

Any mails please send to my
tax agent

→ BWP Accounting
11 Daniel Street
Granville

Phone → 96375158

on the following dates (2022)

26th November - 15 January

I will be available by emails and limited on phone. If phone call required please send email and I will ~~be~~ arrange to call back. After 15 January available any time on phone.

For mail please send to my tax agent's address

BWR Accounting

Name Brian

Ph - 9637 5818

11 Daniel Street Granville

If not able to get to my phone please call Brian on the number provided.

In Summary [2] contraventions

Contravention 1 - **Transferring funds to Personal account**

Tax year → **2021-2022** Amount \$3000
Fix by 31st December 2022

Tax year → **2022-2023** \$18950
Fix by June 2023

Contravention 2 - **Overdraft Account**

Tax year - **2022-2023**

Fix by 31st December

The above contraventions were observed when compiling statements for filing 2021-2022 tax return.

My rectification plan and detail are on next few pages.

I authorise BWR Accounting to be my
representative for the contraventions

ABN → 85 102 62 9550

Agent → BWR Accounting 851 0262 9550

Name - Brian

Phone - 9637 5158

11 Daniel street Granville -

(Please send mail to ~~above~~ address)

BWR Accounting

11 Daniel Street

Granville

Ph → 9637 5158



SMSF regulatory contravention disclosure

When to use this form

Use this form to make a voluntary disclosure of an unrectified contravention of the *Superannuation Industry (Supervision) Act 1993* by a self-managed superannuation fund (SMSF).

The voluntary disclosure can only be accepted if sufficient details have been provided. This includes how it is proposed to rectify the contravention or a proposed enforceable undertaking.

If you make a voluntary disclosure about contraventions that occurred in previous years, you must lodge any outstanding SMSF annual returns.

Some contraventions attract administrative penalties, we will consider your voluntary disclosure when determining any remission

of penalties. It is still a requirement for an SMSF auditor to report regulatory contraventions via an Auditor/actuary contravention report (ACR).

However, the ATO will not commence an audit based on an ACR if the issue has been resolved via a voluntary disclosure unless additional information that warrants further investigation becomes available.

Completing this request

Complete the required fields electronically, print the document and lodge the form using the instructions provided at the end of this document. You will not be able to submit this form online.

→ dont have a tool, hence have handwritten it.

Section A: Fund details

1 Name of self-managed superannuation fund (SMSF)

HKM Superannuation Fund

2 Tax file number and/or Australian business number

Provide SMSF ABN here

Provide SMSF tax file number here

While it is not compulsory to provide the ABN or TFN, it will help us to identify the correct fund and progress the voluntary disclosure promptly.

3 Trustee details (including directors of corporate trustee)

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Trustee details (including directors of corporate trustee)

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Trustee details (including directors of corporate trustee)

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Trustee details (including directors of corporate trustee)

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Trustee details (including directors of corporate trustee)

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Trustee details (including directors of corporate trustee)

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Corporate trustee details (if applicable)

Company name

Section B: Contact details

Please reply via tax agent (mail)

4 Who is the trustee or representative lodging the voluntary disclosure?

If you are a trustee lodging the voluntary disclosure, you are not required to complete questions 8 to 10 in Section B.

*11 Daniel Street
Granville.*

Legal name

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

5 Contact phone numbers

Daytime phone number (including area code)

Mobile number

6 Postal address for voluntary disclosure correspondence

Street name and number or PO Box number

Suburb/town

State/territory

Postcode

7 Email address

8 Is the representative registered with the ATO as an authorised contact for the fund?

No Yes If Yes - go to question 10

Tax Agent -> BUR Accounting

9 Does the trustee authorise the ATO to liaise with the representative for the voluntary disclosure?

No Yes If Yes - a written authorisation signed by the trustee must be provided

*ABN
85102629550*

10 Registered Tax Agent details (if applicable)

Tax agent number

Telephone number (including area code)

Fax number (including area code)

Section C: Voluntary disclosure facts

11 Give a full description of the transaction or event that caused the contravention(s) including:

- all facts
- assumptions
- names of other parties actively involved and their relationship with the SMSF
- any other relevant information.

Attach copies of relevant supporting documents and/or an additional document if insufficient space.

Contravention 1

Start date of the transaction or event / /

① Fund transfer

Transferred fund from online smst Account to personal account.

- Parties involved → Harish Mantri
- The transfer was error made as all accounts are in personal account login. details, i accounts statements attached.

2021 - 2022

Date → 30 June 2022 → \$3000 Total \$3000

2022 - 2023

Date → 26th August → \$9000 Total → 18950

15th September → \$5950

19th October → \$3000

17th November → \$1000

Contravention 2

Start date of the transaction or event / /

2022 - 2023

② overdraft account
start date

Fixed Automatically

1. 15 September 2022

20th September 2022

2. 21 September 2022

30th September 2022

3. 21 October 2022

31st October 2022

4. 21 NOV 2022

→ I Plan to have this fixed by 31st December (final time) No more after this

(statement Attached) highlighted.

12 Has an SMSF auditor been appointed to audit the fund for the financial year(s) in which the contravention(s) occurred?

Yes No If No - go to question 16

SMSF Auditor Number (SAN)

SMSF Auditor Name

13 Were the trustees informed by the SMSF auditor of the potential contravention(s)?

Yes No If No – go to question 17

14 What action was proposed and/or undertaken by the trustees?

Attach a document if insufficient space.

15 Have all required SMSF annual returns been lodged for the fund?

Yes No

prior all done

16 Have all payment obligations been met for the fund?

Yes No

17 If an SMSF auditor has not been appointed, any SMSF annual returns are outstanding or payment obligations have not been met, provide an explanation for these obligations not being met.

Around 18th November(22) I was looking at how to compile the data for the tax return for last financial and that's when I found this error. I will be submitting all required document to my tax agent ~~and sending~~ ~~the documents~~. ~~the documents will be lodged~~ ~~the documents~~ ~~the documents~~ for submission to the ~~audit~~ auditor.

*18th November
(2022)*

Section D: Rectification proposal

18 Rectification proposal

Give a full description of how you propose to rectify the contravention(s). Rectification should be completed by the trustee within a reasonable period of time. What is a reasonable period will depend on the circumstances, however it would be unusual for the process to exceed 12 months. Attach a document with the rectification proposal or proposed enforceable undertaking if insufficient space. Information on enforceable undertakings is available at ato.gov.au. It is important to start the rectification process as soon as possible and not to wait for ATO response before taking action. **Contravention 1 Fix**

- Plan to put all the funds back with the plan below
- ASK bank to ~~remove my personal account from my bank~~ provide separate login for smf accounts. (attached).
- Vouch this behaviour will never happen again.
- Pay extra care with the fund and never repeat.
- Payment plan → Will pay with interest as per set by my accountant.
Fix 2021-2022
- By 30th December 2022 → Transfer \$3000 back in the fund. Together with interest compensation.
Fix 2022-2023 (Fix before financial year 2022-2023)
(Attached)

Contravention 2 Fix Attached

19 Do the trustees intend to wind up the fund?

Yes No

Section E: ATO review or audit

20 Is there, or has there been an ATO review or audit on the issues raised in this voluntary disclosure, or have you been notified of a proposed review or audit?

Yes No If No - go to Section F: Declaration

21 Provide the ATO reference number/s and the names/s of the tax officer/s conducting the review or audit

Contribution 1 Fix 2021-2022

(Fix Plan)

30th December → Pay back \$3000 + interest.
2022 .

After above is done send the detail to
my auditor and have the tax return
completed for 2021-2022

(Rectification Plan-1) -2021/2022

Contribution 1 Fix (2022-2023)

30th January → Pay back \$3000

28th Feb → Pay back \$3000

30th March → Pay back \$3000

30th April → Payback \$3950

30th May → Payback \$3000

30th June → Payback \$3000

Total \$18950 + interest

I will pay the above on the dates above and add interest worked out by my accountant as per ATO rules

After above is completed I will send the details to my auditor to complete the smst returns for 2022-2023.

If by any chance I get extra funds I will have the above resolved before the dates planned above.

Section F: Declaration

If you complete this form you are consenting under paragraph 14ZZW(2)(e) of the Taxation Administration Act 1953 for the purposes of the Whistleblower legislation, to the Commissioner disclosing your identity (if required) when using this information in administering any taxation laws. If you would like to keep your identity confidential, you can make a disclosure at ato.gov.au/tipoff

Privacy

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

Agent declaration

If you are an agent, by submitting this form you are declaring that:

- this document and any attached documents have been prepared according to information supplied by one or more trustee(s) identified in section A of this form
- you have received a declaration from the trustee(s) stating that the information provided to you to prepare this form is true and correct
- you are authorised by the trustee(s) to give this form to us.

An agent includes a tax agent, tax professional or legal personal representative who is authorised to give this form to us.

Trustee or director declaration

If you are a trustee or a director of the corporate trustee, by submitting this form you are declaring that the information contained in this form, and any attached documents, is true and correct.

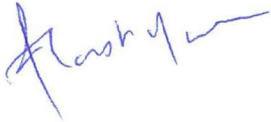
Name

Harish Mantri

Relationship to SMSF

Director

Sign and date



Date

Day: 22 / Month: 11 / Year: 2022

How to lodge this form

Keep a copy of your form for your records and submit along with any supporting documents via:

- secure mail in Online Services for business ato.gov.au/osb
- secure mail in Online Services for agents ato.gov.au/osfa
- fax to 1300 139 024
- post to
Australian Taxation Office
PO Box 3578
ALBURY NSW 2640
- email to SMSFRegulatoryContraventionVoluntaryDisclosure@ato.gov.au

! Please note that email is an unsecured channel

*** All rates, fees and charges are indicative and subject to change***

P Please consider the environment before printing this email



Cyber Safety & Security

Merchant Support Centre

NAB Connect Help
Customer Service

Nab Business Cards

Nab eCommerce & Online

Nab Internet Banking

Customer Service 132265

Customer Service 1300 369 852

1300 888 413

Customer Service 13 10 12

Customer Service 1300 369 852

Customer Service 1300 651 656

We'd like to hear from you

How likely are you to recommend NAB to your family, friends or colleagues? We strive to provide you with exceptional service. Help us improve by giving us feedback when we contact you.

*Email to Bank for
Seperate smsf Login.*

From: Harish Mantri <harishmantri@gmail.com>

Sent: Tuesday, 22 November 2022 3:22 PM

To: Minh Hoang <Minh.Hoang@nab.com.au>

Subject: Smsf account

CAUTION: This email originated from outside of the organisation. Do not act on instructions, click links or open attachments unless you recognise the sender and know the content is authentic and safe.

Hi Minh

Can please the smsf related account removed from my personal account please? And please let me know the separate login.

Thanks

Report suspicious and spam emails via the Phish Alert Report button
Report suspicious NAB-branded SMS to 047 NAB 0003 (0476 220 003)
Report suspicious calls to phish@nab.com.au
Learn more at go/groupsecurity

The information contained in this email communication may be confidential. If you have received this email in error, please notify the sender by return email, delete this email and destroy any copy.

Any advice contained in this email has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice in this email, National Australia Bank Limited (NAB) recommends that you consider whether it is appropriate for your circumstances. If this advice in this email, National Australia Bank Limited (NAB) recommends that you consider whether it is appropriate for your circumstances. If this



Re: Smsf account

1 message

Harish Mantri <harishmantri@gmail.com>
To: Minh Hoang <Minh.Hoang@nab.com.au>

Tue, Nov 22, 2022 at 3:29 PM

Yes please separate login for the business thanks.

On Tue, Nov 22, 2022, 3:27 PM Minh Hoang <Minh.Hoang@nab.com.au> wrote:

Hi Harish,

Thanks for your email.

Could I please get a clarification from you: Do you wish to remove your signatory access (via IB) to the accounts belong SMSF and would like to have a separate login ID for the business? Or would you like to simply hide the accounts from visibility. For the latter, you can try following the process outlined in [How to hide accounts from view | Online banking guide - NAB](#)

For the former, please let me know so that I can ask one of our associates to assist accordingly.

Cheers.

Minh Hoang

Business Banking Manager

NAB Business & Private | Sydney Capital Office
NAB Place Sydney, Level 3, 2 Carrington Street, SYDNEY NSW 2000

Mobile: 0439 486 021

Email: minh.hoang@nab.com.au

Michael Xu

Business Banking Associate

NAB Business & Private | Sydney Capital Office
NAB Place Sydney, Level 3, 2 Carrington Street, SYDNEY NSW 2000

Phone: 02 7208 9263

Email: BusinessBank.SydneyCentral1@nab.com.au

NOTE: I'm taking a planned break from 23/12/22 and will be returning on 09/01/23, please reach out if I can help you plan ahead for any support you might need over this period.



Tax return
2021 - 2022
(Error transfer highlighted)

Total \$3000

Date Created: Nov 22, 2022 1:50:29 PM

Transaction Listing

Contribution - 1

Account Balance Summary

Opening Balance	\$8,739.64 CR
Total Credits	\$42,051.46
Total Debits	\$45,384.78
Closing Balance	\$5,406.32 CR

Transaction Listing starts

01 July 2021

Transaction Listing ends

30 June 2022

Account Details

Account Type	Transaction Account
BSB Number	082-001
Account Number	15-424-9407

Transaction Details

Date	Particulars	Debits	Credits	Balance
06 Jul 21	PC06C319-6070813 SUPERCHOICE P/L THE TRUSTEE FOR		\$553.85	\$9,293.49 CR
21 Jul 21	PC150721-143833926 SUPERCHOICE P/L THE TRUSTEE FOR		\$580.35	\$9,873.84 CR
21 Jul 21	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,314.68		\$8,559.16 CR
29 Jul 21	STARR W/VILLE REMITTER MANTRI PROPERTY		\$2,099.30	\$10,658.46 CR
04 Aug 21	PC300721-123210983 SUPERCHOICE P/L THE TRUSTEE FOR		\$736.22	\$11,394.68 CR
18 Aug 21	PC120821-123347522 SUPERCHOICE P/L THE TRUSTEE FOR		\$616.51	\$12,011.19 CR
23 Aug 21	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,314.68		\$10,696.51 CR
24 Aug 21	PASCH2108190000789 PRECISION CH HKM SUPER FUND		\$503.79	\$11,200.30 CR
30 Aug 21	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,276.00	\$12,476.30 CR
01 Sep 21	PC260821-114772977 SUPERCHOICE P/L THE TRUSTEE FOR		\$616.51	\$13,092.81 CR
15 Sep 21	PC090921-145169537 SUPERCHOICE P/L THE TRUSTEE FOR		\$616.51	\$13,709.32 CR
21 Sep 21	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,314.68		\$12,394.64 CR
27 Sep 21	PASCH2109220003510 PRECISION CH HKM SUPER FUND		\$503.79	\$12,898.43 CR
29 Sep 21	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,948.31	\$14,846.74 CR
29 Sep 21	PC230921-172513178 SUPERCHOICE P/L THE TRUSTEE FOR		\$616.51	\$15,463.25 CR

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.

Transaction Details

Date	Particulars	Debits	Credits	Balance
11 Oct 21	PASCH2110060003524 PRECISION CH HKM SUPER FUND		\$503.79	\$15,967.04 CR
13 Oct 21	PC071021-108294354 SUPERCHOICE P/L THE TRUSTEE FOR		\$616.51	\$16,583.55 CR
21 Oct 21	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,314.68		\$15,268.87 CR
27 Oct 21	PC211021-106969510 SUPERCHOICE P/L THE TRUSTEE FOR		\$616.51	\$15,885.38 CR
29 Oct 21	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,279.00	\$17,164.38 CR
10 Nov 21	PC041121-123226605 SUPERCHOICE P/L THE TRUSTEE FOR		\$616.51	\$17,780.89 CR
22 Nov 21	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,314.68		\$16,466.21 CR
23 Nov 21	PASCH2111180000350 PRECISION CH HKM SUPER FUND		\$503.79	\$16,970.00 CR
24 Nov 21	PC181121-193769683 SUPERCHOICE P/L THE TRUSTEE FOR		\$616.51	\$17,586.51 CR
30 Nov 21	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,528.01	\$19,114.52 CR
02 Dec 21	TRANSFEEREFUND CUST REMEDIATION MANTRI SMSF		\$12.82	\$19,127.34 CR
08 Dec 21	PC021221-128309059 SUPERCHOICE P/L THE TRUSTEE FOR		\$616.51	\$19,743.85 CR
13 Dec 21	PASCH2112080000381 PRECISION CH HKM SUPER FUND		\$503.79	\$20,247.64 CR
21 Dec 21	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,314.68		\$18,932.96 CR
22 Dec 21	PC161221-167305581 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,116.20	\$20,049.16 CR
22 Dec 21	STARR W/VILLE REMITTER MANTRI PROPERTY		\$838.40	\$20,887.56 CR
24 Dec 21	PASCH2112210000844 PRECISION CH HKM SUPER FUND		\$503.79	\$21,391.35 CR
04 Jan 22	ONLINE W5564497752 LINKED ACC TRNS MANTRI SMSF	\$11,000.00		\$10,391.35 CR
07 Jan 22	PC301221-133055328 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$11,010.94 CR
19 Jan 22	PC130122-186846293 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$11,630.53 CR
21 Jan 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$10,172.88 CR
31 Jan 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$2,519.60	\$12,692.48 CR
04 Feb 22	PC280122-139843194 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$13,312.07 CR
16 Feb 22	PC100222-144763643 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$13,931.66 CR
21 Feb 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$12,474.01 CR
22 Feb 22	PASCH2202170000352 PRECISION CH HKM SUPER FUND		\$530.30	\$13,004.31 CR
01 Mar 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,279.00	\$14,283.31 CR

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.

Transaction Details

Date	Particulars	Debits	Credits	Balance
02 Mar 22	PC240222-146034875 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$14,902.90 CR
16 Mar 22	PC100322-174555773 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$15,522.49 CR
21 Mar 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$14,064.84 CR
22 Mar 22	PASCH2203170000259 PRECISION CH HKM SUPER FUND		\$530.30	\$14,595.14 CR
30 Mar 22	PC240322-183603468 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$15,214.73 CR
31 Mar 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,951.59	\$17,166.32 CR
11 Apr 22	PASCH2204060001080 PRECISION CH HKM SUPER FUND		\$530.30	\$17,696.62 CR
13 Apr 22	PC070422-106365395 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$18,316.21 CR
19 Apr 22	BWR ACCOUNT NEW G9238916301 MANTRI PROPERTY	\$221.00		\$18,095.21 CR
19 Apr 22	BWR ACCOUNT NEW C8868998301 MANTRI PROPERTY	\$300.00		\$17,795.21 CR
19 Apr 22	BWR ACCOUNT NEW A9038484301 MANTRI PROPERTY	\$441.00		\$17,354.21 CR
21 Apr 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$15,896.56 CR
28 Apr 22	PC210422-183484334 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$16,516.15 CR
29 Apr 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,279.00	\$17,795.15 CR
11 May 22	PC040522-129575271 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$18,414.74 CR
13 May 22	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 6.720%		\$0.00	\$18,414.74 CR
23 May 22	PASCH2205180002593 PRECISION CH HKM SUPER FUND		\$530.30	\$18,945.04 CR
23 May 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$17,487.39 CR
25 May 22	PC190522-110387217 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$18,106.98 CR
31 May 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,352.19	\$19,459.17 CR
08 Jun 22	PC010622-148029136 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$20,078.76 CR
08 Jun 22	INTERNET BPAY TAX OFFICE PAYMENTS 552003486650012921	\$3,755.80		\$16,322.96 CR
08 Jun 22	INTERNET BPAY TAX OFFICE PAYMENTS 001294433003843460	\$6,117.00		\$10,205.96 CR
13 Jun 22	PASCH2206080003356 PRECISION CH HKM SUPER FUND		\$530.30	\$10,736.26 CR

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.

Transaction Details

Date	Particulars	Debits	Credits	Balance
17 Jun 22	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 7.220%		\$0.00	\$10,736.26 CR
21 Jun 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$9,278.61 CR
22 Jun 22	PC160622-109268551 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$9,898.20 CR
27 Jun 22	PASCH2206220002584 PRECISION CH HKM SUPER FUND		\$530.30	\$10,428.50 CR
30 Jun 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,893.82	\$12,322.32 CR
30 Jun 22	ONLINE J9346574893 LINKED ACC TRNS MANTRI SMSF	\$3,000.00		\$9,322.32 CR
30 Jun 22	INTERNET TRANSFER HKM SUPERFUND	\$3,916.00		\$5,406.32 CR

Total \$3000

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.



High lighted error in transfer

2022 - 2023 - Financial Year
Total \$18950

Date Created: Nov 22, 2022 1:52:14 PM

Account Balance Summary

Opening Balance	\$5,406.32 CR
Total Credits	\$20,137.88
Total Debits	\$26,242.71
Closing Balance	\$698.51 DR

Transaction Listing starts

01 July 2022

Transaction Listing ends

22 November 2022

Account Details

Account Type	Transaction Account
BSB Number	082-001
Account Number	15-424-9407

Transaction Listing

Contribution 1

Transaction Details

Date	Particulars	Debits	Credits	Balance
06 Jul 22	PC300622-193410431 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$6,025.91 CR
15 Jul 22	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 7.720%		\$0.00	\$6,025.91 CR
20 Jul 22	PC140722-161947820 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$6,676.48 CR
21 Jul 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$5,218.83 CR
29 Jul 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$2,223.68	\$7,442.51 CR
03 Aug 22	PC280722-194785172 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$8,093.08 CR
05 Aug 22	BWR ACCOUNTING PTY LBWRATRST-HKMS02TAX TAX REFUND		\$3,054.95	\$11,148.03 CR
12 Aug 22	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 8.220%		\$0.00	\$11,148.03 CR
17 Aug 22	PC110822-174451979 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$11,798.60 CR
22 Aug 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$10,340.95 CR
24 Aug 22	PASCH2208190000250 PRECISION CH HKM SUPER FUND		\$673.08	\$11,014.03 CR
26 Aug 22	ONLINE R4960528239 LINKED ACC TRNS MANTRI SMSF \$9,000.00			\$2,014.03 CR
29 Aug 22	ONLINE P3059263266 LINKED ACC TRNS MANTRI SMSF		\$350.00	\$2,364.03 CR
31 Aug 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,260.82	\$3,624.85 CR
31 Aug 22	PC250822-176396860 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$4,275.42 CR

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.

Transaction Details

Date	Particulars	Debits	Credits	Balance
14 Sep 22	PC080922-177958278 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$4,925.99 CR
15 Sep 22	ONLINE P1953712239 LINKED ACC TRNS MANTRI SMSF	\$450.00		\$4,475.99 CR
15 Sep 22	ONLINE Z7252031623 LINKED ACC TRNS MANTRI SMSF	\$1,000.00		\$3,475.99 CR
15 Sep 22	ONLINE P9909514350 LINKED ACC TRNS MANTRI SMSF	\$2,000.00		\$1,475.99 CR
15 Sep 22	ONLINE X8237180340 LINKED ACC TRNS MANTRI SMSF	\$2,500.00		\$1,024.01 DR
16 Sep 22	PASCH2209130002537 PRECISION CH HKM SUPER FUND		\$673.08	\$350.93 DR
16 Sep 22	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 8.720%		\$0.00	\$350.93 DR
20 Sep 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$983.48	\$632.55 CR
21 Sep 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$825.10 DR
28 Sep 22	PC210922-157331496 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$174.53 DR
30 Sep 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$875.76	\$701.23 CR
30 Sep 22	INTEREST CHARGED CA INTEREST MANTRI SMSF	\$2.02		\$699.21 CR
12 Oct 22	PC061022-135975929 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$1,349.78 CR
14 Oct 22	PASCH2210110002655 PRECISION CH HKM SUPER FUND		\$913.01	\$2,262.79 CR
14 Oct 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$875.76	\$3,138.55 CR
14 Oct 22	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 8.970%		\$0.00	\$3,138.55 CR
19 Oct 22	SYANG E1734213488	\$50.00		\$3,088.55 CR
19 Oct 22	ONLINE Z3794931409 LINKED ACC TRNS MANTRI SMSF	\$450.00		\$2,638.55 CR
19 Oct 22	ONLINE H1294150413 LINKED ACC TRNS MANTRI SMSF	\$500.00		\$2,138.55 CR
19 Oct 22	ONLINE D8214253479 LINKED ACC TRNS MANTRI SMSF	\$1,000.00		\$1,138.55 CR
19 Oct 22	ONLINE T4614011902 LINKED ACC TRNS MANTRI SMSF	\$1,000.00		\$138.55 CR
21 Oct 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$1,319.10 DR
26 Oct 22	PC201022-197898792 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$668.53 DR
31 Oct 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$875.76	\$207.23 CR
31 Oct 22	INTEREST CHARGED CA INTEREST MANTRI SMSF	\$2.44		\$204.79 CR
07 Nov 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$903.78	\$1,108.57 CR
09 Nov 22	PC021122-107022253 SUPERCHOICE P/L		\$650.57	\$1,759.14 CR
17 Nov 22	ONLINE L0949702315 LINKED ACC TRNS MANTRI SMSF	\$1,000.00		\$759.14 CR
21 Nov 22	LOAN INSTALMENT TO A/C 941551111	\$1,457.65		\$698.51 DR

Total \$18 950

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.

Contravention 2 Fix Overdraft account

Contravention 2 occurred due to contravention 1. I didn't pay attention the account is in overdraft position. This has happened for 2022-2023 (first time in history and have learned the lesson). I plan to have the last overdraft fixed by 31st December 2022. December month will include rent, normal contribution and the contribution to fix contravention 1.

After this is fixed I will pay extra attention and never overdraft the account. Additionally have requested bank to provide separate login for SMS related account (attached in this submission).

Additional Vouch this not occur after this
31st December 2022. I will additionally do best effort to have this fixed ^{earlier} by 15 December 2022.

My statements are on next page, highlighted where it went to overdraft, payment came in and automatically fixed it. The last one occurred on 21st Nov, which I plan to fix max by 30th December, and will try my best to have it fixed by 15th December and then never have overdraft position after



Overdraft Issue
Statement (2022-2023)
Overdraft highlighted -

Date Created: Nov 22, 2022 1:52:14 PM

Transaction Listing

Controversial 2
Overdraft

Account Balance Summary

Opening Balance	\$5,406.32 CR
Total Credits	\$20,137.88
Total Debits	\$26,242.71
Closing Balance	\$698.51 DR

Transaction Listing starts

01 July 2022

Transaction Listing ends

22 November 2022

Account Details

Account Type	Transaction Account
BSB Number	082-001
Account Number	15-424-9407

Transaction Details

Date	Particulars	Debits	Credits	Balance
06 Jul 22	PC300622-193410431 SUPERCHOICE P/L THE TRUSTEE FOR		\$619.59	\$6,025.91 CR
15 Jul 22	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 7.720%		\$0.00	\$6,025.91 CR
20 Jul 22	PC140722-161947820 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$6,676.48 CR
21 Jul 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$5,218.83 CR
29 Jul 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$2,223.68	\$7,442.51 CR
03 Aug 22	PC280722-194785172 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$8,093.08 CR
05 Aug 22	BWR ACCOUNTING PTY LBWRATRST-HKMS02TAX TAX REFUND		\$3,054.95	\$11,148.03 CR
12 Aug 22	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 8.220%		\$0.00	\$11,148.03 CR
17 Aug 22	PC110822-174451979 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$11,798.60 CR
22 Aug 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$10,340.95 CR
24 Aug 22	PASCH2208190000250 PRECISION CH HKM SUPER FUND		\$673.08	\$11,014.03 CR
26 Aug 22	ONLINE R4960528239 LINKED ACC TRNS MANTRI SMSF	\$9,000.00		\$2,014.03 CR
29 Aug 22	ONLINE P3059263266 LINKED ACC TRNS MANTRI SMSF		\$350.00	\$2,364.03 CR
31 Aug 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$1,260.82	\$3,624.85 CR
31 Aug 22	PC250822-176396860 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$4,275.42 CR

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.

Transaction Details

Date	Particulars	Debits	Credits	Balance
14 Sep 22	PC080922-177958278 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$4,925.99 CR
15 Sep 22	ONLINE P1953712239 LINKED ACC TRNS MANTRI SMSF	\$450.00		\$4,475.99 CR
15 Sep 22	ONLINE Z7252031623 LINKED ACC TRNS MANTRI SMSF	\$1,000.00		\$3,475.99 CR
15 Sep 22	ONLINE P9909514350 LINKED ACC TRNS MANTRI SMSF	\$2,000.00		\$1,475.99 CR
15 Sep 22	ONLINE X8237180340 LINKED ACC TRNS MANTRI SMSF	\$2,500.00		\$1,024.01 DR
16 Sep 22	PASCH2209130002537 PRECISION CH HKM SUPER FUND		\$673.08	\$350.93 DR
16 Sep 22	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 8.720%		\$0.00	\$350.93 DR
20 Sep 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$983.48	\$632.55 CR
21 Sep 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$825.10 DR
28 Sep 22	PC210922-157331496 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$174.53 DR
30 Sep 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$875.76	\$701.23 CR
30 Sep 22	INTEREST CHARGED CA INTEREST MANTRI SMSF	\$2.02		\$699.21 CR
12 Oct 22	PC061022-135975929 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$1,349.78 CR
14 Oct 22	PASCH2210110002655 PRECISION CH HKM SUPER FUND		\$913.01	\$2,262.79 CR
14 Oct 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$875.76	\$3,138.55 CR
14 Oct 22	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 8.970%		\$0.00	\$3,138.55 CR
19 Oct 22	SYANG E1734213488	\$50.00		\$3,088.55 CR
19 Oct 22	ONLINE Z3794931409 LINKED ACC TRNS MANTRI SMSF	\$450.00		\$2,638.55 CR
19 Oct 22	ONLINE H1294150413 LINKED ACC TRNS MANTRI SMSF	\$500.00		\$2,138.55 CR
19 Oct 22	ONLINE D8214253479 LINKED ACC TRNS MANTRI SMSF	\$1,000.00		\$1,138.55 CR
19 Oct 22	ONLINE T4614011902 LINKED ACC TRNS MANTRI SMSF	\$1,000.00		\$138.55 CR
21 Oct 22	LOAN INSTALMENT TO A/C 941551111 HKM	\$1,457.65		\$1,319.10 DR
26 Oct 22	PC201022-197898792 SUPERCHOICE P/L THE TRUSTEE FOR		\$650.57	\$668.53 DR
31 Oct 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$875.76	\$207.23 CR
31 Oct 22	INTEREST CHARGED CA INTEREST MANTRI SMSF	\$2.44		\$204.79 CR
07 Nov 22	STARR W/VILLE REMITTER MANTRI PROPERTY		\$903.78	\$1,108.57 CR
09 Nov 22	PC021122-107022253 SUPERCHOICE P/L		\$650.57	\$1,759.14 CR
17 Nov 22	ONLINE L0949702315 LINKED ACC TRNS MANTRI SMSF	\$1,000.00		\$759.14 CR
21 Nov 22	LOAN INSTALMENT TO A/C 941551111	\$1,457.65		\$698.51 DR

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.