

Non-CGT gains/losses

There were no non-CGT gains/losses within the period.

Income transactions - additional information

Asset	Tax date	Interest ^(a)	Interest exempt from NRWT ^(b)	Interest total
ANZ Cash Investment Account	30/07/2021	0.14	-	0.14
+ANZCMT	31/08/2021	0.14	-	0.14
	30/09/2021	0.14	-	0.14
	29/10/2021	0.03	-	0.03
+ANZCMT totals		0.45	-	0.45



Portfolio ID: 470789

Taxation income

01 Jul 2021 to 30 Jun 2022



Income transactions - additional information continued

Interest

Asset	Tax date	Interest ^(a) \$	Interest exempt from NRWT ^(b) \$	Interest total \$
Totals		0.45	-	0.45

(a) The amount of interest that is subject to non-resident withholding tax (NRWT).

(b) The amount of interest that is not subject to non-resident withholding tax (NRWT).

Unfranked amounts - Unfranked CFI income component

ASB	Tax date	Total Unfranked \$	Unfranked Non CFI \$	Unfranked CFI \$
	21/10/2021	36.00	-	36.00
	21/04/2022	36.00	-	36.00
ASB totals		72.00	-	72.00
Totals		72.00	-	72.00

Capital Withholding tax

Asset	Transaction Date	Capital withholding tax
Totals		-

Foreign investment taxes^(a)

Asset	Tax date	Foreign tax ^(c) \$	Discount method \$	Indexation method \$	Other method \$	Foreign taxes total \$
CORONADO GLOBAL RESOURCES INC. CDIS 10:1						
CRN	08/04/2022	10.54	-	-	-	10.54
CRN totals		10.54	-	-	-	10.54
Totals		10.54	-	-	-	10.54



Portfolio ID: 470789
Taxation income
01 Jul 2021 to 30 Jun 2022



Income transactions - additional information continued

(a) Foreign taxes withheld from or paid in respect of foreign investment income are recognised at the tax-derivation date of the foreign investment income from which they are withheld or in respect of which they are paid, regardless of whether or not the withholding event or payment occurs after the tax-derivation date.

(b) The amount of foreign tax paid in respect of capital gains made in respect of foreign CGT assets. For more details, refer to the 'Distributed capital gains' section of the Income - additional information schedule.

(c) The amount of foreign tax paid in respect of foreign investment income, other than foreign capital gains.

Gross foreign income

	Tax date	Attributed CFC income ^(a)	Foreign income net of tax ^(b)	Foreign tax	Aust franking credits from NZ co	Gross foreign income total	Asset currency (if not AUD)	Asset currency amount	NZ franking credits from NZ co
CRN	08/04/2022	\$ -	\$ 59.71	\$ 10.54	-	\$ 70.25	-	-	-
CRN totals		-	59.71	10.54	-	70.25	-	-	-
Totals		-	59.71	10.54	-	70.25	-	-	-

(a) The attributable income of a controlled foreign company (CFC).

(b) Foreign-source assessable income (other than attributed CFC income and distributed capital gains in respect of foreign CGT assets), less foreign tax.

NCMI

There were no amounts recorded in this period.

Income summary ^(a)

	Interest	Unfranked	Franked	Franking credits	Other Aust	Gross foreign	Trust cap gains	Non-assess	Gross excl franking credits	Aust Foreign taxes	Foreign Expenses taxes withheld	Cash	DRP	To be received
Income transactions														
Dividends	-	72.00	494.81	212.06	-	-	-	-	566.81	-	-	566.81	-	-
Foreign income	-	-	-	-	-	70.25	-	-	70.25	-	10.54	59.71	-	-
Interest	0.45	-	-	-	-	-	-	-	0.45	-	-	0.45	-	-
Totals	0.45	72.00	494.81	212.06	-	70.25	-	-	637.51	-	10.54	626.97	-	-
Totals for all income	0.45	72.00	494.81	212.06	-	70.25	-	-	637.51	-	10.54	626.97	-	-



Portfolio ID: 470789
Taxation income
01 Jul 2021 to 30 Jun 2022



(a) The income disclosed in this report is recognised on a tax-derivation basis. For more details, refer to the corresponding section of the Income transactions report.

Important notices

General notices

General Notice in regard to ANZ Share Investing Tax Tools (Standard)

ANZ Share Investing is a service provided by CMC Markets Stockbroking Limited ABN 69 081 002 851 AFSL 246381 ("CMC Markets"), a Participant of the Australian Securities Exchange, Sydney Stock Exchange and Chi-X Australia, at the request of Australia and New Zealand Banking Group Limited ABN 11 005 357 222 (ANZ). CMC Markets uses a third party service provider, Praemium ("Service Provider") in providing Tax Tools to you. In order to obtain Tax Tools (Standard) Reports, you have agreed to be bound by the Tax Tools Terms and Conditions. These General Notices and Taxation Notices should be read in conjunction with the ANZ Share Investing Trading Terms and Conditions. If your account settles through an ANZ Share Investment Loan you should read the applicable Terms and Conditions.

The reports generated by Tax Tools (Standard) contain the results of specific financial calculations relating to your portfolio of shares held by either CMC Markets as the sponsoring broker, or ANZ Margin Services as the sponsoring broker if you are using an ANZ Share Investment Loan ("ASIL"), as the case may be ("Portfolio"). They may be used by you and/or your professional tax adviser, together with your own training, expertise, experience and judgment (and that of your professional tax adviser), and other information you consider relevant in the course of you forming opinions or making decisions; and in the course of your professional tax adviser making recommendations in relation to taxation, Financial Products and/or related matters.

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"Financial Products" means those products as described in Chapter 7 of the Corporations Act 2001 which are traded on the Australian Stock Exchange and includes securities, options, warrants and exchange traded funds. It does not include contracts for difference or managed funds.

Taxation

Actual Cost Details Not Supplied

Please note that where the Actual Cost details for a capital gains tax asset have not been supplied, the report may not correctly reflect the portfolio's financial position. Reports such as the Realised Report, the Unrealised Report and the Portfolio Valuation will need to be reassessed taking into account the missing cost information.

CGT for Exchange Traded Options (ETOs)

When the writer grants an option, the premium received represents a capital gain pursuant to CGT Event D2 (except if the writer is the company granting the options over its own shares or debentures or by the trustee of a unit trust over its own units or debentures). Also, there is no discount on capital gain pursuant to CGT Event D2 (applicable to any entity). Where there is a capital gain on the granting of an option pursuant to CGT Event D2, the premium received is displayed as a negative value under the actual cost and adjusted cost columns in the Realised Report. Should the option subsequently be exercised, the capital gain that the grantor would otherwise have made from writing the option under CGT Event D2 mentioned above is disregarded. The premium however, will be recognised when calculating the subsequent disposal of the underlying shares CGT Event A1 either as:

- a reduction in the cost base of the underlying asset in the case of a put option; or
- part of the capital proceeds in the case of a call option upon disposal of the shares by the grantor.

Accordingly, an amended assessment from the Australian Taxation Office may need to be requested for the prior year to reduce the CGT event D2 capital gain that arose in the prior year.

In relation to the options, the unrealised CGT report covers possible CGT consequences that may eventuate if the options are traded on an active market or the options are closed out.

Company Options and Rights on Pre CGT Assets

Holders of rights or options issued in respect of pre-CGT securities, who take up their entitlement to purchase the underlying security, should ensure that in addition to the consideration paid for this security, the cost base of the underlying security also includes the market value of the right or option at the exercise date. The automated system for rights and options will only include the consideration paid to acquire the security in its cost base.

Corporate Shareholders and Share Buybacks

Corporate shareholders i.e. companies who make a CGT loss as a result of a share buyback may have that loss denied or reduced as a result of section 159GZZQ of the Income Tax Assessment Act 1936. The automated system for input of share buybacks does not take into account this provision. Shareholders to whom this provision applies should obtain their own taxation advice.

Income Declared but not Paid Report

An Income Declared but not Paid Report is available to show income that has been declared but not yet paid, as at a given date. For ASX-listed Financial Products, this is the distribution date. The ex-dividend amount is reflected in the Portfolio Valuation Report but not in the Income Details. Ex-dividend entitlement aspects will be reported in your portfolio. Only actual dividends received are in the Income Details Screen.

Important notices continued

Taxation

Indexed cost base with tax deferred distributions

When calculating the indexed cost base of units, the cost base needs to be indexed up until the date that a tax deferred distribution is received. The indexed cost base then needs to be reduced by the tax deferred distribution received and the adjusted indexed cost base is taken to be the 'new' cost base. Currently, upon disposal, the report applies indexation to the full acquisition cost and then adjusts the cost base for any tax deferred distributions. Please refer to the Tax Free and Tax Deferred Summary page for details of tax deferred distributions. Please note that only assets purchased at least 12 months prior to 21 September 1999 with tax deferred distributions will be affected.

Instalment Warrants and Instalment Receipts

With regard to instalment warrants and instalment receipts, the tax reports display the dividend and/or trust distribution of the underlying security only. The reports do not disclose any attaching options details or expenses and/or interest payments made by you in respect of these instruments.

As not all instalment instruments have the same structure or features, you should refer to the product disclosure statement, tax statements and documents directly received from the issuer of such instruments to assist in you calculating any other tax consequences or talk to your tax adviser.

Section 115-45, CGT Discounting

Users should be aware of the existence of section 115-45 which potentially denies the CGT discount concession upon the sale of shares in a company or interest in a trust where the taxpayer would not have been allowed CGT discounting on the majority of the CGT assets by cost and value in the company or trust had a CGT event happened to those assets.

Stapled Securities

Where the stapled security is made up of a CGT asset and a traditional income security, the report may not allocate the cost base and capital proceeds to each security of the stapled arrangement. In such cases, full allocation of the cost base and the capital proceeds is made to the traditional income security. Generally, each security of the stapled arrangement is treated separately for tax purposes and holders of these securities will need to seek their own taxation advice.

Superannuation Funds - Assets held at 30/06/1988

Assets held by superannuation funds at 30 June 1988 including those acquired before 19 September 1985 are subject to special transitional measures that mean the assets are deemed to have been acquired on 30 June 1988. For these assets, the capital gain or loss that is realised upon disposal may be impacted by the market value of the asset at 30 June 1988. The automated system for calculating capital gains tax will only take into account the cost of the asset, not the market value as at 30 June 1988. To override the cost base with the market value, the cost base for the parcels can be edited in the Transaction screen. Holders to whom these transitional measures apply should obtain their own taxation advice.

Tax Free and Deferred Adjustments to Cost Base

When calculating capital losses, tax free and tax deferred amounts will always be treated as a reduction in the reduced cost base. As not all tax free amounts should be treated as a reduction in the reduced cost base, holders should consult with their professional tax advisers to ensure the correct amounts are included in the reduced cost base.

When calculating capital gains, the system correctly does not reduce the cost base by the tax free amounts pursuant to section 104-70, despite showing both the tax deferred and tax free adjustments to the cost base in the summary which forms part of the Realised report.

Taxation of Financial Arrangements (TOFA)

The system does not currently take the TOFA rules (including the new TOFA 3&4 regime) into consideration in the preparation of the report. Users need to ascertain the taxation implications on their investments where the TOFA rules mandatorily apply or where a voluntary election has been made to apply the TOFA rules. Users need to seek independent taxation advice in relation to the application of the TOFA rules.

Click this link <https://trading.anzshareinvesting.com.au/Manage/TaxTools#/FAQ> for more help



Incitec Pivot Limited

ABN 42 004 080 264
State of Incorporation/Registration: Victoria

CHESSE HOLDING STATEMENT

For statement enquiries contact
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Holder ID Number (HIN): 0092047636

CHESSE Sponsor's ID (PID): 02662

Statement Period: December 2021

Page: 1 of 1

IPL - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
31 Dec 21	Movement of Securities due to Purchase, Sale or Transfer	001731*5768ZY500		1524		1524

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESSE Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESSE Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESSE Holdings to third parties.

Refer overleaf for additional important information



ASX

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Reece Limited

ABN: 49 004 313 133
Place of Incorporation: VIC

CHES HOLDING STATEMENT

For statement enquiries contact
your CHES Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

GPO BOX 5351
SYDNEY, NSW 2001

☎ 1300 303 888



376490

02662

SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHES Sponsor's ID (PID): 02662

Statement Period: December 2021

Page: 1 of 1

REH - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 17 Jun 21					100
09 Dec 21	Movement of Securities due to Purchase, Sale or Transfer	0266202922518500			100	0

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHES Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHES Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHES Holdings to third parties.

Refer overleaf for additional important information

Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX 2975
MELBOURNE VIC 3001
Ph: 1300 307 613



ASX

Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

CHESSE HOLDING STATEMENT

For statement enquiries contact
 your CHESSE Sponsor:

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 LIMITED**

GPO BOX 5351
 SYDNEY, NSW 2001

 1300 303 888



376490 02662
 SADLER RETIREMENT PTY LTD
 <SADLER SUPER FUND A/C>
 32 VALLEY VIEW VISTA
 WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESSE Sponsor's ID (PID): 02662

Statement Period: December 2021

Page: 1 of 1

APT - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 15 Nov 21					167
10 Dec 21	Movement of Securities due to Purchase, Sale or Transfer	001731Y47DQ74X00		100		267

FOR YOUR INFORMATION

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Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
 GPO BOX 2975
 MELBOURNE VIC 3001
 Ph: 1300 850 505



Vulcan Energy Resources Limited

ABN: 38 624 223 132
Place of Incorporation: WA

CHESSE HOLDING STATEMENT

For statement enquiries contact
your CHESSE Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

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376490 02662
SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESSE Sponsor's ID (PID): 02662

Statement Period: December 2021

Page: 1 of 1

VUL - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 15 Nov 21					1400
17 Dec 21	Movement of Securities due to Purchase, Sale or Transfer	0266202935811200			1400	0
31 Dec 21	Movement of Securities due to Purchase, Sale or Transfer	001731*576EPX600		938		938

FOR YOUR INFORMATION

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Share Registry Details:

AUTOMIC REGISTRY SERVICES
PO BOX 2226
STRAWBERRY HILLS NSW 2012
Ph: 02 9698 5414

CHES HOLDING STATEMENT

For statement enquiries contact
 your CHES Sponsor:

**CMC MARKETS STOCKBROKING
 LIMITED**

GPO BOX 5351
 SYDNEY, NSW 2001

☎ 1300 303 888



389939 02662
 SADLER RETIREMENT PTY LTD
 <SADLER SUPER FUND A/C>
 32 VALLEY VIEW VISTA
 WONGAWALLAN QLD 4210

Holder ID Number (HIN):	0092047636
CHES Sponsor's ID (PID):	02662
Statement Period:	October 2021
Page:	1 of 1

APT - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
08 Oct 21	Movement of Securities due to Purchase, Sale or Transfer	001731S176W3M100		54		54
27 Oct 21	Movement of Securities due to Purchase, Sale or Transfer	0266202834347400			54	0

FOR YOUR INFORMATION

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COMPUTERSHARE INVESTOR SERVICES PTY LTD
 GPO BOX 2975
 MELBOURNE VIC 3001
 Ph: 1300 850 505



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BOSS
ENERGY LTD

ABN: 38 116 834 336
Place of Incorporation: WA



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SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

CHESSE HOLDING STATEMENT

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Holder ID Number (HIN):	0092047636
CHESSE Sponsor's ID (PID):	02662
Statement Period:	October 2021
Page:	1 of 1

BOE - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
19 Oct 21	Movement of Securities due to Purchase, Sale or Transfer	001731T27GY1Z400		12068		12068

FOR YOUR INFORMATION

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Imugene Limited

ABN 99 009 179 551
State of Incorporation/Registration: WA



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SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
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CHESSE HOLDING STATEMENT

For statement enquiries contact
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Holder ID Number (HIN): 0092047636

CHESSE Sponsor's ID (PID): 02662

Statement Period: October 2021

Page: 1 of 1

IMU - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
08 Oct 21	Movement of Securities due to Purchase, Sale or Transfer	001731S176ZIOQ00		7954		7954

FOR YOUR INFORMATION

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Ph: 02 9698 5414

CHESSE HOLDING STATEMENT

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your CHESSE Sponsor:

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389939 02662
SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESSE Sponsor's ID (PID): 02662

Statement Period: October 2021

Page: 1 of 1

NHC - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
08 Oct 21	Movement of Securities due to Purchase, Sale or Transfer	001731S17715FN00		583		583

FOR YOUR INFORMATION

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Share Registry Details:

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GPO BOX 523
BRISBANE QLD 4001
Ph: 1300 552 270



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PANORAMIC

RESOURCES LTD

ABN: 47 095 792 288

Place of Incorporation/Registration: WA

CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

GPO BOX 5351
SYDNEY, NSW 2001

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389939 02662

SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESS Sponsor's ID (PID): 02662

Statement Period: October 2021

Page: 1 of 1

PAN - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
18 Oct 21	Movement of Securities due to Purchase, Sale or Transfer	001731T17926N900		21739		21739

FOR YOUR INFORMATION

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Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX D182
PERTH WA 6840
Ph: 1300 557 010

Pilbara Minerals Limited

ABN: 95 112 425 788
Place of Incorporation/Registration: Victoria

CHESSE HOLDING STATEMENT

For statement enquiries contact
your CHESSE Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

GPO BOX 5351
SYDNEY, NSW 2001

☎ 1300 303 888



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SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESSE Sponsor's ID (PID): 02662

Statement Period: October 2021

Page: 1 of 1

PLS - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
18 Oct 21	Movement of Securities due to Purchase, Sale or Transfer	001731T1792ET700		2380		2380

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESSE Depositary Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESSE Depositary Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
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Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX D182
PERTH WA 6840
Ph: 1300 557 010

Vulcan Energy Resources Limited

ABN: 38 624 223 132
Place of Incorporation: WA

CHES HOLDING STATEMENT

For statement enquiries contact
your CHES Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

GPO BOX 5351
SYDNEY, NSW 2001

☎ 1300 303 888



389939 02662
SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHES Sponsor's ID (PID): 02662

Statement Period: October 2021

Page: 1 of 1

VUL - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
08 Oct 21	Movement of Securities due to Purchase, Sale or Transfer	001731S1776HCU00		429		429
27 Oct 21	Movement of Securities due to Purchase, Sale or Transfer	0266202834429600			429	0

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHES Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHES Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
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PO BOX 2226
STRAWBERRY HILLS NSW 2012
Ph: 02 9698 5414



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Issued By:

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Vulcan Energy Resources Limited

ABN: 38 624 223 132
Place of Incorporation: WA

CHES HOLDING STATEMENT

For statement enquiries contact
your CHES Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

GPO BOX 5351
SYDNEY, NSW 2001

☎ 1300 303 888



330252 02662
SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHES Sponsor's ID (PID): 02662

Statement Period: November 2021

Page: 1 of 1

VUL - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
04 Nov 21	Movement of Securities due to Purchase, Sale or Transfer	001731U8775TM600		884		884
05 Nov 21	Movement of Securities due to Purchase, Sale or Transfer	0266202854540400			884	0
15 Nov 21	Movement of Securities due to Purchase, Sale or Transfer	001731V978N3WR00		1400		1400

FOR YOUR INFORMATION

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Ph: 02 9698 5414



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 <SADLER SUPER FUND A/C>
 32 VALLEY VIEW VISTA
 WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESSE Sponsor's ID (PID): 02662

Statement Period: November 2021

Page: 1 of 1

CRN - CDI 10:1 US PERSON PROHIBITED EXCLUDING QIB

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
15 Nov 21	Movement of Securities due to Purchase, Sale or Transfer	001731V978MCAK00		576		576

FOR YOUR INFORMATION

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- ☛ ASX Settlement may by law need to disclose information in CHESSE Holdings to third parties.
- ☛ This statement shows the details of your beneficial interest in financial products held in the name of CHESSE Depository Nominees Pty Ltd

Refer overleaf for additional important information

Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
 GPO BOX 7045
 SYDNEY NSW 1115
 Ph: 1300 855 080



Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Pilbara Minerals Limited

ABN: 95 112 425 788
Place of Incorporation/Registration: Victoria

CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

GPO BOX 5351
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330252 02662
SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESS Sponsor's ID (PID): 02662

Statement Period: November 2021

Page: 1 of 1

PLS - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 18 Oct 21					2380
03 Nov 21	Movement of Securities due to Purchase, Sale or Transfer	0266202848725300			2380	0

FOR YOUR INFORMATION

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Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX D182
PERTH WA 6840
Ph: 1300 557 010

PANORAMIC

RESOURCES LTD

ABN: 47 095 792 288

Place of Incorporation/Registration: WA

CHESSE HOLDING STATEMENT

For statement enquiries contact
your CHESSE Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

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330252

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SADLER RETIREMENT PTY LTD

<SADLER SUPER FUND A/C>

32 VALLEY VIEW VISTA

WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESSE Sponsor's ID (PID): 02662

Statement Period: November 2021

Page: 1 of 1

PAN - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 18 Oct 21					21739
03 Nov 21	Movement of Securities due to Purchase, Sale or Transfer	0266202848714900			21739	0

FOR YOUR INFORMATION

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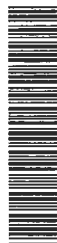
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 1300 303 888



330252 02662
SADLER RETIREMENT PTY LTD
 <SADLER SUPER FUND A/C>
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 WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESSE Sponsor's ID (PID): 02662

Statement Period: November 2021

Page: 1 of 1

APT - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
05 Nov 21	Movement of Securities due to Purchase, Sale or Transfer	001731U978GVDC00		98		98
15 Nov 21	Movement of Securities due to Purchase, Sale or Transfer	001731V978D7W100		69		167

FOR YOUR INFORMATION

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Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
 GPO BOX 2975
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Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215



BOSS
ENERGY LTD

ABN: 38 116 834 336
Place of Incorporation: WA

CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

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LIMITED**

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SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESS Sponsor's ID (PID): 02662

Statement Period: November 2021

Page: 1 of 1

BOE - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 19 Oct 21					12068
05 Nov 21	Movement of Securities due to Purchase, Sale or Transfer	0266202854202700			12068	0

FOR YOUR INFORMATION

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Share Registry Details:

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PO BOX 2226
STRAWBERRY HILLS NSW 2012
Ph: 02 9698 5414

Imugene Limited

ABN 99 009 179 551
State of Incorporation/Registration: WA

CHESS HOLDING STATEMENT

For statement enquiries contact
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WONGAWALLAN QLD 4210

Holder ID Number (HIN): 0092047636

CHESS Sponsor's ID (PID): 02662

Statement Period: November 2021

Page: 1 of 1

IMU - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 08 Oct 21					7954
03 Nov 21	Movement of Securities due to Purchase, Sale or Transfer	0266202848607800			7954	0

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESS Holdings to third parties.

Refer overleaf for additional important information



ASX

Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Share Registry Details:

AUTOMIC REGISTRY SERVICES
PO BOX 2226
STRAWBERRY HILLS NSW 2012
Ph: 02 9698 5414

Coronado



Coronado Global Resources Inc.
ARBN 628 199 468

Return your information:

By Mail:

Computershare Investor Services Pty Limited
GPO Box 2106 Melbourne
Victoria 3001 Australia

By Email:

USTaxForms@computershare.com.au

Enquiries:

(within Australia) 1300 850 505
(international) +61 3 9415 4000

000626

000
CRN

SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210



X 0092047636

COY

4 March 2022

IMPORTANT - THIS CORRESPONDENCE REQUIRES YOUR ATTENTION AS IT MAY AFFECT THE AMOUNT OF U.S. TAX WITHHELD AGAINST ANY FUTURE DIVIDEND PAYMENTS

Dear Securityholder,

In order to claim a reduced withholding tax rate under a tax treaty which may exist between the U.S. and the country in which you are a tax resident you will need to submit a Form W-8BEN-E. A form and instructions have been enclosed for your convenience.

Failure to submit a completed Form W-8BEN-E will result in a 30% U.S. withholding tax applied against any future dividend payments.

Generally, a Form W-8BEN-E will remain in effect until 31 December, three years after it is signed (i.e. a Form W-8BEN-E signed on 1 March 2022 will remain valid until 31 December 2025). However, if any of the details provided on the Form W-8BEN-E change before the form expires, a new Form W-8BEN-E (or other applicable U.S. tax form) must be lodged for the beneficial owner showing the new details. General guidelines on how to complete the form are enclosed. These guidelines have been prepared for use by Australian Self-Managed Superannuation Funds, corporations and trusts. The IRS website also has Instructions for Form W-8BEN-E at <http://www.irs.gov/pub/irs-pdf/iw8bene.pdf>.

Additional Guidance

Please note the Beneficial Owner Type (Chapter 3 status in Part 1.4 of the form) is to be determined in accordance with US tax principles (rather than under the law of the treaty country the entity may be resident of). On this basis, you will need to carefully assess which Beneficial Owner Type applies to you. If you are uncertain about the applicable entity type, we recommend that you seek your own taxation advice or refer to the Instructions for Form W-8BEN-E available on the IRS website <http://www.irs.gov/pub/irs-pdf/iw8bene.pdf>.

If the beneficial owner is an individual (i.e. not an entity such as an Australian Self-Managed Superannuation Fund), the individual is required to complete a Form W-8BEN rather than the enclosed Form W-8BEN-E. A Form W-8BEN can be downloaded online:



Return your information:

By Mail:
Computershare Investor Services Pty Limited
GPO Box 2106 Melbourne
Victoria 3001 Australia

By Email:
USTaxForms@computershare.com.au

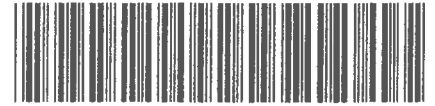
Enquiries:

(within Australia) 1300 850 505
(international) +61 3 9415 4000

Mark this box with an 'X' if you have made any changes to your address details

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32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210



X 0092047636

COY

Name of registered holder and mailing address shown above

Form W-8BEN-E Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities). For use by entities, Individuals must use Form W-8BEN. You should seek your own professional advice before completing this form.

For your security keep your SRN/HIN confidential.

Part I. Identification of Beneficial Owner - Name of organization that is the beneficial owner

If the entity is one of the following, check the applicable box, write the name of the beneficial owner and the country of incorporation or organization (in full) in the boxes below:

- The Beneficial owner is a trust (generally Australian Self-Managed Superannuation funds are considered Complex Trusts) AND the registered holder is a Trustee of the Trust.
- The Beneficial owner is NOT a trust AND beneficial owner is the same as the registered holder.

If the entity does not fit either of the above then the registered holder is considered an intermediary or flow through entity. Please refer to section "Instructions for Intermediaries and flow through entities" in the attached guide.

1 Name of organization that is the beneficial owner

2 Country of incorporation or organization (in full)

3 If disregarded entity or branch receiving payment, complete a government issued W-8BEN-E form available from www.irs.gov.

4 Chapter 3 Status (entity type) (Must check one box only, if your entity type is not listed in Part 1, line 4 you must complete a government issued W-8BEN-E form available from www.irs.gov);

- Corporation
- Estate
- Complex trust
- Simple trust
- Grantor trust

If you entered simple trust, or grantor trust above, is the entity a hybrid making a treaty claim? Yes No

If you are a simple trust or grantor trust further documentation is required. See Investor Guide for further information.

5 Chapter 4 Status (FATCA status) (See Guide for details and complete the certification below for the entity's applicable status.) If your FATCA status is not listed in Part 1 line 5, you must complete a government issued W-8BEN-E form available from www.irs.gov.

- Nonparticipating FFI (including an FFI related to a Reporting IGA FFI other than a deemed-compliant FFI, participating FFI, or exempt beneficial owner).
- Nonreporting IGA FFI. Complete Part XII.
- Active NFFE. Complete Part XXV.
- Reporting Model 1 FFI.
- Nonprofit organization. Complete Part XXII.
- Passive NFFE. Complete Part XXVI.

6 Permanent residence address

Check this box if your permanent residence address is the same as the registered holder's mailing address shown above, otherwise write the permanent residence address of the beneficial owner in the box below (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.

City or town, state or province. Include postal code where appropriate.

Country (in full)

8 U.S. taxpayer identification number (TIN), if required. Do not enter your TFN

9a GIIN

9b Foreign TIN

Part III Claim of Tax Treaty Benefits, (If applicable) Important! If applicable, entities must tick box 14a AND box 14b AND enter country of residence.

Beneficial owners claiming a special withholding rate - if applicable, must complete a government issued W-8BEN-E form available from www.irs.gov.

14. I certify that (check all that apply):

a The beneficial owner is a resident of Country

within the meaning of the income tax treaty between the United States and that country

b The beneficial owner derives the item (or items) of income for which the treaty benefits are claimed, and, if applicable, meets the requirements of the treaty provision dealing with limitation on benefits.

The following are types of limitation on benefits provisions that may be included in an applicable tax treaty (check only one, see instructions):

- Government
- Company that meets the ownership and base erosion test
- Tax exempt pension trust or pension fund
- Company that meets the derivative benefits test
- Other tax exempt organization
- Company with an item of income that meets active trade or business test
- Publicly traded corporation
- Favorable discretionary determination by the U.S. competent authority received
- Subsidiary of a publicly traded corporation
- Other (specify Article and paragraph):
- No LOB article in treaty

You MUST select one of the following checkboxes



Please complete remainder of the form where applicable, and sign the form in Part XXX.



Guide for Completing Form W-8BEN-E (for non-U.S. entities i.e. non-individuals)

Please note the Form W-8BEN-E provided is an abridged substitute version of the U.S. government-issued form W-8BEN-E. Accordingly, there are certain Chapter 3 and Chapter 4 certifications (questions 4 & 5) missing on the form.

The below guide is designed to assist Australian Self-Managed Superannuation Funds (ASMSF), and other non-U.S. entities (i.e. Trusts (other than ASMSF), Estates and Corporations). If the abridged form does not include the Chapter 3 or Chapter 4 status that applies to you as a beneficial owner of the distributions received, this guide is not relevant, and you will generally need to complete a U.S. government-issued Form W-8BEN-E. You can access this form at www.irs.gov – enter the form name in the search box.

This guide is based on our understanding of current regulatory requirements and laws as at 31 October 2021 and may be subject to change. While every care has been taken in the preparation of this guide, no warranty of accuracy or reliability is given and no responsibility for this information is accepted. This guide is general in nature and does not constitute tax or professional advice. It does not take into account your individual objectives, financial and taxation situation or needs. We recommend you consult with your tax or professional advisor if you have any queries regarding how the Form W-8BEN-E should be completed taking into account your particular circumstances. We are not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.

Part I – Identification of Beneficial Owner

The table below provides some general guidance to assist an ASMSF, trust (other than ASMSF), estate and corporation with determining its entity type. More information can be obtained from the websites shown in the Notes at the end of this guide.

Registered Holder	Beneficial Owner	Action required
Individual/ Entity/ Trustee	Complex Trust (including ASMSF that is a Complex Trust)	<ul style="list-style-type: none"> If applicable, check the box indicating the beneficial owner is a Trust and the registered holder is a Trustee of the Trust. Write the name of the Trust/ASMSF in 1 '<i>Name of organization that is the beneficial owner</i>'. Enter the country of incorporation (in full) or country under whose laws the Trust/ASMSF is created, organized or governed. Question 4, Chapter 3 status – check Complex Trust. Question 5, Chapter 4 status – Refer to the Chapter 4 Status (FATCA status) table below; generally an ASMSF is considered a Nonreporting IGA FFI. <p>Additionally, if the registered holder IS NOT the Trustee of the Trust/ASMSF the registered holder is considered to be an intermediary or flow through entity in which case further documentation is required for the registered holder as set out under the '<i>Instructions for intermediaries and flow through entities</i>' below.</p>
Individual/ Entity/ Trustee	Simple or Grantor Trust	<p>Determine if the Trust is a hybrid entity making a Treaty claim.</p> <ul style="list-style-type: none"> If the Trust IS NOT a hybrid entity making a treaty claim, the Trust cannot complete the Form W-8BEN-E as it is regarded as an intermediary or flow through entity for both Chapter 3 and Chapter 4 purposes. Refer to '<i>Instructions for intermediaries and flow through entities</i>' below for documentation requirements. If the Trust IS a hybrid entity making a treaty claim the Trust must complete the W-8BEN-E form as it is regarded as the beneficial owner for Chapter 3 purposes. However, for chapter 4 purposes, it is regarding as an intermediary or flow through entity. Accordingly refer to '<i>Instructions for intermediaries and flow through entities</i>' below for documentation requirements in addition to the completed Form W-8BEN-E. To complete the Form W-8BEN-E follow the steps below: <ul style="list-style-type: none"> If applicable, check the box indicating the beneficial owner is a Trust AND the registered holder is a Trustee of the Trust. Write the name of the Trust in 1 '<i>Name of organization that is the beneficial owner</i>'. Enter the country of incorporation (in full) or country under whose laws the trust is created, organized or governed. Question 4, Chapter 3 status – check either Simple or Grantor Trust (<i>see Note 1 below</i>). Check the 'Yes' box indicating the trust is a hybrid entity making a treaty claim. Question 5, Chapter 4 status – leave this box blank. <p>Additionally, if the registered holder IS NOT the Trustee of the Trust the registered holder is also considered to be an intermediary or flow through entity in which case further documentation is required for the registered holder as set out under the '<i>Instructions for intermediaries and flow through entities</i>' below.</p>

6. Permanent Residence Address

If the permanent residence address of the beneficial owner is the same as the registered holder's mailing address (if it appears on the form), check the box indicating this otherwise enter the permanent residence address. Do **NOT** use a Post office or in-care-of address (e.g. C/-). A street address or physical location is required.

This will **NOT** update the entity's registered address as it is possible the registered address and permanent residence address are different. To change the registered address, the entity will need to send a separate change of address instruction requesting the registered address be changed on the register.

Generally, the permanent residence address is the address in the country where the entity claims to be a resident for income tax purposes.

8. U.S. Taxpayer Identification Number

Enter the entity's U.S. Taxpayer Identification Number (TIN) here, if the entity has one. If you do not have a U.S. TIN, please leave this box blank.

9a GIIN - Enter the entity's Global Intermediary Identification Number (GIIN) if it has one. Australian Reporting Financial Institutions must provide a GIIN from 1 January 2015.

9b Foreign TIN - Tax residents outside of Australia, enter the entity's Tax Identifying Number (TIN), issued by your local tax authority. If your local authority has not issued the entity a TIN, provide an explanation in section 9b or on an attached cover letter. If the entity is a tax resident of Australia leave this box blank.

Part III – Claim of Tax Treaty Benefits

14. Claim of Tax Treaty Benefits, if eligible

Completion of Part III is required if you are claiming tax treaty benefits.

14a Tick this box if the entity is claiming a treaty benefit and enter the country in which the entity is a tax resident.

14b Tick this box if applicable.

Note: If the entity is not eligible to tick box 14a and 14b, the entity cannot claim treaty benefits and distributions received will be subject to 30% U.S. withholding tax.

If you tick box 14b, you must identify the type of limitation on benefits provision that applies to you and is included in the applicable tax treaty by ticking one of the check boxes identified.

Given the various different types of entities and tests we are not able to assist in this classification and recommend that you seek specific independent taxation advice, however, we provide the following indicative checkbox examples:

- ASMSF would generally use checkbox '*Tax exempt pension trust or pension fund*';
- Australian resident Family Trust, if selected '*Corporation*' for Chapter 3 status, and intending to claim treaty benefit eligibility, could select checkbox '*Company that meets the ownership and base erosion test*';
- Australian resident Family Trust, if selected '*Complex Trust*' for Chapter 3 status, and intending on claiming treaty benefit eligibility could select '*Other*' and then insert the applicable test and *Article 16(2)(g)* specified under the U.S. Australia Double Tax Agreement for Limitation on Benefits for a person other than an individual if the criteria of the Trust satisfies the conditions in Article 16(2)(g).

More information on limitation on benefits can be found at:

www.irs.gov - enter 'Limitation on Benefits' in the search box and select table 4.

Part XII – Nonreporting IGA FFI

Only relevant to Nonreporting IGA FFI

26. Tick the certification box and enter the country that has entered into an IGA with the U.S., of which the entity is a tax resident.

You must tick the applicable IGA type, i.e. Model 1 or Model 2. Australia, New Zealand and United Kingdom have entered into a Model 1 IGA. Information about other countries IGA status can be found at <https://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA.aspx>.

'*is treated as a*' under the provisions of the applicable IGA, may be one of the following:

- Australian Retirement Fund
- Trustee Documented Trust – you must also provide the GIIN of the Trustee
- Investment Entity Wholly Owned by Exempt Beneficial Owner

If the entity is an Australian regulated Superannuation Fund including an ASMSF, the Australian IGA considers the entity to be an Australian Retirement Fund.

Part XXII – Non-Profit Organization

36. If the entity is a non-profit organization as described tick the box.

Part XXV – Active NFFE

Only relevant to Active NFFE

39. Tick the certification box to indicate the entity is an Active NFFE that meets the criteria listed in this section.



000626 000 CRN

SADLER RETIREMENT PTY LTD
<SADLER SUPER FUND A/C>
32 VALLEY VIEW VISTA
WONGAWALLAN QLD 4210



X 0092047636 COY

For your security keep your SRN/HIN confidential.

GO ONLINE TODAY TO REDUCE YOUR ENVIRONMENTAL IMPACT AND RECEIVE YOUR SHAREHOLDER COMMUNICATIONS FASTER AND MORE SECURELY

Dear Shareholder,

Our records show that you have not provided your email address for the above shareholding.

Our company is committed to both its shareholders and the wider community. To that end, we are asking all our shareholders to provide an email address to receive their communications online. This ensures we are providing you with the information you need in the fastest, most cost effective manner possible, while also significantly reducing our environmental impact.

Shareholder communications available online include Annual Report, Voting Forms, Notice of Meeting, Issuer Sponsored Holding Statements, Payment Advices and other company related information. You can view, download or print your shareholding information as you choose.

WHY GO ONLINE?

Receiving shareholder communications electronically, instead of by post, means:

- > Faster access to important shareholder and company information
- > Reduced environmental impact
- > Secure access to your shareholder documents online, reducing clutter in your home or office
- > Convenient access to all your documents, 24/7



PROVIDE YOUR DETAILS ONLINE

1. Go online to www.investorcentre.com
2. Select 'Login' for existing users (New users select 'Create Login' and follow the prompts)
3. Enter your 'User ID'
4. Enter your 'Password'
5. Click on 'My Profile' and select 'Communications Preferences' to enter your email address and update your securityholder communication methods.

OR



PROVIDE YOUR DETAILS BY POST

My email address is:

@

By providing my email address above I am electing to receive all my shareholder communications via email rather than by post. This includes notifications by email (where offered) of Annual Reports, Voting Forms, Notice of Meeting, Issuer Sponsored Holding Statements, Payment Advices and replaces any prior election I may have made. I acknowledge and agree that I have read and understood Computershare's Terms and Conditions of Use which I can obtain from the Computershare website (www.computershare.com.au/investor), or alternatively by calling the Computershare Helpdesk on 1300 850 505 (within Australia) or +61 3 9415 4000 (if outside Australia).

If you do not wish to receive shareholder communications electronically you do not need to take any action. You can change your election at any time by accessing www.investorcentre.com/au or by calling the Computershare Helpdesk on 1300 850 505.



SADLER SUPER FUND
 32 Valley View Vista
 WONGAWALLAN QLD 4210

Statement Period

Start date: **01/07/2021**
 End date: **28/07/2022**
 Issue date: **28/07/2022**

Account Details	
Product Description: SUPER LIVEZ	
Customer name: SADLER SUPER FUND, TLOR BARE TRUST, KATE NICOLLE SADLER, SHANE JAMES SADLER	BSB & Account number: 704997 - 100231283
Interest rate: 5.740%	Account type: L49

Effective	Posted	Description	Debit	Credit	Balance
	23/06/2022	Discharge Admin Fee	\$300.00		0.00
	23/06/2022	Loan Interest	\$871.03		300.00
22/06/2022	23/06/2022	Credit from Pexa171498192d05 From: Pexa228030898d05 Ref: 386839		\$379,888.69	1171.03
	22/06/2022	Rate Altered From 5.240% (v) To 5.740% (v)			-378717.66
	16/06/2022	Credit from 014720 317995464		\$600.00	-378717.66
	09/06/2022	Credit from 014720 317995464		\$600.00	-379317.66
	07/06/2022	Payment Altered From 2097.47 To 2155.34 Due 06jul2022			-379917.66
	06/06/2022	Loan Interest	\$1,657.83		-379917.66
	02/06/2022	Credit from 014720 317995464		\$600.00	-378259.83
	26/05/2022	Credit from 014720 317995464		\$600.00	-378859.83
	19/05/2022	Credit from 014720 317995464		\$600.00	-379459.83
	18/05/2022	Rate Altered From 4.990% (v) To 5.240% (v)			-380059.83
	12/05/2022	Credit from 014720 317995464		\$600.00	-380059.83
	06/05/2022	Loan Interest	\$1,560.98		-380659.83
	05/05/2022	Credit from 014720 317995464		\$600.00	-379098.85



Effective	Posted	Description	Debit	Credit	Balance
	28/04/2022	Credit from 014720 317995464		\$600.00	-379698.85
	21/04/2022	Credit from 014720 317995464		\$600.00	-380298.85
	14/04/2022	Credit from 014720 317995464		\$600.00	-380898.85
	07/04/2022	Credit from 014720 317995464		\$600.00	-381498.85
	06/04/2022	Loan Interest	\$1,617.27		-382098.85
	31/03/2022	Credit from 014720 317995464		\$600.00	-380481.58
	24/03/2022	Credit from 014720 317995464		\$600.00	-381081.58
	17/03/2022	Credit from 014720 317995464		\$600.00	-381681.58
	10/03/2022	Credit from 014720 317995464		\$600.00	-382281.58
	06/03/2022	Loan Interest	\$1,464.80		-382881.58
	03/03/2022	Credit from 014720 317995464		\$600.00	-381416.78
	24/02/2022	Credit from 014720 317995464		\$600.00	-382016.78
	17/02/2022	Credit from 014720 317995464		\$600.00	-382616.78
	10/02/2022	Credit from 014720 317995464		\$600.00	-383216.78
	06/02/2022	Loan Interest	\$1,625.50		-383816.78
	03/02/2022	Credit from 014720 317995464		\$600.00	-382191.28
	27/01/2022	Credit from 014720 317995464		\$600.00	-382791.28
	20/01/2022	Credit from 014720 317995464		\$600.00	-383391.28
	13/01/2022	Credit from 014720 317995464		\$600.00	-383991.28
	06/01/2022	Loan Interest	\$1,629.99		-384591.28
	06/01/2022	Credit from 014720 317995464		\$600.00	-382961.29
	30/12/2021	Credit from 014720 317995464		\$600.00	-383561.29
	23/12/2021	Credit from 014720 317995464		\$600.00	-384161.29
	16/12/2021	Credit from 014720 317995464		\$600.00	-384761.29
	09/12/2021	Credit from 014720 317995464		\$600.00	-385361.29
	06/12/2021	Loan Interest	\$1,581.39		-385961.29
	02/12/2021	Credit from 014720 317995464		\$600.00	-384379.90
	25/11/2021	Credit from 014720 317995464		\$600.00	-384979.90
	18/11/2021	Credit from 014720 317995464		\$524.36	-385579.90
	11/11/2021	Credit from 014720 317995464		\$524.36	-386104.26
	06/11/2021	Loan Interest	\$1,637.00		-386628.62

Effective	Posted	Description	Debit	Credit	Balance
	04/11/2021	Credit from 014720 317995464		\$524.36	-384991.62
	28/10/2021	Credit from 014720 317995464		\$524.36	-385515.98
	21/10/2021	Credit from 014720 317995464		\$524.36	-386040.34
	14/10/2021	Credit from 014720 317995464		\$524.36	-386564.70
	07/10/2021	Credit from 014720 317995464		\$524.36	-387089.06
	06/10/2021	Loan Interest	\$1,587.11		-387613.42
	30/09/2021	Credit from 014720 317995464		\$524.36	-386026.31
	23/09/2021	Credit from 014720 317995464		\$524.36	-386550.67
	16/09/2021	Credit from 014720 317995464		\$524.36	-387075.03
	09/09/2021	Credit from 014720 317995464		\$524.36	-387599.39
	06/09/2021	Loan Interest	\$1,642.67		-388123.75
	02/09/2021	Credit from 014720 317995464		\$524.36	-386481.08
	26/08/2021	Credit from 014720 317995464		\$524.36	-387005.44
	19/08/2021	Credit from 014720 317995464		\$524.36	-387529.80
	12/08/2021	Credit from 014720 317995464		\$524.36	-388054.16
	06/08/2021	Loan Interest	\$1,645.59		-388578.52
	05/08/2021	Credit from 014720 317995464		\$524.36	-386932.93
	29/07/2021	Credit from 014720 317995464		\$524.36	-387457.29
	22/07/2021	Credit from 014720 317995464		\$524.36	-387981.65
	15/07/2021	Credit from 014720 317995464		\$524.36	-388506.01
	08/07/2021	Credit from 014720 317995464		\$524.36	-389030.37
	06/07/2021	Loan Interest	\$1,595.32		-389554.73
	01/07/2021	Credit from 014720 317995464		\$524.36	-387959.41

36-1

New Home Loan Documents - Bluebay

10 Eagle Street Highfields



Good afternoon,
Kate Sadler

Last Login: 2022-07-05 13:58 PM

Bluebay Classic SMSF Home Loan

Back

85500 / Bluebay

36.2

Account No.012-666 400111695

[View Statements](#)

Repayment Type	Principal and Interest	Interest Type	Variable
Current Interest Rate	3.79%	Minimum Monthly Repayment	\$1,777.79
Next Repayment Due Date	Fri 22 Jul 2022	Current Balance	-\$381,400.00

Transaction History Outgoing Transfer Incoming Transfer Recurring Payments

Last 30 Days All

Date	Description	Debit	Credit	Balance	Action
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29 Jun 2022	Direct Debit Payment Reference # 22180676 From Bank Account: 014-720 - 317995464 - Sadler Retirement Pty Ltd (ANZ)		\$600.00	-\$381,400.00	Details
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22 Jun 2022	Settlement Amount Reference # 22173867	\$382,000.00		-\$382,000.00	
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36.3

Rows per page: 5 ▾ 1-2 of 2 | < > | Debit Credit Balance > | Action

36.4

365



24 June 2022

Sadler Retirement Pty. Ltd. IOR & ATF Sadler Super Fund
Unit 30, 340 Hope Island Road
Hope Island QLD 4212

Dear Kate & Shane,

Congratulations!

Welcome to the **Bluebay Home Loans** family. We would like to congratulate you on the settlement of your new Home Loan on 22/06/2022.

This letter contains important information regarding your new home loan facility.

Your Customer Number: 9965727790

Your Loan Facility Number: 400111695

Your Customer or Loan Facility Number is required whenever you call us to discuss your home loan.

Details of your individual loan account(s) are enclosed. Statements will be issued every 6 months, in January and July each year, however you can access your account(s) online at any time.

Internet Access

Internet Access is an easy and convenient way for you to check your balance and recent payment history, as well as make repayments or transfer funds over the internet, any time you wish.

1. You should have already received instructions on how to access your accounts as per below. <https://online.originmms.com.au/ib/bluebay>
2. Your User Id should have been sent to you via email.
3. Your temporary password should have been sent to you via SMS.

Please contact us on 1300 767 023 between 8am - 7pm Monday to Friday (AEST) or 8am - 5pm Saturday (AEST) if you have not received your User ID or temporary password. Once you have changed your initial password, you can access your account online 24 hours a day, 7 days a week.

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We're here for you

If you have any questions, please feel free to call us on **1300 258 229 option 3** between 8AM – 5PM (WST) and 9AM – 7PM (AEST) or email us at **info@bluebayhomeloans.com.au**.

Yours sincerely,

A handwritten signature in black ink, appearing to be 'Gerry O'Donnell', written over a large, hand-drawn oval.

Gerry O'Donnell
General Manager



Sadler Retirement Pty. Ltd. IOR & ATF Sadler Super Fund

This letter contains important information regarding your new home loan facility.

Your Loan Facility Details:

Loan Purpose:	Refinance - Investment
Loan Facility Number:	400111695
Loan Facility Amount:	\$382,000.00
Borrower's/s' Names	Sadler Retirement Pty. Ltd. IOR & ATF Sadler Super Fund
Guarantors Names	TLOR Pty. Ltd. ATF TLOR Bare Trust Mrs Kate Sadler Mr Shane Sadler

Loan Account Number: 400111695

Your Loan Account Details:

BSB Number:	012-666
Loan Account Number:	400111695
Current Account Balance:	\$382,000.00
Loan Account Term:	360
Interest Type:	Variable
Current interest Rate:	3.79%
Repayment Type:	Principal and Interest

The minimum monthly contractual repayment is **\$1,777.79**

You have selected to make **Weekly** repayments from your elected ANZ account ending ***464**. The minimum **Weekly** repayment of **\$600.00** is due on **29/06/2022**.

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25 May 2022

Sadler Retirement Pty. Ltd. IOR & ATF Sadler Super Fund
Unit 30,340 Hope Island Road
Hope Island QLD 4212

Our Ref: 9946

FORMAL APPROVAL FOR FINANCE

Dear Mr & Mrs Sadler,

We are pleased to advise that your Home Loan has been approved and a summary of your loan details follows. Please note that this not a letter of offer. A formal loan agreement will be forwarded to you shortly

Borrower(s): Sadler Retirement Pty. Ltd. IOR & ATF Sadler Super Fund
Guarantor 1: TLOR Pty. Ltd. ATF TLOR Bare Trust
Guarantor 2: Shane James Sadler
Guarantor 3: Kate Nicolle Sadler
Lender: Origin Mortgage Management Services
Loan: Bluebay Classic SMSF Home Loan
Loan Amount: \$382,000.00
Interest Rate: Variable Rate, currently 3.79% P.A. - Principal and Interest,
The above rate is indicative only.
Loan Term: 30 Years
Repayments: \$1,777.78 Monthly (*Indicative Only*)
Loan Purpose: Refinance investment property
Security Property: First Registered Mortgage by TLOR Pty. LTD. over 10 Eagle Street , HIGHFIELDS QLD 4352

Application Conditions:

- Cashback offer - \$1,500 cashback for legal fees to be deposited into SMSF account after settlement, subject to loan settling before 30/6/2022

- Certified Bare Trust Deed with the Schedule to be amended to reflect the correct lender details & loan amount
- Firstmac Home Loan #100231283 to be repaid in full and discharged at Settlement
- Origin recommends the guarantor/s to obtain legal advice from an independent solicitor or legal professional in relation to the mortgage and guarantee. The guarantor/s may elect to waive legal advice on this matter
- Settlement must take place within 3 months of the formal approval date otherwise the approval may be lapsed.
- Subject to Lenders Legal representative reviewing all Super and Bare Trust Deeds to their satisfaction

Application Fees:

Application Fee:	\$550.00
Valuation Fee:	\$154.00 (Already Paid)
Solicitor Documentation Fee:	\$770.00
Annual Fee:	\$395.00

Legal & Statutory Fees

In addition to the fees referred to above, you will be required to pay for the costs associated with the registration of your loan documents, including but not limited to:

- Stamp Duty on Mortgage
- Registration of Mortgage
- Title and Other Searches
- Solicitors Fees
- Bank Cheque Fees

An account for these costs will be forwarded to you with your loan documents.

Building Insurance:

We will require a copy of your home building insurance prior to settlement.

- Interested Party: Perpetual Corporate Trust Limited

Loan Account Access:

Loan and Offset accounts may be accessed via one or more of the following options:

- Internet banking
- Telephone banking
- Debit card

If requested, your access requirements will be arranged by the Lender following the settlement of your loan. Your facility requirements should arrive within 10 days of settlement.

Apart from the fees and charges mentioned above, other fees and charges may also apply and will be detailed in the loan agreement.

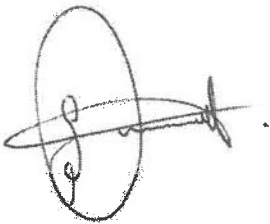
This approval may be withdrawn at any time if anything occurs which in our opinion adversely affects the loan proposal as we or the Lender understand it.

Please note that finance approval is subject to you signing an acceptance of the terms and conditions of the loan. In addition, you are required to sign the loan documents, which will be prepared and forwarded to you by our solicitors. Any special conditions, which may be contained in these documents, will also need to be met.

To arrange settlement please advise your Settlement Agent/Solicitor to contact our Solicitor, Galilee & Associates QLD on phone number 07 3227 9800.

Thank you for choosing **Bluebay Home Loans** for your housing loan needs. Should you have any queries please do not hesitate to call your broker, **Benjamin Carpenter** on 1300677449 direct or the Bluebay Credit team on 1300 258 229.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Gerry O'Donnell', enclosed within a hand-drawn oval. The signature is stylized and somewhat cursive.

Gerry O'Donnell
General Manager
Bluebay Home Loans



Bluebay Home Loans Credit Guide

This document provides information about the loans provided by us. We are licensed to provide loans under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing and finance broking.

Bluebay Home Loans is a proudly Australian owned company which was established to provide competitive home loan solutions for our clients. We have an extensive product suite from various wholesale funders which enables us to help more Australians with their finance requirements. The key to our philosophy is the pride we take in the professionalism and service levels that we deliver to our clients.

Obligations in assessing you for a loan

Under the NCCP, any loan or loan variation offered to you must not be 'unsuitable' for you.

You may therefore be asked some questions in order to ensure that:

- you can comply with your financial obligations under the loan;
- you can meet your financial obligations under the loan without substantial hardship; and
- the loan will meet your requirements and objectives

It is therefore very important that the information you provide is true, current and accurate and includes any likely future changes that will impact your ability to repay the loan contract.

To complete the credit assessment, Bluebay will make reasonable inquiries about your requirements and objectives for the loan contract or loan contract limit increase. We must also make reasonable inquiries about your financial situation and take reasonable steps to verify your financial information

Before entering into a Loan with us, you may ask for a copy of our credit assessment and it will be provided to you as soon as possible after receiving your request. If requested within 2 years of the assessment, it is provided within 7 business days. After that (up to 7 years) within 21 business days of your request. If you decide not enter into a Loan with us or we do not provide a Loan to you, you are not entitled to a copy of our credit assessment.

Before you accept your loan contract, make sure you read the loan contract carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract

Fees and commission

Under your loan contract, you will be required to pay an Establishment Fee when the loan is advanced. This fee covers our costs associated with funding and managing your Loan. It will be paid to Bluebay on or before we advance the Loan to you.

You may also be required to pay a monthly servicing fee to cover Bluebay's costs associated with the on-going administration of your loan. You may also be required to pay third party fees and charges.

If you fail to make a payment by the due date, late fees and enforcement fees may become payable and if a payment that you make is dishonoured, dishonour fees may also be charged. Full details of the fees and charges applicable to you Loan are set out in your Credit Contract

Bluebay may pay referral fees and commissions to persons who introduce loans to us, including builders, real estate agents and brokers. Details of the commissions and referral fees that we pay are detailed in your credit contract. **Commissions and referral fees are not fees payable by you.** However, you may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Key Information

Our full name	Bluebay Home Loans Pty Ltd ACN 127 824 524
Address	Level 2, 301 Vincent St, Leederville WA 6007
Phone and e-mail	1300 258 229 info@bluebayhomeloans.com.au
Australian Credit Licence Number	389250
Internal Complaints Officer contact details	Mr Peter White, National Lending Operations Manager 1300 258 229 info@bluebayhomeloans.com.au Level 2, 301 Vincent St, Leederville WA 6007
External Dispute Resolution Scheme contact details	AFCA (Australian Financial Complaints Authority) 1800 931 678 www.afca.org.au GPO Box 3, Melbourne VIC 3001

Privacy Statement

We collect personal information from you to process your application, provide you with our products or services, and manage your products or services. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to anyone we engage to do something on our behalf, and other organisations that assist us with our business.

Our Privacy Policies cover how we collect, use, handle, process and exchange your information.

You can access our Privacy Policy at <https://bluebayhomeloans.com.au/privacy-policy/>

Our internal dispute resolution scheme

We hope you are delighted with our services but if you have any complaints regarding our conduct you should notify us by contacting our Complaints Officer by:

Telephoning - 1300 258 229

Emailing - info@bluebayhomeloans.com.au

Writing to - PO Box 175 Leederville WA 6903

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

Bluebay is a member of the Australian Financial Complaints Authority (AFCA), the ASIC approved External Dispute Resolution (EDR) Scheme.

If we cannot resolve your complaint, you may refer your complaint to AFCA, contact by:

Telephoning - 1800 931 678

Emailing - info@afca.org.au

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Amendments

This Credit Guide is dated 1 January 2022

We may update this Credit Guide from time to time by publishing a new version on the Bluebay website – www.bluebayhomeloans.com.au

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

COPY

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SMSF LOAN AGREEMENT

Lender	Perpetual Corporate Trust Limited ACN 000 341 533
Program Manager	Origin Mortgage Management Services a trading name of Columbus Capital Pty Limited ACN 119 531 252, Australian Credit Licence 337303
Mortgage Manager	Bluebay Home Loans Pty Ltd ABN 62 127 824 524 (Australian Credit Licence Number: 389250)
Borrower ('you')	Sadler Retirement Pty Ltd ACN 637 313 896 both in its own right and in its capacity as trustee for Sadler Super Fund of Unit 30 340 Hope Island Road Hope Island QLD 4212

The Program Manager has arranged for the Lender to make the loan which will be managed by the Mortgage Manager and the Program Manager. Normally, you deal with the Program Manager and the Mortgage Manager. The Lender, Program Manager and Mortgage Manager are together and separately 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 Origin Mortgage Management Program General Terms and Conditions Volume 2 Version 7 dated August 2021 (**T&Cs**). This document and the T&Cs together comprise your loan agreement. 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 a special meaning and are defined in this document or in the T&Cs.

Financial Table

The following information is prepared as at 24 May 2022 (the *disclosure date*). This information may change before or after the *loan date*. The *loan date* is the date we first advance money to you.

How much you are borrowing	
Made up of:	
• Variable rate account No 1	\$382,000.00
Total Amount of Credit	\$382,000.00
Annual percentage rate(s)	
Interest rates (including fixed rates) may change prior to the <i>loan date</i> . Interest rates other than fixed rates can vary after the <i>loan date</i> .	
Variable rate account No 1	
Your variable interest rate at the <i>disclosure date</i> is:	3.79% per annum
Repayments	
When your repayments are due	
You must make repayments monthly on the same day each month as the <i>loan date</i> . You may make repayments more frequently if you wish – please refer to	

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the T&Cs.	
When your first repayment is due Your first repayment is due one month from the <i>loan date</i> .	
Number of repayments Assuming you make all repayments monthly on the due date, the number of repayments you must make will be:	360 repayments
Amount of each repayment 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. Any fees or charges are payable in addition to the repayment amounts set out below. At the end of your loan term, in addition to your regular repayment, you must pay the balance, if any, of the <i>amount you owe us</i> .	
Variable rate account No 1 Your repayments based on the applicable variable rate at the <i>disclosure date</i> will be:	\$1,777.78 comprising of principal and interest
Credit fees and charges	
Credit fees and charges payable on or before settlement of your loan	
Unless otherwise stated, all fees are non-refundable. These fees may be payable even if the loan does not proceed for any reason.	
Application Fee - payable on or before settlement.	\$550.00
Valuation Fee	\$154.00
Documentation preparation costs and registration fees	Not known at the <i>disclosure date</i> – charged at cost
Lender's Annual Facility Fee. Payable on the <i>loan date</i>	\$395.00
Total of fees and charges payable on or before the <i>loan date</i> (excluding unascertainable amounts)	\$1,099.00
Credit fees and charges payable after settlement of your loan	
Lender's Annual Facility Fee - payable annually in advance on each anniversary of the <i>loan date</i> .	\$395.00 per annum
Total of fees and charges payable assuming the loan runs for the entire loan term (excluding any unascertainable amounts or amounts which may or may not become payable)	\$14,054.00

Credit fees and charges payable throughout the term of your loan	
<p>The following fees and charges are payable by you when the service is provided, the expense is 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, or collect it with your regular repayments, or require it to be repaid by one or more repayments. Unless otherwise stated, all fees and charges are non-refundable.</p>	
<p>Loan Account Variation Fee – payable each time you request, and we agree, to split, switch, or convert a loan account or sub-account. This fee may be payable in addition to any Fixed Rate Lock Fee.</p>	<p>\$250.00 per account variation</p>
<p>Loan Facility Variation Fee – payable each time you request, and we agree, to materially change the loan facility, for example a security substitution, or similar.</p> <p><i>Third party costs</i> are fees incurred by us in providing the service and include such costs as valuation fees, mortgage insurance premium, lenders risk and processing fee, legal costs, document custodian charges, titles office fees, and electronic processing fees.</p>	<p>\$450.00 per facility variation + <i>third party costs</i></p> <p>Unascertainable</p>
<p>Monthly Arrears Administration Fee – payable on the day after your loan account has been in arrears for 10 days, and on the same day each subsequent month for as long as your loan account remains in arrears for 10 days or more. The fee covers costs associated with managing your loan account through the arrears process.</p>	<p>\$150.00 per month</p>
<p>Fixed Rate Lock Fee – payable before a product switch if you request a product switch and we agree to give you a certain advertised interest rate on a fixed rate loan account or sub-account for up to 30 days from the date of the product switch request.</p>	<p>\$495.00 per rate lock-in</p>
<p>Break costs – payable if:</p> <ul style="list-style-type: none"> • the whole or part of your fixed rate loan is repaid during a fixed rate period; or • 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). <p>Break costs are payable on the date on which either of the above occurs.</p> <p>However, break costs will not be payable if the total amount repaid ahead of the scheduled repayments in any 12 month period does not exceed \$20,000.</p> <p>Break costs are payable on fixed rate loans even if repayment is required by us after an <i>event of default</i> occurs.</p> <p>Break costs are further explained in the T&Cs.</p> <p>NOTE: Break costs can be significant. Ask us for an estimate of break costs before you repay a fixed rate loan early.</p>	<p>Unascertainable</p>
<p>Dishonour Fee – payable to cover our administrative costs when there is a dishonoured payment.</p>	<p>\$20 per dishonour plus <i>third party costs</i></p>
<p>Notice of Default Fee – payable each time your loan account is in default and we are required to calculate the total amount owing to correct the default, prepare a default letter, and issue the letter to you.</p>	<p>\$300 per default if there is one borrower, or \$600 per default if there</p>

	are two or more borrowers
In addition, enforcement expenses may be payable.	Unascertainable
Discharge Administration Fee – payable for each discharge we are required to make in relation to your loan.	\$1,500.00 per mortgage discharged plus <i>third party costs</i> .
Ad Hoc Statement Fee – payable per statement cycle that you request us to generate and reproduce for you. A statement cycle is statements for a six monthly period from January to June or from July to December. For example, if you request two years' worth of statements beginning in April, you will be charged this fee five times.	\$15.00 per statement cycle
Paper Statement Fee – payable each time we issue you with a paper version of your statements (whether upon your specific request for a statement, or the regular statement issuance where you have not elected to receive a statement electronically).	\$2.00
Insurance Renewal Administration Fee – payable in the event that you do not provide evidence of a current building insurance policy and we are required to renew or take out building insurance on your behalf as a result.	\$200 per renewal, plus our out-of-pocket expenses, including the insurance premium, which is unascertainable
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
Total fees payable assuming the loan runs for the entire loan term (excluding any unascertainable amounts or amounts which may or may not become payable)	\$14,054.00
<p>We can change any of the financial information described above without your consent, including the fees and charges and how they are calculated, the amount of repayments, the dates for debiting interest and the dates for making repayments, and interest rates (except during a fixed rate period). We may introduce new fees and charges without your consent. We may decrease your credit limit on a line of credit account. 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.</p>	

OTHER INFORMATION

Security	<p>You acknowledge that the following security extends to and secures any money due under this loan agreement.</p> <ol style="list-style-type: none"> 1. First registered mortgage by TLOR Pty Ltd ACN 648 168 209 as trustee for TLOR Bare Trust over the property located at 10 Eagle Street, Highfields QLD 4352; 2. Guarantee by TLOR Pty Ltd ACN 648 168 209 as trustee for TLOR Bare Trust limited to the property situated at 10 Eagle Street, Highfields QLD 4352 3. Guarantee by Kate Nicolle Sadler and Shane James Sadler and limited to \$382,000.00 plus interest and costs; 4. Mortgage Side Deed; and 5. Guarantor's Indemnity Waiver.
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Loan term	30 years commencing on the <i>loan date</i> .
Loan purpose	You have told us that the loan will be used to refinance an existing SMSF loan secured by the property situated at 10 Eagle Street, Highfields QLD 4352.
How your loan will be paid on settlement	The loan will be paid: <ol style="list-style-type: none"> 1. to the Mortgage Manager for payment of the Application Fee: \$550.00 2. to the Titles Offices - (Registration Fees) for payment of: Unascertainable 3. to the Lender for payment of the Annual Facility Fee: \$395.00 4. to the Discharging Mortgagee for payment of the Existing Loan: \$TBA 5. to Galilee Solicitors for legal costs and outlays: unascertainable. 6. balance: unascertainable at the <i>disclosure date</i>.
Commissions paid or received in relation to your loan	The Lender may pay an introduction fee and a fee for ongoing management to the Mortgage Manager and Program Manager, the amount of which is unascertainable at the <i>disclosure date</i> . The Lender and other persons may pay or receive other commissions, fees or benefits in connection with your loan, the details of which are not known at the <i>disclosure date</i> . The Program Manager may pay the above commissions, fees or benefits instead of the Lender. These commissions, fees or benefits are not additional amounts payable by you. These details are provided for your information only.
Default interest rate	The default rate of interest at any time equals the interest rate applicable to the relevant loan account plus 2% per annum. If the interest rate applicable to the loan account changes, the default rate will also change. The default rate(s) as at the <i>disclosure date</i> are: Variable rate account: 5.79% per annum
About interest rates	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.
Change in the value of the mortgaged property	If the value of the <i>mortgaged property</i> at any time falls below the value when the loan is first approved, and that reduction in value is due to any material changes to the <i>mortgaged property</i> undertaken by you (for example, any construction or renovations), you must within 90 days of our request: <ol style="list-style-type: none"> (a) repay a portion of the <i>amount you owe</i>; (b) provide us with additional <i>security</i> which is acceptable to us; (c) pay for any lenders mortgage insurance which we take out; or (d) perform a combination of any of the above. We can require you to comply with this provision more than once during the term of the loan. We may also refuse to approve any redraw request submitted by you. NOTE: If the <i>mortgaged property</i> reduces in value as a result of any action taken by you, we may require you to repay part of the loan, provide additional security and/or pay for any lenders

mortgage insurance which we take out.

Special conditions

This loan agreement is subject to the following special conditions being met on or prior to the *loan date*:

1. This loan advance is subject to receipt of a fully executed Contract of Sale prior to settlement. The Contract of Sale must be satisfactory to the Lender, in its absolute discretion, with regard to the limited recourse borrowing arrangement structure.
1. The *guarantor/s* must obtain legal advice from an independent solicitor or legal professional in relation to the mortgage and guarantee and a certificate must be provided from a solicitor or legal professional confirming that the advice has been given/received.
2. This loan advance is conditional on the release of any and all charges over both company and/or personal property as advised by the Lender's solicitor from time to time.
3. Settlement is conditional on the Lender being provided with completed Verification of Identity (VOI) documentation to their absolute discretion from any of the borrower/s, *guarantor/s* or director/s, trustee/s or corporate director/s, in compliance with their internal procedures and legislative requirements. It is solely the Borrower's responsibility to ensure that VOI documentation is conducted and returned to the Lender in a timely fashion and to bear any costs reasonably associated with its completion. The Lender will not be held responsible for any delays involved in the return of VOI documentation that is caused by the identified parties or that is the result of the involvement of any third party.
4. The Lender or its solicitor must review and be satisfied with, in their absolute discretion, the SMSF Trust Deed and Custodian/Bare Trust Deed and that the structure of the purchase and the transaction meet the requirements of a limited recourse borrowing arrangement.
5. The Lender will not be responsible for any delays in settlement.
6. Certified Bare Trust Deed with the Schedule to be amended to reflect the correct lender details & loan amount.
7. Origin recommends the *guarantor/s* to obtain legal advice from an independent solicitor or legal professional in relation to mortgage and guarantee. The *guarantor/s* may elect to waive legal advice on this matter.
8. Settlement must take place within 3 months of the formal approval date otherwise the approval may be lapsed.
9. Subject to Lenders Legal representative reviewing all Super and Bare Trust Deeds to their satisfaction.
10. Firstmac Home Loan #100231283.
11. Processed as an Easy Refinance Application.

You must comply with all requests from the Lender or its solicitor. All requirements of the Lender or its solicitor must be supplied to the Lender or its solicitor upon request. The Lender at all times may refuse to settle if its requirements have not been met.

Self-Managed Super Fund Special Conditions

1. These special conditions apply in addition to the loan terms and conditions found in the T&Cs. To the extent there is any inconsistency between these special conditions and the

T&Cs, these special conditions will prevail.

The following provisions of the T&Cs do not apply to this loan: Clauses 12, 17, 18 and 19.

2. Additional definitions

In these special conditions:

- (a) Guarantors means Kate Nicolle Sadler and Shane James Sadler and the Security Custodian;
- (b) Security means the security set out in the Other Information schedule of this loan agreement;
- (c) Security Custodian means TLOR Pty Ltd ACN 648 168 209 as trustee for the TLOR Bare Trust;
- (d) Security Property means 10 Eagle Street, Highfields QLD 4352;
- (e) Superannuation Fund means Sadler Super Fund; and
- (f) Superannuation Trustee means Sadler Retirement Pty Ltd ACN 637 313 896 as trustee for Sadler Super Fund.

3. Background

You acknowledge that this loan is provided to the Superannuation Fund. You enter into this loan in the capacity as trustee for the Superannuation Fund and confirm that the loan is made in accordance with the provisions of section 67A of the *Superannuation Industry (Supervision) Act 1993 (SIS Act)* which permits a regulated Superannuation Fund to borrow money under a limited recourse borrowing arrangement provided:

- (a) the borrowed funds are used to purchase an asset (in this case, the Security Property);
- (b) the Security Property is held on trust for the Superannuation Trustee as trustee of the Superannuation Fund by another entity (in this case, the Security Custodian);
- (c) taking out the loan to purchase the Security Property conforms with the investment strategy of the Superannuation Fund;
- (d) Superannuation Trustee has the right to acquire legal ownership of the Security Property on behalf of the Superannuation Fund by making one or more loan repayments; and
- (e) our recourse against the Superannuation Trustee and the Superannuation Fund for default on the borrowing are limited to the Security Property.

4. Security

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

- (a) a charge of the beneficial interest in the Security Property by Superannuation Trustee on behalf of the Superannuation Fund;
- (b) a mortgage of the legal interest in the Security Property by Security Custodian;
- (c) a guarantee by the members of the Superannuation Fund and the Security Custodian; and
- (d) any other security granted to us to secure repayment of the facility.

5. **Redraw**

Despite any other conditions of this loan agreement, redraw is not available on this facility.

6. **Charge of beneficial interest**

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

7. **Limited recourse**

- (a) Despite any other condition of this loan agreement, this loan agreement relates solely to money payable in respect of the loan made to the Superannuation Trustee under this loan agreement (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 us other than by our recourse against the Security Property.
- (b) Despite any other condition of this loan agreement or any other document, our rights and the Guarantors' rights against the Superannuation Fund on default are limited to recourse against the Security Property and neither we 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 Security Property.
- (c) Subject to sub-clause (d), neither we nor a Guarantor must take any step pursuant to the rights conferred by this loan agreement to:
 - (i) have an administrator appointed to the Superannuation Trustee;
 - (ii) have a receiver, receiver and manager, trustee, other controller (as defined in the *Corporations Act 2001* (Cth)), liquidator, provisional liquidator or similar official appointed to the Superannuation Trustee, other than a receiver of all or part of the Security Property only;
 - (iii) have the Superannuation Trustee wound up, or prove in any winding up of the Superannuation Trustee;
 - (iv) carry out any distress or execution on any property of the Superannuation Fund other than the Security Property;
 - (v) 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 Security Property;
- (vi) make any other claim or institute any proceedings of any kind as against any property or assets of the Superannuation Trustee other than the Security Property.
- (d) The other provisions of this clause do not prohibit or restrict either us or a Guarantor from:
- (i) obtaining, or undertaking proceedings to obtain, an injunction or other court order to restrain any breach of this loan agreement by the Superannuation Trustee;
 - (ii) obtaining, or taking proceedings to obtain, declaratory or other such relief in relation to any provision of this loan agreement with regards to the Superannuation Trustee; or
 - (iii) affecting our rights or a Guarantor's rights to:
 - (A) enforce this loan agreement over the Security Property in accordance with the terms of this loan agreement and the registered mortgage over the Security Property;
 - (B) for the sole purpose of enforcing its rights against the Security Property, proceeding against the Security Custodian or the Superannuation Trustee to the extent necessary to enforce its rights against the Security Property or to obtain the benefit of the recourse to the Security Custodian or the Superannuation Trustee allowed by this clause;
 - (C) enforcing any rights it may have under the Security or any other document; or
 - (D) enforcing any rights it may have against the Superannuation Trustee for fraud or misrepresentation.

8. **Own enquiries**

You acknowledge that we make no warranty or representation in relation to the structure under which the Security Custodian and the Superannuation Fund have acquired the Security Property. The Superannuation Trustee acknowledges that it has made its own enquiries in relation to the structure and has no claim whatsoever against us in relation to any aspect of the structure. For example, the Superannuation Fund has no claim against us if the entry into the structure, this loan agreement, or the transaction reflected by this document causes the Superannuation Fund to cease to comply with any law or regulation or results in adverse taxation consequences for the Superannuation Fund. We can enforce this loan agreement in full despite any such non-compliance.

9. **Acknowledgement by Superannuation Trustee**

You acknowledge that, despite any review of the Superannuation Fund Trust Deed or the Security Custodian Deed carried out by us or our lawyers in respect of this transaction, we make no representation that the Superannuation Fund Trust Deed or the Superannuation

Fund itself complies with the SIS Act.

10. Change in law

If at any time we determine 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 our opinion makes it illegal, undesirable or impractical for us to make or continue this loan (and our opinion, acting reasonably, will be final in relation to all these matters), then we may terminate this loan 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.

11. Notification

You will notify us within 7 days of any material and significant change in respect of the Superannuation Fund, including any change to the investment strategy, any issues identified by the Australian Tax Office and compliance of the Superannuation Fund.

12. Loan funds only to be advanced if certain conditions met

We will only advance you the total *amount of credit* if:

- (a) we have received fully signed loan and Securities, in a form satisfactory to us (or the Lender's solicitors);
- (b) we have received a copy of a certificate of currency for the insurance policy relating to the Security Property satisfactory to us:
 - (i) noting the Lender's interest as mortgagee and the interest of the Security Custodian;
 - (ii) noting that the Security Property is insured for an amount of no less than \$382,000.00;
- (c) you have given us in a form satisfactory to us:
 - (i) documents constituting the Superannuation Fund;
 - (ii) documents constituting the Custodian Trust;
 - (iii) a copy of the contract of sale for the Security Property;
 - (iv) a certificate from your financial adviser confirming you have received independent financial advice prior to signing this loan agreement and Securities;
 - (v) a certificate from your lawyer confirming that you have received independent legal advice prior to signing this loan agreement and Securities; and
 - (vi) a statutory declaration from your satisfactory to us stating that entering this loan and the Securities is within your investment strategy and that you have complied with the SIS Act.

Signed on behalf of us by:



.....
Cordell James Smith
Director, Galilee Solicitors

How to proceed

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

- 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 period).
- 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 period 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 or a risk fee, this insurance or fee 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 *loan 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, you (or each of you if there is more than one borrower) make 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. You acknowledge that you can service the loan without undue hardship.
3. The loan will be used only for the purpose set out above under 'Loan 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).
5. You acknowledge that each mortgage or guarantee described above will be held by us as *security* for all money due to us under this loan agreement.

We reserve the right to withdraw from this transaction if this offer is not accepted within 14 days from the *disclosure date*, 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.

How to accept this offer

To accept this offer, you must sign and date this document below and return it to our lawyers.

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.

BEFORE YOU SIGN	IMPORTANT
<ul style="list-style-type: none">* 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.	<ul style="list-style-type: none">* 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 that is used as security, 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 SADLER RETIREMENT PTY LTD ACN 637 313 896 AS TRUSTEE FOR SADLER SUPER FUND
pursuant to section 127 of the *Corporations Act 2001* (Cth):

Director / Secretary

Director / Secretary

Print name

Print name

COMPLETE ONE OF THESE BOXES

**TO BE COMPLETED IF YOU CHOOSE NOT TO OBTAIN LEGAL ADVICE
IF YOU HAVE ANY DOUBTS OR WANT MORE INFORMATION, CONTACT YOUR
GOVERNMENT CONSUMER AGENCY OR GET LEGAL ADVICE**

I/WE CERTIFY THAT:

- I/we have read the loan agreement (including the General Terms and Conditions) to which this certificate is attached (the 'Document').
- I/we are the borrower(s) named in the Document.
- I/we have been given the opportunity to obtain legal advice on the nature and effect of the Document but have chosen not to do so.
- I/we understand the nature and effect of the Document.
- I/we understand the obligations and risks involved in signing the Document.
- I/we sign the Document freely, voluntarily and without pressure from any person.

DATED: the.....day of.....20.....

SIGNED(borrower(s) signature)

.....(borrower(s) signature)

OR

TO BE COMPLETED IF YOU CHOOSE TO OBTAIN LEGAL ADVICE

I/WE CERTIFY THAT:

- I/we have obtained legal advice on the nature and effect of the document(s) from the solicitor named below.
- I/we understand the nature and effect of the loan agreement (including the General Terms and Conditions) to which this certificate is attached (the 'Document').
- I/we understand the obligations and risks involved in signing the Document.
- I/we sign the Document freely, voluntarily and without pressure from any person.

NAME OF SOLICITOR:.....

DATED: the.....day of.....20.....

SIGNED(borrower(s) signature)

.....(borrower(s) signature)

\$1500 Transfer to Gaililee Solicitors

Email trail confirms Bluebay Home Loans asked for an additional shortfall amount for property refinance settlement.

The shortfall did not fully exist, however \$1500 was transferred to Gaililee to cover any shortfall amount for refinance settlement to occur.

Gaililee returned \$1006.56 the same day as expected, the shortfall did not fully exist.

POSTED

\$1500 Transaction

On 20-21st June there were 3x \$1500 transactions.

Kate Sadler (Trustee) was completing EOFY Superannuation payments from Sadler Industries Pty Ltd for Shane Sadler Superannuation and accidentally paid to Sadler Super Fund FROM Sadler Super Fund \$1500 so you will see a debit and credit for the same amount. This was an error, transferring from the same account as the credit.

To repair this, a further \$1500 was transferred IN from Sadler Industries Pty Ltd for Shane Sadlers Superannuation.

mail

Kate Sadler <katesadler1989@gmail.com>

Sadler Retirement

3 messages

Kate Sadler <katesadler1989@gmail.com>

To: Leeza Cox <Leeza@simmonslivingstone.com.au>, Simon Livingstone <simon@simmonslivingstone.com.au> Tue, Mar 1, 2022 at 7:21 PM

Hi Leeza/Simon

I just completed Payroll and BAS for Sadler Industries and promptly paid the GST from Sadler Retirement by accident. It was \$1933 so I have transferred the money straight back in there.
I just wanted to send this to you as a record - I'll also make a note on my bank statement for this as it was an accident from the wrong account!

Thanks, Kate

Leeza Cox <Leeza@simmonslivingstone.com.au>

To: Kate Sadler <katesadler1989@gmail.com> Wed, Mar 2, 2022 at 6:43 AM

Hi Kate

Easily done, thanks for letting me know.

Have a great day!

Please let me know if you have any questions.

My usual office hours are 7am – 2pm weekdays.

Kind Regards,

Leeza Cox

ACCOUNTANT

Tel 07 5561 8800 | Fax 07 5561 8700

Email leeza@simmonslivingstone.com.au

Web simmonslivingstone.com.au

30/340 Hope Island Road, Hope Island QLD 4212
PO Box 806, Oxenford QLD 4210



**Simmons
Livingstone
& Associates**



Bluebay Settlements <settlements@bluebayhomeloans.com.au>

Subject: **SHORTFALL FUNDS**1306563#Sadler Retirement Pty Ltd ACN 637 313 896 in its own right and as trustee for Sadler Super Fund; Account: 400111695

Importance: High

CAUTION: This email originated from outside of ABN Group. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hi Ben,

We refer to the above matter which is booked for settlement today.

The **indicative** payout figure provided by the solicitors outgoing bank is **\$380,832.25**. This leaves an **indicative** shortfall amount to complete settlement of \$1,143.44. Please note that we have not received confirmation that this is the final payout figure. We will update you with the final payout figure once the outgoing bank has confirmed this.

The amount available has been calculated as follows:

LOAN AMOUNT	\$382,000.00
Less the following fees and charges	
Annual Fee	\$395.00
Application Fee	\$550.00
Registration Fees - PEXA	\$394.00
Loan Payout	\$380,832.25
Mortgagee Solicitors	\$972.19

SHORTFALL FUNDS

\$1,143.44

Accordingly, we urgently require the borrower to account for the shortfall amount to make payment to our Trust Account via OSKO, Telegraphic Transfer or Cash.

Link provided below to see if their bank has this capability:
<https://osko.com.au/osko-your-bank>

****We recommend an amount higher than this current shortfall amount provided is deposited to allow for any change in the payout figure.****

Our account details are as follows:

BSB: 032 016

Acc No: 194811

Acc Name: Galilee Solicitors Trust Account

Bank: Westpac Bank

Reference: 1306563

Please ensure that the **reference number 1306563** is used when recording this transaction against our account.

We will require a PDF receipt of the transaction in order for our accounts department to reconcile the transaction.

Many thanks.

Kind regards,

Eloise Dwyer
Paralegal

Galilee Solicitors

Sydney 02 9030 8091

Adelaide Brisbane Hobart Melbourne Perth Sydney
www.galilee.com.au

