

1-1

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25 FEB 2022



Australian Government
Australian Taxation Office



BY: SWARZC1
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THE TRUSTEE FOR HARPER SWARZ SMSF
PO BOX 806
OXENFORD QLD 4210

Our reference: 7127351385874
Phone: 13 10 20
ABN: 33 642 859 530

24 February 2022

Superannuation remittance advice

To whom it may concern

An amount of \$266.85 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR HARPER SWARZ SMSF as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone 13 10 20 between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation



Reading your remittance advice

This remittance advice provides details of low income super amounts credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's low income super amount payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of low income super amounts being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super amount paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **1 April 2022**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO

To pay by phone, call the Government EasyPay service on 1300 898 089.

A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit www.ato.gov.au/paymentoptions

1-3

Superannuation remittance advice

Provider: THE TRUSTEE FOR HARPER SWARZ SMSF
Tax file number: 577 311 295
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Rachel Harper	SMSF11417937381 9	202 086 749	1/10/1978	7027533285661	2021	\$266.85

Payment details	Description	Processed date	Credit
	Low income super amount remittance	23 February 2022	\$266.85 CR
		Total payment amount	\$266.85 CR



1-4

Harper Swarz SMSF

SuperStream Contribution Data Report

For The Period 01 July 2021 - 30 June 2022



Simmons
Livingstone
& Associates

Transaction Date	Reference	Employer Org	Pay Period	Employer	Personal - NCC	Spouse & Child	Other Family & Friends	Any Other	Total
06/08/2021	PC040821-175674479	BAYER CROPSCIENCE PTY LTD	01/07/2021 - 31/07/2021	1,417.89	0.00	0.00	0.00	0.00	1,417.89
03/09/2021	PC010921-157281285	BAYER CROPSCIENCE PTY LTD	01/08/2021 - 31/08/2021	1,417.89	0.00	0.00	0.00	0.00	1,417.89
04/10/2021	PC300921-131307073	BAYER CROPSCIENCE PTY LTD	01/08/2021 - 30/09/2021	1,417.89	0.00	0.00	0.00	0.00	1,417.89
03/11/2021	PC021121-116490128	BAYER CROPSCIENCE PTY LTD	01/10/2021 - 31/10/2021	1,997.74	0.00	0.00	0.00	0.00	1,997.74
02/12/2021	PC011221-197740979	BAYER CROPSCIENCE PTY LTD	01/11/2021 - 30/11/2021	1,417.89	0.00	0.00	0.00	0.00	1,417.89
24/12/2021	PC221221-133215909	BAYER CROPSCIENCE PTY LTD	01/12/2021 - 31/12/2021	1,417.89	0.00	0.00	0.00	0.00	1,417.89
31/01/2022	PC250122-139268273	BAYER CROPSCIENCE PTY LTD	01/01/2022 - 31/01/2022	1,417.89	0.00	0.00	0.00	0.00	1,417.89
02/03/2022	PC250222-146254501	BAYER CROPSCIENCE PTY LTD	01/02/2022 - 28/02/2022	1,417.89	0.00	0.00	0.00	0.00	1,417.89
31/03/2022	PC280322-183810235	BAYER CROPSCIENCE PTY LTD	01/03/2022 - 31/03/2022	1,417.89	0.00	0.00	0.00	0.00	1,417.89
04/05/2022	PC030522-134139512	BAYER CROPSCIENCE PTY LTD	01/04/2022 - 30/04/2022	6,263.36	0.00	0.00	0.00	0.00	6,263.36
01/06/2022	PC300522-112901761	BAYER CROPSCIENCE PTY LTD	01/05/2022 - 31/05/2022	1,467.42	0.00	0.00	0.00	0.00	1,467.42
23/06/2022	PC200622-116857177	BAYER CROPSCIENCE PTY LTD	01/06/2022 - 30/06/2022	1,467.42	0.00	0.00	0.00	0.00	1,467.42
				22,539.06	0.00	0.00	0.00	0.00	22,539.06
				22,539.06	0.00	0.00	0.00	0.00	22,539.06

*Data last updated: 14/09/2022

2.1

3-1

Income & Expenditure Summary

Daryle Swarz
 12 Edelsten Court
 Carrara QLD 4211

Date 1/07/2021 to 30/06/2022

From Statement: 50 (30/06/2021)
 To Statement: 73 (30/06/2022)

Harper Swarz SMSF Pty Ltd ATF Harper Swarz SMSF (ID: 3696)

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
OPENING BALANCE: \$0.00													
Owner Contributions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Residential Properties

24 Chambers Ridge Boulevard, Lot 46, Park Ridge, QLD 4125

Property Income

Outgoings Recovered - Water Usage

	0.00	0.00	95.32	0.00	100.80	0.00	0.00	0.00	123.35	0.00	0.00	127.60	447.07
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Residential Rent

	1990.00	1600.00	2000.00	1600.00	1600.00	1600.00	2000.00	1600.00	2000.00	1600.00	1640.00	2200.00	21430.00
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\$21,877.07

(GST Total: \$0.00)

Property Expenses

Inspection Fees (GST Inclusive)

	0.00	0.00	0.00	0.00	44.00	0.00	0.00	0.00	0.00	0.00	44.00	0.00	88.00
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Lease Renewal (GST Inclusive)

	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	242.00	0.00	242.00
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Municipal Rates

	0.00	874.93	0.00	0.00	880.41	0.00	0.00	902.96	0.00	0.00	907.21	0.00	3565.51
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Pest Control. (GST Inclusive)

	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410.00	0.00	0.00	0.00	0.00	410.00
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Residential Management Fee (GST Inclusive)

	164.18	132.00	165.00	132.00	132.00	132.00	165.00	132.00	165.00	132.00	135.30	181.50	1767.98
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Smoke Alarm Inspections (GST Inclusive)

	0.00	129.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129.00
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\$6,202.49

(GST Total: \$239.73)

Report shows all transactions reported on statements created within reporting period.



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3-2

Income & Expenditure Summary

Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
PROPERTY BALANCE: \$15,674.58												
<i>(GST Balance: -\$239.73)</i>												

Ownership Summary

Owner Income

\$0.00

(GST Total: \$0.00)

Owner Expenses

Monthly Admin Fee (GST Inclusive)

7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	7.70	92.40
\$92.40												
<i>(GST Total: \$8.40)</i>												

Owner Payments

Harper Swarz SMSF

1087.97	1186.52	1922.62	730.15	1366.84	1460.30	1097.15	877.49	1950.65	730.15	1033.94	2138.40	15582.18
\$15,582.18												

CLOSING BALANCE: \$0.00

Report shows all transactions reported on statements created within reporting period.



Ownership Ledger

Transactions From: 1/07/2021 To: 30/06/2022

Filter: For selected ownerships

Harper Swarz SMSF Pty Ltd ATF Harper Swarz SMSF (ID:3696) - 12 Edelstein Court, Carrara

Received	Entered	#	Account	Type	Description	Payer/Payee	Property	Debit	Credit	Balance
7/07/2021	8/07/2021	146502	201100	Opening Balance	Rent to 28/07/2021	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$400.00	\$390.00
14/07/2021	15/07/2021	147769	201100	Tenancy Receipt	Rent to 04/08/2021	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$400.00	\$790.00
15/07/2021	15/07/2021	76789		Payment	Batch: 2198, EFT: Harper Swarz SMSF	Daryle Swarz		\$1,087.97		\$1,190.00
15/07/2021	15/07/2021	244591	418100	Fee	BSB: 182-512, No: 966915209 Management Fee			\$32.18		\$69.85
15/07/2021	15/07/2021	245928	418100	Fee	Management Fee			\$33.00		\$36.85
15/07/2021	15/07/2021	247369	418100	Fee	Management Fee			\$33.00		\$3.85
15/07/2021	15/07/2021	247704	483	Fee	Monthly Admin Fee			\$3.85		\$0.00
21/07/2021	22/07/2021	148926	201100	Tenancy Receipt	Rent to 11/08/2021	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$400.00	\$400.00
28/07/2021	29/07/2021	150072	201100	Tenancy Receipt	Rent to 18/08/2021	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$400.00	\$800.00
30/07/2021	30/07/2021	249729	418100	Fee	Management Fee			\$33.00		\$767.00
30/07/2021	30/07/2021	251256	418100	Fee	Management Fee			\$33.00		\$734.00
30/07/2021	30/07/2021	252402	483	Fee	Monthly Admin Fee			\$3.85		\$730.15
4/08/2021	5/08/2021	151130	201100	Tenancy Receipt	Rent to 25/08/2021	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$400.00	\$1,130.15
6/08/2021	6/08/2021	251190	201	Creditor Invoice	Inv Ref: 511174179 - Council Rates - July-September 2021 Quarter Batch: 2260, BPAY Ref: 511174179	Logan City Council	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$874.93		\$255.22
11/08/2021	12/08/2021	152230	201100	Tenancy Receipt	Rent to 01/09/2021	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$400.00	\$655.22
13/08/2021	13/08/2021	255084	350	Creditor Invoice	Inv Ref: 207724 - CCA Invoice Annual Smoke Alarm Compliance Batch: 2273, EFT: Smoke Alarm Compliance Australia	Complete Compliance Australia	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$129.00		\$526.22
13/08/2021	13/08/2021	79589		Payment	BSB: 014-518, No: 901742749	Daryle Swarz		\$456.37		\$69.85
13/08/2021	13/08/2021	253677	418100	Fee	Batch: 2274, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209 Management Fee			\$33.00		\$36.85
13/08/2021	13/08/2021	254965	418100	Fee	Management Fee			\$33.00		\$3.85
13/08/2021	13/08/2021	255960	483	Fee	Monthly Admin Fee			\$3.85		\$0.00
18/08/2021	19/08/2021	153205	201100	Tenancy Receipt	Rent to 08/09/2021	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$400.00	\$400.00
25/08/2021	26/08/2021	154357	201100	Tenancy Receipt	Rent to 15/09/2021	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$400.00	\$800.00
31/08/2021	31/08/2021	80854		Payment	Batch: 2303, EFT: Harper Swarz SMSF	Daryle Swarz		\$730.15		\$69.85
31/08/2021	31/08/2021	257259	418100	Fee	BSB: 182-512, No: 966915209 Management Fee			\$33.00		\$36.85
31/08/2021	31/08/2021	258594	418100	Fee	Management Fee			\$33.00		\$3.85



Ownership Ledger

Transactions From: 1/07/2021 To: 30/06/2022

31/08/2021	31/08/2021	260214	483	Monthly Admin Fee	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$3.85	\$0.00
1/09/2021	2/09/2021	155412	201100	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$400.00
8/09/2021	9/09/2021	156483	201100	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$800.00
8/09/2021	9/09/2021	156619	164	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$95.32	\$895.32
15/09/2021	15/09/2021	81986		Payment	Daryle Swarz		\$825.47	\$69.85
15/09/2021	15/09/2021	260959	418100	Fee		24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00	\$36.85
15/09/2021	15/09/2021	262202	418100	Fee		24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00	\$3.85
15/09/2021	15/09/2021	263955	483	Fee				\$0.00
15/09/2021	16/09/2021	157625	201100	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$400.00
22/09/2021	23/09/2021	158634	201100	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$800.00
29/09/2021	30/09/2021	159653	201100	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$1,200.00
30/09/2021	30/09/2021	82740		Payment	Daryle Swarz		\$1,097.15	\$102.85
30/09/2021	30/09/2021	264373	418100	Fee		24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00	\$69.85
30/09/2021	30/09/2021	265500	418100	Fee		24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00	\$36.85
30/09/2021	30/09/2021	266748	418100	Fee		24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00	\$3.85
30/09/2021	30/09/2021	267202	483	Fee				\$0.00
6/10/2021	7/10/2021	160776	201100	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$400.00
13/10/2021	14/10/2021	161885	201100	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$800.00
15/10/2021	15/10/2021	84096		Payment	Daryle Swarz		\$730.15	\$69.85
15/10/2021	15/10/2021	268850	418100	Fee		24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00	\$36.85
15/10/2021	15/10/2021	270056	418100	Fee		24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00	\$3.85
15/10/2021	15/10/2021	271059	483	Fee				\$0.00
20/10/2021	21/10/2021	162883	201100	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$400.00
27/10/2021	28/10/2021	163880	201100	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$800.00
29/10/2021	29/10/2021	272163	418100	Fee		24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00	\$767.00
29/10/2021	29/10/2021	273713	418100	Fee		24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00	\$734.00
29/10/2021	29/10/2021	274903	483	Fee				\$730.15
3/11/2021	4/11/2021	164906	201100	Tenancy Receipt	Logan City Council	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$1,130.15
5/11/2021	5/11/2021	274026	201	Creditor Invoice			\$880.41	\$249.74
10/11/2021	11/11/2021	165922	201100	Tenancy Receipt	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$649.74

Ownership Ledger

Transactions From: 1/07/2021 To: 30/06/2022

Date	Payment	Amount	Description	Batch	Account	Balance
15/11/2021	85923	418100	Fee	Batch: 2434, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209	Daryle Swarz	\$113.85
15/11/2021	276073	418100	Fee	Management Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$535.89
15/11/2021	276865	462	Fee	Inspection Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00
15/11/2021	277301	418100	Fee	Management Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$44.00
15/11/2021	278120	483	Fee	Monthly Admin Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00
17/11/2021	166895	201100	Tenancy Receipt	Rent to 08/12/2021	Jodi Graham & Nathan Woods	\$3.85
24/11/2021	167981	201100	Tenancy Receipt	Rent to 15/12/2021	Jodi Graham & Nathan Woods	\$3.85
26/11/2021	168380	164	Tenancy Receipt	Inv #272597 - water usage - 18.05.21 (272) 14.08.21 (296) 24klis	Jodi Graham & Nathan Woods	\$400.00
30/11/2021	87381	418100	Fee	Batch: 2452, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209	Daryle Swarz	\$69.85
30/11/2021	279391	418100	Fee	Management Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00
30/11/2021	280682	418100	Fee	Management Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00
30/11/2021	282227	483	Fee	Monthly Admin Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$3.85
1/12/2021	168991	201100	Tenancy Receipt	Rent to 22/12/2021	Jodi Graham & Nathan Woods	\$400.00
8/12/2021	170101	201100	Tenancy Receipt	Rent to 29/12/2021	Jodi Graham & Nathan Woods	\$400.00
15/12/2021	88411	418100	Fee	Batch: 2473, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209	Daryle Swarz	\$69.85
15/12/2021	283062	418100	Fee	Management Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00
15/12/2021	284330	418100	Fee	Management Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00
15/12/2021	286157	483	Fee	Monthly Admin Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$3.85
15/12/2021	171114	201100	Tenancy Receipt	Rent to 05/01/2022	Jodi Graham & Nathan Woods	\$400.00
22/12/2021	172222	201100	Tenancy Receipt	Rent to 12/01/2022	Jodi Graham & Nathan Woods	\$400.00
31/12/2021	89364	418100	Fee	Batch: 2486, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209	Daryle Swarz	\$69.85
31/12/2021	286503	418100	Fee	Management Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00
31/12/2021	287807	418100	Fee	Management Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00
31/12/2021	289370	483	Fee	Monthly Admin Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$3.85
31/12/2021	173277	201100	Tenancy Receipt	Rent to 19/01/2022	Jodi Graham & Nathan Woods	\$400.00
6/01/2022	174223	201100	Tenancy Receipt	Rent to 26/01/2022	Jodi Graham & Nathan Woods	\$400.00
12/01/2022	175152	201100	Tenancy Receipt	Rent to 02/02/2022	Jodi Graham & Nathan Woods	\$400.00
14/01/2022	90116	418100	Fee	Batch: 2503, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209	Daryle Swarz	\$1,097.15
14/01/2022	289790	418100	Fee	Management Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00
14/01/2022	290811	418100	Fee	Management Fee	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00



Ownership Ledger

Transactions From: 1/07/2021 To: 30/06/2022

Date	Description	Debit	Credit	Balance	Account	Details	Amount
14/01/2022	Management Fee		418100	291918	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$33.00
14/01/2022	Monthly Admin Fee	483		292664	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$3.85
19/01/2022	Tenancy Receipt	201100		176194	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$400.00
27/01/2022	Tenancy Receipt	201100		177236	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$400.00
31/01/2022	Management Fee		418100	294133	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$33.00
31/01/2022	Management Fee		418100	295892	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$33.00
31/01/2022	Monthly Admin Fee	483		296909	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$3.85
2/02/2022	Tenancy Receipt	201100		178232	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$400.00
4/02/2022	Creditor Invoice	201		294863	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Logan City Council	\$902.96
9/02/2022	Tenancy Receipt	201100		179225	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$400.00
15/02/2022	Payment	92779		298020	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Daryle Swarz	\$557.34
15/02/2022	Management Fee		418100	299317	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$33.00
15/02/2022	Management Fee		418100	299317	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$33.00
15/02/2022	Monthly Admin Fee	483		300965	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$3.85
16/02/2022	Tenancy Receipt	201100		180333	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$400.00
23/02/2022	Tenancy Receipt	201100		181322	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$400.00
25/02/2022	Creditor Invoice	321		301247	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Flick-Anticimex Pty Ltd (A/c #421177582)	\$410.00
28/02/2022	Payment	93680		302779	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Daryle Swarz	\$320.15
28/02/2022	Management Fee		418100	301618	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$33.00
28/02/2022	Management Fee		418100	302779	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$33.00
28/02/2022	Monthly Admin Fee	483		303909	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$3.85
2/03/2022	Tenancy Receipt	201100		182511	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$400.00
4/03/2022	Tenancy Receipt	164		182930	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$123.35
9/03/2022	Tenancy Receipt	201100		183591	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$400.00
15/03/2022	Payment	94867		304906	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Daryle Swarz	\$853.50
15/03/2022	Management Fee		418100	304906	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$33.00
15/03/2022	Management Fee		418100	306108	24 Chambers Ridge Boulevard, Lot 46, Park Ridge		\$33.00
15/03/2022	Monthly Admin Fee	483		307635	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$3.85
16/03/2022	Tenancy Receipt	201100		184709	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	Jodi Graham & Nathan Woods	\$400.00

Ownership Ledger

Transactions From: 1/07/2021 To: 30/06/2022

23/03/2022	24/03/2022	185827	201100	Tenancy Receipt	Rent to 13/04/2022	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$800.00
30/03/2022	31/03/2022	186907	201100	Tenancy Receipt	Rent to 20/04/2022	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$1,200.00
31/03/2022	31/03/2022	95753		Payment	Batch: 2612, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209 Management Fee	Daryle Swarz		\$1,097.15	\$102.85
31/03/2022	31/03/2022	308314	418100	Fee	Management Fee			\$33.00	\$69.85
31/03/2022	31/03/2022	309526	418100	Fee	Management Fee			\$33.00	\$36.85
31/03/2022	31/03/2022	310722	418100	Fee	Management Fee			\$33.00	\$3.85
31/03/2022	31/03/2022	311207	483	Fee	Monthly Admin Fee			\$3.85	\$0.00
6/04/2022	7/04/2022	188025	201100	Tenancy Receipt	Rent to 27/04/2022	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$400.00
13/04/2022	14/04/2022	189062	201100	Tenancy Receipt	Rent to 04/05/2022	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$800.00
14/04/2022	14/04/2022	97027		Payment	Batch: 2632, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209 Management Fee	Daryle Swarz		\$730.15	\$69.85
14/04/2022	14/04/2022	312960	418100	Fee	Management Fee			\$33.00	\$36.85
14/04/2022	14/04/2022	314288	418100	Fee	Management Fee			\$33.00	\$3.85
14/04/2022	14/04/2022	314911	483	Fee	Monthly Admin Fee			\$3.85	\$0.00
21/04/2022	22/04/2022	189948	201100	Tenancy Receipt	Rent to 11/05/2022	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$400.00
29/04/2022	29/04/2022	316305	418100	Fee	Management Fee			\$33.00	\$367.00
29/04/2022	29/04/2022	191323	201100	Tenancy Receipt	Rent to 18/05/2022	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$767.00
29/04/2022	29/04/2022	318134	418100	Fee	Management Fee			\$33.00	\$734.00
29/04/2022	29/04/2022	318409	483	Fee	Monthly Admin Fee			\$3.85	\$730.15
4/05/2022	5/05/2022	192226	201100	Tenancy Receipt	Rent to 25/05/2022	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$1,130.15
6/05/2022	6/05/2022	317392	201	Creditor Invoice	Inv Ref: 511174179 - Council rates - 1 April - 30 June 2022	Logan City Council	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$907.21	\$222.94
11/05/2022	12/05/2022	193295	201100	Tenancy Receipt	Batch: 2661, BPAY Ref: 511174179 Rent to 01/06/2022	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$622.94
13/05/2022	13/05/2022	99014		Payment	Batch: 2672, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209 Management Fee	Daryle Swarz		\$311.09	\$311.85
13/05/2022	13/05/2022	320109	418100	Fee	Lease Renewal			\$33.00	\$278.85
13/05/2022	13/05/2022	321229	418200	Fee	Management Fee			\$242.00	\$36.85
13/05/2022	13/05/2022	321362	418100	Fee	Management Fee			\$33.00	\$5.85
13/05/2022	13/05/2022	321728	483	Fee	Monthly Admin Fee			\$3.85	\$0.00
18/05/2022	19/05/2022	194287	201100	Tenancy Receipt	Rent to 08/06/2022	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$400.00	\$400.00
25/05/2022	26/05/2022	195449	201100	Tenancy Receipt	Rent to 16/06/2022	Jodi Graham & Nathan Woods	24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$440.00	\$840.00
31/05/2022	31/05/2022	100434		Payment	Batch: 2688, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209	Daryle Swarz		\$722.85	\$117.15

Ownership Ledger

Transactions From: 1/07/2021 To: 30/06/2022

31/05/2022	31/05/2022	323418	418100	Fee	Management Fee				24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$33.00	\$84.15
31/05/2022	31/05/2022	324899	418100	Fee	Management Fee				24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$36.30	\$47.85
31/05/2022	31/05/2022	324941	462	Fee	Inspection Fee				24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$44.00	\$3.85
31/05/2022	31/05/2022	326100	483	Fee	Monthly Admin Fee				24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$3.85	\$0.00
1/06/2022	2/06/2022	196557	164	Tenancy Receipt	Inv #317827 - Water Usage 15/11/21 (325) - 18/02/22 (355) 30Kls Rent to 23/06/2022	Jodi Graham & Nathan Woods			24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$127.60	\$127.60
1/06/2022	2/06/2022	196601	201100	Tenancy Receipt	Rent to 23/06/2022	Jodi Graham & Nathan Woods			24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$440.00	\$567.60
8/06/2022	9/06/2022	197696	201100	Tenancy Receipt	Rent to 01/07/2022	Jodi Graham & Nathan Woods			24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$440.00	\$1,007.60
15/06/2022	15/06/2022	101800		Payment	Batch: 2706, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209	Daryle Swarz				\$931.15	\$76.45
15/06/2022	15/06/2022	327232	418100	Fee	Management Fee				24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$36.30	\$40.15
15/06/2022	15/06/2022	328492	418100	Fee	Management Fee				24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$36.30	\$3.85
15/06/2022	15/06/2022	330202	483	Fee	Monthly Admin Fee				24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$3.85	\$0.00
15/06/2022	16/06/2022	198799	201100	Tenancy Receipt	Rent to 09/07/2022	Jodi Graham & Nathan Woods			24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$440.00	\$440.00
22/06/2022	23/06/2022	199908	201100	Tenancy Receipt	Rent to 14/07/2022	Jodi Graham & Nathan Woods			24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$270.00	\$710.00
22/06/2022	23/06/2022	199908	201100	Tenancy Receipt	Rent to 16/07/2022	Jodi Graham & Nathan Woods			24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$170.00	\$880.00
29/06/2022	30/06/2022	201063	201100	Tenancy Receipt	Rent to 23/07/2022	Jodi Graham & Nathan Woods			24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$440.00	\$1,320.00
30/06/2022	30/06/2022	102652		Payment	Batch: 2738, EFT: Harper Swarz SMSF BSB: 182-512, No: 966915209	Daryle Swarz				\$1,207.25	\$112.75
30/06/2022	30/06/2022	330746	418100	Fee	Management Fee				24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$36.30	\$76.45
30/06/2022	30/06/2022	332084	418100	Fee	Management Fee				24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$36.30	\$40.15
30/06/2022	30/06/2022	333423	418100	Fee	Management Fee				24 Chambers Ridge Boulevard, Lot 46, Park Ridge	\$36.30	\$3.85
30/06/2022	30/06/2022	333748	483	Fee	Monthly Admin Fee					\$3.85	\$0.00
										\$21,877.07	\$21,487.07
										\$0.00	\$0.00

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008

**Part 1 Tenancy details**

Item 1	1.1 Lessor
	Name/trading name Harper Swarz SMSF Pty Ltd ATF Harper Swarz SMSF

Address

C\ Ray White IMS, Unit 12, 3986 Pacific Highway,		
LOGANHOLME	QLD	Postcode 4129

1.2	Phone	Mobile	Email
	(07) 3139 1440	INTENTIONALLY BLANK	ims.qld@raywhite.com

Item 2	2.1 Tenant/s
	Tenant 1 Full name/s Jodi Graham
	Phone +61423348557 Email jodigraham82@gmail.com

Tenant 2 Full name/s Nathan Woods
Phone +61478923801 Email 78nathanwoods@gmail.com

Tenant 3 Full name/s
Phone Email

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

Item 3	3.1 Agent If applicable. See clause 43
	Full name/trading name Ray White (IMS)

Address

12/3986 Pacific Highway		
Loganholme	QLD	Postcode 4129

3.2	Phone	Mobile	Email
	07 3139 1440		ims.qld@raywhite.com

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

4.1 Lessor	
Email Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Facsimile Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

4.2 Tenant/s	
Email Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> jodigraham82@gmail.com,78nathanwoods@gmail.com	Facsimile Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4.3 Agent	
Email Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> ims.qld@raywhite.com	Facsimile Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

Item 5	5.1 Address of the rental premises
	24 Chambers Ridge Boulevard
	Park Ridge QLD Postcode 4125

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

AS PER ENTRY CONDITION REPORT

Item 6	6.1 The term of the agreement is <input checked="" type="checkbox"/> fixed term agreement <input type="checkbox"/> periodic agreement
	6.2 Starting on 02 / 07 / 2021 6.3 Ending on 30 / 06 / 2022

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

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008



Item 7 Rent \$ 400.00 per week fortnight month See clause 8(1)

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

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

Details for direct credit

BSB no. Bank/building society/credit union

Account no. Account name

Payment reference

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

Item 11 **Rental bond amount** See clause 13

Item 12 **12.1 The services supplied to the premises for which the tenant must pay** See clause 16

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

12.2 Is the tenant to pay for water supplied to the premises See clause 17

Yes No

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

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

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

Electricity

Gas

Phone

Any other service stated in item 12.1
See special terms (page 8)

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

Item 16 **16.1 Are there any body corporate by-laws applicable to the occupation of the premises by a tenant?** Yes No
See clause 22

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

Item 17 **17.1 Pets approved** Yes No See clause 24(1)

17.2 The types and number of pets that may be kept See clause 24(2)

Type Number Type Number

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

Electrical repairs Phone

Plumbing repairs Phone

Other Phone

Part 2 Standard Terms

Division 1 Preliminary

1 Interpretation

In this agreement -

- (a) a reference to **the premises** includes a reference to any inclusions for the premises stated in this agreement for item 5.2; and
- (b) a reference to a numbered section is a reference to the section in the Act with that number; and
- (c) a reference to a numbered item is a reference to the item with that number in part 1; and
- (d) a reference to a numbered clause is a reference to the clause of this agreement with that number.

2 Terms of a general tenancy agreement

- (1) This part states, under the *Residential Tenancies and Rooming Accommodation Act 2008 (the Act)*, section 55, the standard terms of a general tenancy agreement.
- (2) The Act also imposes duties on, and gives entitlements to, the lessor and tenant that are taken to be included as terms of this agreement.
- (3) The lessor and tenant may agree on other terms of this agreement (**special terms**).
- (4) A duty or entitlement under the Act overrides a standard term or special term if the term is inconsistent with the duty or entitlement.
- (5) A standard term overrides a special term if they are inconsistent.

Note - Some breaches of this agreement may also be an offence under the Act, for example, if -

- the lessor or the lessor's agent enters the premises in contravention of the rules of entry under sections 192 to 199; or
- the tenant does not sign and return the condition report to the lessor or the lessor's agent under section 65.

3 More than 1 lessor or tenant

- (1) This clause applies if more than 1 person is named in this agreement for item 1 or 2.
- (2) Each lessor named in this agreement for item 1 must perform all of the lessor's obligations under this agreement.
- (3) Each tenant named in this agreement for item 2 -
 - (a) holds their interest in the tenancy as a tenant in common unless a special term states the tenants are joint tenants; and
 - (b) must perform all the tenant's obligations under this agreement.

Division 2 Period of tenancy

4 Start of tenancy

- (1) The tenancy starts on the day stated in this agreement for item 6.2.
- (2) However, if no day is stated or if the stated day is before the signing of this agreement, the tenancy starts when the tenant is or was given a right to occupy the premises.

5 Entry condition report - s 65

- (1) The lessor must prepare, in the approved form, sign and give the tenant 1 copy of a condition report for the premises.
- (2) The copy must be given to the tenant on or before the day the tenant occupies the premises under this agreement.
- (3) The tenant must mark the copy of the report to show any parts the tenant disagrees with, and sign and return the copy to the lessor not later than 3 days after the later of the following days -
 - (a) the day the tenant is entitled to occupy the premises;
 - (b) the day the tenant is given the copy of the condition report.

Note - A well completed condition report can be very important to help the parties if there is a dispute about the condition of the premises when the tenancy started. For more information about condition reports, see the information statement.
- (4) After the copy of the condition report is returned to the lessor by the tenant, the lessor must copy the condition report and return it to the tenant within 14 days.

6 Continuation of fixed term agreement - s 70

- (1) This clause applies if -
 - (a) this agreement is a fixed term agreement; and
 - (b) none of the following notices are given, or agreements or applications made before the day the term ends (the **end day**) -
 - (i) a notice to leave;
 - (ii) a notice of intention to leave;
 - (iii) an abandonment termination notice;
 - (iv) a notice, agreement or application relating to the death of a sole tenant under section 277(7);
 - (v) a written agreement between the lessor and tenant to end the agreement.
- (2) This agreement, other than a term about this agreement's term, continues to apply after the end day on the basis that the tenant is holding over under a periodic agreement.

Note - For more information about the notices, see the information statement.

7 Costs apply to early ending of fixed term agreement

- (1) This clause applies if -
 - (a) this agreement is a fixed term agreement; and
 - (b) the tenant terminates it before the term ends in a way not permitted under the Act.
- (2) The tenant must pay the reasonable costs incurred by the lessor in reletting the premises.

Note - For when the tenant may terminate early under the Act, see clause 36 and the information statement. Under section 362, the lessor has a general duty to mitigate (avoid or reduce) the costs.

Division 3 Rent

8 When, how and where rent must be paid - ss 83 and 85

- (1) The tenant must pay the rent stated in this agreement for item 7.
- (2) The rent must be paid at the times stated in this agreement for item 8.
- (3) The rent must be paid -
 - (a) in the way stated in this agreement for item 9; or
 - (b) in the way agreed after the signing of this agreement by -
 - (i) the lessor or tenant giving the other party a notice proposing the way; and
 - (ii) the other party agreeing to the proposal in writing; or
 - (c) if there is no way stated in this agreement for item 9 or no way agreed after the signing of this agreement - in an approved way under section 83(4).
- (4) The rent must be paid at the place stated in this agreement for item 10.
- (5) However, if, after the signing of this agreement, the lessor gives a notice to the tenant stating a different place for payment and the place is reasonable, the rent must be paid at the place while the notice is in force.
- (6) If no place is stated in this agreement for item 10 and there is no notice stating a place, the rent must be paid at an appropriate place.

Examples of an appropriate place -

- the lessor's address for service
- the lessor's agent's office

9 Rent in advance - s 87

The lessor may require the tenant to pay rent in advance only if the payment is not more than -

- (a) for a periodic agreement - 2 weeks rent; or
- (b) for a fixed term agreement - 1 month rent.

Note - Under section 87(2), the lessor or the lessor's agent must not require a payment of rent under this agreement in a period for which rent has already been paid.

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008

**10 Rent increases - ss 91 and 93**

- (1) If the lessor proposes to increase the rent, the lessor must give notice of the proposal to the tenant.
- (2) The notice must state the amount of the increased rent and the day from when it is payable.
- (3) The day stated must not be earlier than the later of the following -
 - (a) 2 months after the notice is given;
 - (b) 6 months after the day the existing rent became payable by the tenant.
- (4) Subject to an order of a tribunal, the increased rent is payable from the day stated in the notice, and this agreement is taken to be amended accordingly.
- (5) However, if this agreement is a fixed term agreement, the rent may be increased before the term ends only if a special term -
 - (a) provides for a rent increase; and
 - (b) states the amount of the increase or how the amount of the increase is to be worked out.
- (6) A rent increase is payable by the tenant only if the rent is increased under this clause.

11 Application to tribunal about excessive increase - s 92

- (1) If a notice of proposed rent increase is given and the tenant considers the increase is excessive, the tenant may apply to a tribunal for an order setting aside or reducing the increase.
- (2) However, the application must be made -
 - (a) within 30 days after the notice is received; and
 - (b) for a fixed term agreement - before the term ends.

12 Rent decreases - s 94

Under section 94, the rent may decrease in certain situations.

Note - For details of the situations, see the information statement.

Division 4 Rental bond**13 Rental bond required - ss 111 and 116**

- (1) If a rental bond is stated in this agreement for item 11, the tenant must pay to the lessor or the lessor's agent the rental bond amount -
 - (a) if a special term requires the bond to be paid at a stated time - at the stated time; or
 - (b) if a special term requires the bond to be paid by instalments - by instalments; or
 - (c) otherwise - when the tenant signs this agreement.
- (2) The lessor or the lessor's agent must, within 10 days of receiving the bond or a part of the bond, pay it to the authority and give the authority a notice, in the approved form, about the bond.
- (3) The bond is intended to be available to financially protect the lessor if the tenant breaches this agreement.

Example - The lessor may claim against the bond if the tenant does not leave the premises in the required condition at the end of the tenancy.

Note - For how to apply to the authority or a tribunal for the bond at the end of the tenancy, see the information statement and sections 125 to 141. Delay in applying may mean that payment is made on another application for payment.

14 Increase in bond - s 154

- (1) The tenant must increase the rental bond if -
 - (a) the rent increases and the lessor gives notice to the tenant to increase the bond; and
 - (b) the notice is given at least 11 months after -
 - (i) this agreement started; or
 - (ii) if the bond has been increased previously by a notice given under this clause - the day stated in the notice, or the last notice, for making the increase.

- (2) The notice must state the increased amount and the day by which the increase must be made.
- (3) For subclause (2), the day must be at least 1 month after the tenant is given the notice.

Division 5 Outgoings**15 Outgoings - s 163**

- (1) The lessor must pay all charges, levies, premiums, rates or taxes for the premises, other than a service charge.

Examples -

body corporate levies, council general rates, sewerage charges, environment levies, land tax

- (2) This clause does not apply if -
 - (a) the lessor is the State; and
 - (b) rent is not payable under the agreement; and
 - (c) the tenant is an entity receiving financial or other assistance from the State to supply rented accommodation to persons.

16 General service charges - ss 164 and 165

The tenant must pay a service charge, other than a water service charge, for a service supplied to the premises during the tenancy if -

- (a) the tenant enjoys or shares the benefit of the service; and
- (b) the service is stated in this agreement for item 12.1; and
- (c) either -
 - (i) the premises are individually metered for the service; or
 - (ii) this agreement states for item 13 how the tenant's apportionment of the cost of the service is to be worked out; and
- (d) this agreement states for item 14 how the tenant must pay for the service.

Note - Section 165(3) limits the amount the tenant must pay.

17 Water service charges - ss 164 and 166W

- (1) The tenant must pay an amount for the water consumption charges for the premises if -
 - (a) the tenant is enjoying or sharing the benefit of a water service to the premises; and
 - (b) the premises are individually metered for the supply of water or water is supplied to the premises by delivery by means of a vehicle; and
 - (c) this agreement states for item 12.2 that the tenant must pay for water supplied to the premises.
- (2) However, the tenant does not have to pay an amount -
 - (a) that is more than the amount of the water consumption charges payable to the relevant water supplier; or
 - (b) that is a fixed charge for the water service to the premises.
- (3) Also, the tenant does not have to pay an amount for a reasonable quantity of water supplied to the premises for a period if, during the period, the premises are not water efficient for section 166.

Note - A water consumption charge does not include the amount of a water service charge that is a fixed charge for the water service.

Note - For details about water efficiency, see the information statement.

- (4) In deciding what is a reasonable quantity of water for subclause (3), regard must be had to the matters mentioned in section 169(4)(a) to (e).
- (5) The tenant must pay the amount of the charge to the lessor within 1 month of the lessor giving the tenant copies of relevant documents about the incurring of the amount.
- (6) In this clause -

water consumption charge for premises, means the variable part of a water service charge assessed on the volume of water supplied to the premises.

Note - If there is a dispute about how much water (or any other service charge) the tenant should pay, the lessor or the tenant may attempt to resolve the dispute by conciliation. See the information statement for details.

Division 6 Rights and obligations concerning the premises during tenancy

Subdivision 1 Occupation and use of premises

18 No legal impediments to occupation - s 181

The lessor must ensure there is no legal impediment to occupation of the premises by the tenant as a residence for the term of the tenancy if, when entering into this agreement, the lessor knew about the impediment or ought reasonably to have known about it.

Examples of possible legal impediments -

- if there is a mortgage over the premises, the lessor might need to obtain approval from the mortgagee before the tenancy can start
- a certificate might be required under the *Building Act 1975* before the premises can lawfully be occupied
- the zoning of the land might prevent use of a building on the land as a residence

19 Vacant possession and quiet enjoyment - ss 182 and 183

- (1) The lessor must ensure the tenant has vacant possession of the premises (other than a part of the premises that the tenant does not have a right to occupy exclusively) on the day the tenant is entitled to occupy the premises under this agreement.

Editor's note - Parts of the premises where the tenant does not have a right to occupy exclusively may be identified in a special term.

- (2) The lessor must take reasonable steps to ensure the tenant has quiet enjoyment of the premises.
- (3) The lessor or the lessor's agent must not interfere with the reasonable peace, comfort or privacy of the tenant in using the premises.

20 Lessor's right to enter the premises - ss 192-199

The lessor or the lessor's agent may enter the premises during the tenancy only if the obligations under sections 192 to 199 have been complied with.

Note - See the information statement for details.

21 Tenant's use of premises - ss 10 and 184

- (1) The tenant may use the premises only as a place of residence or mainly as a place of residence or for another use allowed under a special term.
- (2) The tenant must not -
- (a) use the premises for an illegal purpose; or
 - (b) cause a nuisance by the use of the premises; or
- Examples of things that may constitute a nuisance -*
- using paints or chemicals on the premises that go onto or cause odours on adjoining land
 - causing loud noises
 - allowing large amounts of water to escape onto adjoining land
- (c) interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant; or
- (d) allow another person on the premises to interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant.

22 Units and townhouses - s 69

- (1) The lessor must give the tenant a copy of any body corporate by-laws under the *Body Corporate and Community Management Act 1997* or *Building Units and Group Titles Act 1980* applicable to -
- (a) the occupation of the premises; or
 - (b) any common area available for use by the tenant with the premises.
- (2) The tenant must comply with the by-laws.

23 Number of occupants allowed

No more than the number of persons stated in this agreement for item 15 may reside at the premises.

24 Pets

- (1) The tenant may keep pets on the premises only if this agreement states for item 17.1 that pets are approved.
- (2) If this agreement states for item 17.1 that pets are approved and this agreement states for item 17.2 that only -
- (a) a particular type of pet may be kept, only that type may be kept; or
 - (b) a particular number of pets may be kept, only that number may be kept; or
 - (c) a particular number of a particular type of pet may be kept, only that number of that type may be kept.

Subdivision 2 Standard of premises

25 Lessor's obligations - s 185

- (1) At the start of the tenancy, the lessor must ensure -
- (a) the premises are clean; and
 - (b) the premises are fit for the tenant to live in; and
 - (c) the premises are in good repair; and
 - (d) the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises.
- (2) While the tenancy continues, the lessor must -
- (a) maintain the premises in a way that the premises remain fit for the tenant to live in; and
 - (b) maintain the premises in good repair; and
 - (c) ensure the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises; and
 - (d) keep any common area included in the premises clean.
- Note -* For details about the maintenance, see the information statement.
- (3) However, the lessor is not required to comply with subclause (1)(c) or (2)(a) for any non-standard items and the lessor is not responsible for their maintenance if -
- (a) the lessor is the State; and
 - (b) the non-standard items are stated in this agreement and this agreement states the lessor is not responsible for their maintenance; and
 - (c) the non-standard items are not necessary and reasonable to make the premises a fit place in which to live; and
 - (d) the non-standard items are not a risk to health or safety; and
 - (e) for fixtures - the fixtures were not attached to the premises by the lessor.

- (4) In this clause -
- non-standard items** means the fixtures attached to the premises and inclusions supplied with the premises stated in this agreement for item 5.2.

premises include any common area available for use by the tenant with the premises.

26 Tenant's obligations - s 188(2) and (3)

- (1) The tenant must keep the premises clean, having regard to their condition at the start of the tenancy.
- (2) The tenant must not maliciously damage, or allow someone else to maliciously damage, the premises.

Subdivision 3 The dwelling

27 Fixtures or structural changes - ss 207-209

- (1) The tenant may attach a fixture, or make a structural change, to the premises only if the lessor agrees to the fixture's attachment or the structural change.

Note - Fixtures are generally items permanently attached to land or to a building that are intended to become part of the land or building. An attachment may include, for example, something glued, nailed or screwed to a wall.

- (2) The lessor's agreement must be written, describe the nature of the fixture or change and include any terms of the agreement.

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008

Examples of terms -

- that the tenant may remove the fixture
 - that the tenant must repair damage caused when removing the fixture
 - that the lessor must pay for the fixture if the tenant can not remove it
- (3) If the lessor does agree, the tenant must comply with the terms of the lessor's agreement.
- (4) The lessor must not act unreasonably in failing to agree.
- (5) If the tenant attaches a fixture, or makes a structural change, to the premises without the lessor's agreement, the lessor may -
- (a) take action for a breach of a term of this agreement; or
 - (b) waive the breach (that is, not take action for the breach) and treat the fixture or change as an improvement to the premises for the lessor's benefit (that is, treat it as belonging to the lessor, without having to pay the tenant for it).

28 Supply of locks and keys - s 210

- (1) The lessor must supply and maintain all locks necessary to ensure the premises are reasonably secure.
- (2) The lessor must give the tenant, or if there is more than 1 tenant, 1 of the tenants, a key for each lock that -
- (a) secures an entry to the premises; or
 - (b) secures a road or other place normally used to gain access to, or leave, the area or building in which the premises are situated; or
 - (c) is part of the premises.
- (3) If there is more than 1 tenant, the lessor must give the other tenants a key for the locks mentioned in subclause (2)(a) and (b).

29 Changing locks - ss 211 and 212

- (1) The lessor or the tenant may change locks if -
- (a) both agree to the change; or
 - (b) there is a tribunal order permitting the change; or
 - (c) there is a reasonable excuse for making the change.
- Example of a reasonable excuse -*
an emergency requiring the lock to be changed quickly
- (2) The lessor or tenant must not act unreasonably in failing to agree to the change of a lock.
- (3) If a lock is changed, the party changing it must give the other party a key for the changed lock unless -
- (a) a tribunal orders that a key not be given; or
 - (b) the other party agrees to not being given a key.

Subdivision 4 Damage and repairs**30 Meaning of emergency and routine repairs - ss 214 and 215**

- (1) **Emergency repairs** are works needed to repair any of the following -
- (a) a burst water service or serious water service leak;
 - (b) a blocked or broken lavatory system;
 - (c) a serious roof leak;
 - (d) a gas leak;
 - (e) a dangerous electrical fault;
 - (f) flooding or serious flood damage;
 - (g) serious storm, fire or impact damage;
 - (h) a failure or breakdown of the gas, electricity or water supply to the premises;
 - (i) a failure or breakdown of an essential service or appliance on the premises for hot water, cooking or heating;
 - (j) a fault or damage that makes the premises unsafe or insecure;
 - (k) a fault or damage likely to injure a person, damage property or unduly inconvenience a resident of the premises;
 - (l) a serious fault in a staircase, lift or other common area of the premises that unduly inconveniences a resident in gaining access to, or using, the premises.
- (2) **Routine repairs** are repairs other than emergency repairs.

31 Nominated repairer for emergency repairs - s 216

- (1) The lessor's nominated repairer for emergency repairs of a particular type may be stated either -
- (a) in this agreement for item 18; or
 - (b) in a notice given by the lessor to the tenant.
- (2) The nominated repairer is the tenant's first point of contact for notifying the need for emergency repairs.

32 Notice of damage - s 217

- (1) If the tenant knows the premises have been damaged, the tenant must give notice as soon as practicable of the damage.
- (2) If the premises need routine repairs, the notice must be given to the lessor.
- (3) If the premises need emergency repairs, the notice must be given to -
- (a) the nominated repairer for the repairs; or
 - (b) if there is no nominated repairer for the repairs or the repairer can not be contacted - the lessor.

33 Emergency repairs arranged by tenant - ss 218 and 219

- (1) The tenant may arrange for a suitably qualified person to make emergency repairs or apply to the tribunal under section 221 for orders about the repairs if -
- (a) the tenant has been unable to notify the lessor or nominated repairer of the need for emergency repairs of the premises; or
 - (b) the repairs are not made within a reasonable time after notice is given.
- (2) The maximum amount that may be incurred for emergency repairs arranged to be made by the tenant is an amount equal to the amount payable under this agreement for 2 weeks rent.
- Note - For how the tenant may require reimbursement for the repairs, see sections 219(2) and (3) and 220 and the information statement.*

Division 7 Restrictions on transfer or subletting by tenant**34 General - ss 238 and 240**

- (1) Subject to clause 35, the tenant may transfer all or a part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing or if the transfer or subletting is made under a tribunal order.
- (2) The lessor must act reasonably in failing to agree to the transfer or subletting.
- (3) The lessor is taken to act unreasonably in failing to agree to the transfer or subletting if the lessor acts in a capricious or retaliatory way.
- (4) The lessor or the lessor's agent must not require the tenant to pay, or accept from the tenant, an amount for the lessor's agreement to a transfer or subletting by the tenant, other than an amount for the reasonable expenses incurred by the lessor in agreeing to the transfer or subletting.

35 State assisted lessors or employees of lessor - s 237

- (1) This clause applies if -
- (a) the lessor is the State; or
 - (b) the lessor is an entity receiving assistance from the State to supply rented accommodation; or
 - (c) the tenant's right to occupy the premises comes from the tenant's terms of employment.
- (2) The tenant may transfer the whole or part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing to the transfer or subletting.

Division 8 When agreement ends**36 Ending of agreement - s 277**

- (1) This agreement ends only if -
- (a) the tenant and the lessor agree in writing; or

General tenancy agreement (Form 18a)

Residential Tenancies and Rooming Accommodation Act 2008

- (b) the lessor gives a notice to leave the premises to the tenant and the tenant hands over vacant possession of the premises to the lessor on or after the handover day; or
- (c) the tenant gives a notice of intention to leave the premises to the lessor and hands over vacant possession of the premises to the lessor on or after the handover day; or
- (d) a tribunal makes an order terminating this agreement; or
- (e) the tenant abandons the premises; or
- (f) after receiving a notice from a mortgagee under section 317, the tenant vacates, or is removed from, the premises.

Note - For when a notice to leave or a notice of intention to leave may be given and its effect and when an application for a termination order may be made to a tribunal, see the information statement.

- (2) Also, if a sole tenant dies, this agreement terminates in accordance with section 277(7) or (8).

Note - See the information statement for details.

37 Condition premises must be left in - s 188(4)

At the end of the tenancy, the tenant must leave the premises, as far as possible, in the same condition they were in at the start of the tenancy, fair wear and tear excepted.

Examples of what may be fair wear and tear -

- wear that happens during normal use
- changes that happen with ageing

38 Keys

At the end of the tenancy, the tenant must return to the lessor all keys for the premises.

39 Tenant's forwarding address - s 205(2)

- (1) When handing over possession of the premises, the tenant must, if the lessor or the lessor's agent asks the tenant in writing to state the tenant's new residential address, tell the lessor or the agent the tenant's new residential address.
- (2) However, subclause (1) does not apply if the tenant has a reasonable excuse for not telling the lessor or agent the new address.

40 Exit condition report - s 66

- (1) As soon as practicable after this agreement ends, the tenant must prepare, in the approved form, and sign a condition report for the premises and give 1 copy of the report to the lessor or the lessor's agent.

Example of what might be as soon as practicable - when the tenant returns the keys to the premises to the lessor or the lessor's agent

Note - For the approved form for the condition report, see the information statement. The report may be very important in deciding who is entitled to a refund of the rental bond if there is a dispute about the condition of the premises.

- (2) The lessor or the lessor's agent must, within 3 business days after receiving the copy of the report -
 - (a) sign the copy; and
 - (b) if the lessor or agent does not agree with the report - show the parts of the report the lessor or agent disagrees with by marking the copy in an appropriate way; and
 - (c) if the tenant has given a forwarding address to the lessor or agent - make a copy of the report and return it to the tenant at the address.
- (3) The lessor or agent must keep a copy of the condition report signed by both parties for at least 1 year after this agreement ends.

41 Goods or documents left behind on premises - ss 363 and 364

- (1) The tenant must take all of the tenant's belongings from the premises at the end of the tenancy.
- (2) The lessor may not treat belongings left behind as the lessor's own property, but must deal with them under sections 363 and 364.

Note - For details of the lessor's obligations under sections 363 and 364, see the information statement. They may include an obligation to store goods and may allow the lessor to sell goods and pay the net sale proceeds (after storage and selling costs) to the public trustee.

Division 9 Miscellaneous**42 Supply of goods and services - s 171**

- (1) The lessor or the lessor's agent must not require the tenant to buy goods or services from the lessor or a person nominated by the lessor or agent.
- (2) Subclause (1) does not apply to a requirement about a service charge.

Note - See section 164 for what is a service charge.

43 Lessor's agent

- (1) The name and address for service of the lessor's agent is stated in this agreement for item 3.
- (2) Unless a special term provides otherwise, the agent may -
 - (a) stand in the lessor's place in any application to a tribunal by the lessor or the tenant; or
 - (b) do any thing else the lessor may do, or is required to do, under this agreement.

44 Notices

- (1) A notice under this agreement must be written and, if there is an approved form for the notice, in the approved form.

Note - Download approved forms via the RTA website rta.qld.gov.au.
- (2) A notice from the tenant to the lessor may be given to the lessor's agent.
- (3) A notice may be given to a party to this agreement or the lessor's agent -
 - (a) by giving it to the party or agent personally; or
 - (b) if an address for service for the party or agent is stated in this agreement for item 1, 2 or 3 - by leaving it at the address, sending it by prepaid post as a letter to the address; or
 - (c) if a facsimile number for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by facsimile - by sending it by facsimile to the facsimile number in accordance with the *Electronic Transactions (Queensland) Act 2001*; or
 - (d) if an email address for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by email - by sending it electronically to the email address in accordance with the *Electronic Transactions (Queensland) Act 2001*.
- (4) A party or the lessor's agent may withdraw his or her consent to notices being given to them by facsimile or email only by giving notice to each other party that notices are no longer to be given to the party or agent by facsimile or email.
- (5) If no address for service is stated in this agreement for item 2 for the tenant, the tenant's address for service is taken to be the address of the premises.
- (6) A party or the lessor's agent may change his or her address for service, facsimile number or email address only by giving notice to each other party of a new address for service, facsimile number or email address.
- (7) On the giving of a notice of a new address for service, facsimile number or email address for a party or the lessor's agent, the address for service, facsimile number or email address stated in the notice is taken to be the party's or agent's address for service, facsimile number or email address stated in this agreement for item 1, 2 or 3.
- (8) Unless the contrary is proved -
 - (a) a notice left at an address for service is taken to have been received by the party to whom the address relates when the notice was left at the address; and
 - (b) a notice sent by post is taken to have been received by the person to whom it was addressed when it would have been delivered in the ordinary course of post; and
 - (c) a notice sent by facsimile is taken to have been received at the place where the facsimile was sent when the sender's facsimile machine produces a transmission report indicating all pages of the notice have been successfully sent; and
 - (d) a notice sent by email is taken to have been received by the recipient when the email enters the recipient's email server.

Special Terms

These Special Terms have been adopted and approved by The Real Estate Institute of Queensland Ltd.

45 Occupation and use of premises

The tenant must not permit persons other than the persons nominated in the special terms to reside at the premises without the written consent of the lessor. The lessor must act reasonably in exercising the lessor's discretion when determining whether or not to consent to a request by the tenant for any change to the approved tenants or occupants.

46 Subletting via online home sharing platforms

The use of online home sharing platforms, such as AirBnB, which grant exclusive possession of the property, or any part thereof, to guests, shall be deemed to be subletting of the property and require compliance with clause 34.

47 Care of the premises by the tenant

- (1) During the tenancy, the tenant must-
 - (a) not do anything that might block any plumbing or drains on the premises;
 - (b) keep all rubbish in the bin provided by the local authority in an area designated by the lessor or as the local authority may require;
 - (c) put the bin out for collection on the appropriate day for collection and return the bin to its designated place after the rubbish has been collected;
 - (d) maintain the lawns and gardens at the premises having regard to their condition at the commencement of the tenancy, including mowing the lawns, weeding the gardens and watering the lawns and gardens (subject to council water restrictions);
 - (e) keep the premises free from pests and vermin;
 - (f) keep the walls, floors, doors and ceilings of the premises free of nails, screws or adhesive substances, unless otherwise agreed to by the lessor in accordance with clause 27;
 - (g) not intentionally or negligently damage the premises and inclusions;
 - (h) only hang clothing and other articles outside the premises in areas designated by the lessor or the lessor's agent;
 - (i) keep the swimming pool, filter and spa equipment (if any) clean and at the correct chemical levels having regard to their condition at the start of the tenancy;
 - (j) not interfere with nor make non-operational any facility that may be provided with the premises (eg. smoke alarms, fire extinguishers, garden sprinkler systems, hoses etc).
 - (k) where the lessor has consented to animals being kept at the premises, the tenant must ensure all animals are kept in accordance with relevant local laws, state laws and federal laws including but not limited to, the *Animal Management (Cats & Dogs) Act 2008* and the *Animal Care and Protection Act 2001* where applicable.
- (2) The obligations of the tenant at the end of the occupancy regarding the conditions of the premises include-
 - (a) if the carpets were cleaned to a certain standard at the start of the tenancy, the tenant must ensure the carpets are cleaned to the same standard, fair wear and tear excepted, at the end of the tenancy;
 - (b) if the property was free of pests at the start of the tenancy, the tenant must ensure the property meets the same standard at the end of the tenancy;
 - (c) repairing the tenant's intentional or negligent damage to the premises or inclusions;
 - (d) returning the swimming pool, filter and spa equipment (if any) to a clean condition with correct chemical levels having regard to their condition at the start of the tenancy;
 - (e) removing rubbish;
 - (f) replacing inclusions damaged during the tenancy having regard to their condition at the start of the tenancy, fair wear and tear excepted;
 - (g) mowing lawns, weeding gardens having regard to their condition at the start of the tenancy;
 - (h) remove all property other than that belonging to the lessor or on the premises at the start of the tenancy.
- (3) If the tenant does not meet the tenant's obligations at the end of the tenancy the lessor or the lessor's agent may pay for this to be done and claim the cost of doing so from the rental bond.

48 Photographs of the property during an inspection

- (1) The tenant consents to photographs being taken of the property during an inspection arranged by the lessor or the lessor's agent in accordance with section 192(1)(a), for the purposes of documenting the condition of the property at the time of the inspection.
- (2) For the sake of clarity, if any photographs taken during an inspection of the property show something belonging to the tenant, the lessor or lessor's agent must obtain the tenant's written consent in order to use the photographs in an advertisement for the property in accordance with section 203.

49 Locks and keys and remote controls

- (1) The lessor may claim from the tenant costs incurred by the lessor as a result of the tenant losing any key, access keycard or remote control relating to the premises which has been provided to the tenant (by the lessor, a body corporate or other person), including costs in connection with:
 - (a) replacing the key, access keycard or remote control; and
 - (b) gaining access to the premises.
- (2) The tenant acknowledges that the lessor's agent may retain a duplicate set of keys.
- (3) The tenant must return all keys, access keycards and/or any remote controls to the lessor or the lessor's agent at the end of the tenancy.

50 Early termination by tenant

If the tenancy is breached before the end of the tenancy specified in item 6 despite other provisions of this agreement the lessor may claim from the tenant-

- (a) the rent and service charges until the lessor re-lets the premises or the end of the tenancy as specified in item 6 whichever is the earlier; and

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Special Terms *continued...*

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- (b) the reasonable costs (including advertising costs) of re-letting and attempting to re-let the premises. (Sections 173(2) and 420).

51 Liability excluded

The tenant shall be liable for and shall indemnify and defend the lessor or the lessor's agent, its directors, officers, employees, and agents, from, and against, any and all losses, claims, demands, actions, suits (including costs and legal fees on an indemnity basis), and damages, including, but not limited to:

- (a) injury, bodily or otherwise, or death of any person, including the tenant or an approved occupant; or
- (b) loss, damage to, or destruction of, property whether real or personal, belonging to any person, including the tenant or an approved occupant;

as a direct or indirect result of the tenant's negligent acts or omissions or breach of this agreement or obligations under the Act.

52 Lessor's insurance

(1) If the lessor does have insurance cover the tenant must not do, or allow anything to be done, that would invalidate the lessor's insurance policy for the premises or increase the lessor's premium in relation to that policy.

- (2) The lessor may claim from the tenant -
 - (a) any increase in the premium of the lessor's insurance; and
 - (b) any excess on claim by the lessor on the lessor's insurance; and
 - (c) any other cost and expenses incurred by the lessor;

as a direct or indirect result of the tenant's negligent acts or omissions or breach of this agreement or obligations under the Act.

53 Tenant's insurance

It is the tenant's and approved occupant's responsibility to adequately insure their own property and possessions.

54 Smoke alarm obligations

The tenant must-

- (1) Test each smoke alarm in the premises-
 - (a) at least once every 12 months; or
 - (b) if a fixed term tenancy is of less than 12 months duration, but is held over under a periodic tenancy of 12 months or more, at least once in the 12 month period;
 - (i) For an alarm that can be tested by pressing a button or other device to indicate whether the alarm is capable of detecting smoke - by pressing the button or other device;
 - (ii) Otherwise, by testing the alarm in the way stated in the Information Statement (RTA Form 17a) provided to the tenant/s at the commencement of the tenancy.
- (2) Replace each battery that is spent, or that the tenant/s is aware of is almost spent, in accordance with the Information Statement provided to the tenant/s at the commencement of the tenancy;
- (3) Advise the lessor as soon as practicable if the tenant/s become/s aware that a smoke alarm in the premises has failed or is about to fail (other than because the battery is spent or almost spent); and

Note: In interpreting the word "spent" when referring to a battery, the term is used to include reference to a battery which is flat, non-functioning or lacking in charge that it does not properly operate the smoke alarm.
- (4) Clean each smoke alarm in the premises in the way stated in the Information Statement provided to the tenant/s at the commencement of the tenancy:
 - (a) at least once every 12 months; or
 - (b) if a fixed term tenancy is of less than 12 months duration, but is held over under a periodic tenancy of 12 months or more, at least once in the 12 month period;

In the event that the tenant/s engages a contractor/tradesperson (as listed in Item 18) to meet the tenant/s obligations listed under this clause, such engagement shall be at the tenant/s' own cost and expense.

- (5) Not tamper with or otherwise render a smoke alarm inoperative. Such an act will constitute malicious damage in accordance with section 188 of the Act.

55 Portable pool obligations

- (1) The tenant must-
 - (a) Obtain the lessor's consent for a portable pool at the premises of a depth of 300mm or greater;
 - (b) Where consent is to be provided by the lessor to the tenant for the use of a portable pool at the premises of a depth of 300mm or greater, provide the lessor and/or the agent with details of the type and description of the proposed portable pool.
- (2) Where consent is provided by the lessor to the tenant for the use of a portable pool at the premises of a depth of 300mm or greater, the tenant agrees to:
 - (a) Maintain and repair the portable pool at the tenant's own expense;
 - (b) In accordance with the *Building Act 1975* obtain, maintain and renew a Pool Safety Certificate for a regulated pool, which includes a requirement for a compliant pool fence and, provide a copy of the Pool Safety Certificate to the lessor and/or agent;
 - (c) Where a compliant pool fence is required for a regulated pool, obtain the lessor's consent regarding a proposed fence in accordance with clause 27 of the standard terms;
 - (d) In circumstances where consent is provided to the tenant by the lessor in accordance with clause 27 of the standard terms, construct and maintain the fence as required by the *Building Act 1975*, at the tenant's own expense.
- (3) In accordance with clause 55(1) and 55(2), where consent is provided by the lessor to the tenant for a portable pool of a depth of 300mm or greater and/or as prescribed by the *Building Act 1975*, the tenant hereby agrees to indemnify and hold harmless the lessor and agent for any loss, claim, suit or demand, brought, caused or contributed to, directly or indirectly, by the portable pool.

Special Terms *continued...*

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56 Electronic Signing

- (1) Electronic Signature means an electronic method of signing that identifies the person and indicates their intention to sign this agreement;
- (2) If this agreement is signed by any party or the lessor's agent using an Electronic Signature, the tenant and the lessor:
 - (a) agree to enter into this agreement in electronic form; and
 - (b) consent to either, or both parties, or the lessor's agent signing this agreement using an Electronic Signature.

Special Condition

General Tenancy - Rent Increase During a Fixed Term Agreement

RENT INCREASE DURING A FIXED TERM AGREEMENT

- (a) In accordance with Item 7 of the Tenancy Details in the Agreement, rent shall be \$ 390.00 _____
per week _____ ("the initial rent").
↑ insert week, fortnight or month
- (b) The initial rent shall be payable from the date nominated in Item 6.2 of the Tenancy Details until
02 July 2021 _____ ("the initial rental period").
- (c) From the end of the initial rental period, rent shall increase to \$ 400.00 _____
per week _____ until the termination of the Tenant's obligations to pay rent as set out herein.
↑ insert week, fortnight or month

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INITIALS (Note: initials not required if signed with Electronic Signature)

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Special Condition

General Tenancy - Smoking Not Allowed on Premises

SMOKING NOT ALLOWED ON PREMISES

- (a) The Tenant must not, or allow any other person to, use or smoke tobacco or other smoke producing substance within any dwelling on the premises.
- (b) For the purposes of this Special Term a dwelling contained on the Premises shall include any enclosed area, room or structure attached to the dwelling, including but not limited to any garage, sunroom or enclosed veranda. A dwelling shall include any structure on the Premises designed to be used as a residence for human habitation.

INITIALS *(Note: initials not required if signed with Electronic Signature)*

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Annexure A

Water Usage Charge - Tenant to Pay

1. The premises being water efficient and Item 12.2 and Clause 17(1) of the Standard Terms applying, the Tenant is required to pay the water consumption charges for the premises.
2. Water meter readings as at the date of commencement of the tenancy will be recorded on the Entry Condition Report and subsequently in the Routine Condition Reports (quarterly during the term of the tenancy) and finally on the Exit Condition Report.
3. The readings having been made by the Agent the invoice amount will be calculated at the applicable rate charged by the relevant local authority from time to time.
4. The Agent will forward to the Tenant every quarter an invoice for payment of the water consumption charges.
5. The Tenant must make payment of the invoiced amount in accordance with Clause 17(5) of the Standard Terms.

Air Conditioning Filters & Exhaust Fans

The Tenant/s agree to clean the air conditioner filters, ceiling fans & exhaust fans every 12 months and upon vacating the Premises.

Blinds & Curtains Cords

The Tenant confirms where curtains and blinds in the premises are fitted with tie downs and tension devices it is the Tenant's responsibility to ensure curtain or blind cords are always kept secured. Where in compliance with consumer legislation a label is attached to a cord or chain warning of potential danger of unsecured cord or chains (Swing Tag) the tenant must ensure the Swing Tag is not removed and notify the agent if it is removed.

Break In

The Tenant will, in the case of a break in, immediately contact the police and then promptly advise the Lessor/Agent.

Care of Premises

In accordance with Addendum B - Special Terms Clause 2(a), BluTack and other similar products are not to be used on any interior or exterior surface of the Premises without prior written approval from the Lessor.

Carpets

For a tenancy of 12 months or more, notwithstanding the provisions of Addendum B - Special Terms Clause 4(b), carpets are to be cleaned from time to time as reasonably instructed by the Lessor/Agent. All marks and stains should be removed promptly.

Change of Details

The Tenant will keep the Agent updated with any change of personal details previously provided to the Agent including mobile numbers and email addresses.

Driveway or Car Space Areas

Where the Premises includes a car space and/or driveway for the Tenant's exclusive use, the Tenant acknowledges and confirms it is the Tenant's responsibility to keep such areas free of oil stains and otherwise keep such areas clean and tidy.

Electronic Communications Servicing the Premises

The Tenant must satisfy itself as to the provisions of any electronic communication services to the Premises (internet, television - analogue, digital or cable). The Lessor gives no warranty in respect to the provisions or adequacy of such services to the Premises.

Keys - Collection & Return

The parties agree and the Tenants acknowledge keys can only be collected and returned between the times set out in Addendum A - Additional Items - Item (F).

Keys - Loss & Replacement

The Tenant will be responsible for all costs associated with the loss or replacement of keys, locks or security devices and services of a locksmith if required.

INITIALS

Annexure B

Property Use

The Tenant(s) confirm and agree, in accordance with Clause 21 of the Standard Terms of this Agreement, the Premises shall only be used as a place of residence by the Tenant. Use of the Premises for business purpose, without the written consent of the Lessor/ Lessor's Agent first had and obtained, is prohibited. Any such consent will be entirely at the discretion of the Lessor.

Receipt of Documents

1. The Tenant acknowledges having received a form 17a upon signing the Tenancy Agreement for the Premises.
2. The Tenant acknowledges having received a form 1a Condition Report for completion and return to the Lessor in accordance with Clause 5(3) of the Standard Terms of this Agreement.

Repairs & Maintenance - Written Notice

The Tenant agrees and confirms all notices made in compliance with Clause 32 of the Standard Terms must be in writing (emergencies excepted).

Smoke Alarms - Maintenance Company Employed

Notwithstanding the provisions of Addendum B - Special Terms Clause 2(k) the Lessor confirms and acknowledges it will contract with Complete Compliance Australia or AOK Smoke Alarms to attend the Premises for the purpose of carrying out smoke alarm maintenance at the Lessor's cost, 2-3 times per year.

Smoking - House

No smoking by any Tenant or guest is permitted in the indoor areas of the Premises nor shall the Tenant leave around the Premises, debris arising from smoking.

Smoking - Units in a Community Title Scheme

No smoking by any Tenant or guest is permitted in the indoor areas of the unit or terrace house or in any lifts, foyers or other common areas nor shall the Tenant leave around the Premises, debris arising from smoking.

Termite Inspection & Maintenance Access

The Tenant's property may not be stored in such a way as to prevent proper access for termite inspection or treatment to take place.

Vacating Premises (Notice)

The Tenant must give the Lessor written notice, in accordance with Chapter 5, Part 1, Division 3, Subdivision 2 of the Residential Tenancies and Rooming Accommodation Act 2008, prior to the tenancy expiry date, to the Lessor in the approved form of its intention to vacate the Premises.

INITIALS

4-1

Harper Swarz SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
24/02/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		2,200.00	4.2	2,200.00 DR
31/03/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		220.00	4.3	2,420.00 DR
22/04/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		220.00	4.4	2,640.00 DR
			2,640.00		2,640.00 DR

Total Debits: 2,640.00

Total Credits: 0.00

4-2



Simmons Livingstone & Associates

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

The Trustees
Harper Swarz SMSF
12 Edelsten Court
CARRARA QLD 4211

Tax Invoice
030533

Ref: SWARDS1
25 January, 2022

Description	Amount
Preparation of Financial Statements for the fund for the year ended 30th June 2021 including the following:- - Operating Statement, Statement of Financial Position & Notes to the Financial Statements - Trustee's declaration - Preparation and lodgement of income tax and regulatory return - Calculation of tax estimate - Memorandum of Resolutions - Calculations in relation to changes in market value of investments - Preparation of Member's Statements - Preparation of records in accordance with the auditor's requirements including payment of disbursement to Super Audits.	2,300.00
Acc 2200 Audit 330 2530	
Please note that this invoice is now due.	2,300.00
	GST: \$ 230.00
	Amount Due: \$ 2,530.00

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

(EFT) - Transfer to our account Ref: SWARDS1
Invoice: 030533
25 January, 2022
 Account Name Simmons Livingstone & Associates
 BSB: 064 445 Account: 1052 7520 **Amount Due: \$ 2,530.00**

Credit Card (Please indicate type) Mastercard Visa Card CCV
 Card Number:

Cardholder Signature Expiry/.....

Liability limited by a scheme approved under Professional Standards Legislation



Simmons Livingstone & Associates

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

4-3

Daryle Swarz
Harper Swarz SMSF Pty Ltd
12 Edelsten Court
CARRARA QLD 4211

Tax Invoice
031151
Ref: SWARDC1
9 March, 2022

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> Harper Swarz SMSF Pty Ltd <p>The following gives details of the work undertaken:</p> <p><u>Harper Swarz SMSF Pty Ltd</u></p> <p>Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.</p>	200.00
<p>Please note that this invoice is now due.</p>	
GST: \$	20.00
Amount Due: \$	220.00

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

<input type="checkbox"/> (EFT) - Transfer to our account Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: SWARDC1 Invoice: 031151 9 March, 2022 Amount Due: \$ 220.00
<input type="checkbox"/> Credit Card (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Cardholder	Signature	Expiry/.....
<small>Liability limited by a scheme approved under Professional Standards Legislation</small>		

4-4



Simmons Livingstone & Associates

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

Daryle Swarz
Harper Swarz Property Pty Ltd
12 Edelsten Court
CARRARA QLD 4211

Tax Invoice
031361

Ref: SWARDC2
23 March, 2022

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> • Harper Swarz Property Pty Ltd <p>The following gives details of the work undertaken:</p> <p><u>Harper Swarz Property Pty Ltd</u></p> <p>Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.</p>	200.00
<p>Please note that this invoice is now due.</p>	
	200.00
	GST: \$ 20.00
	Amount Due: \$ 220.00

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

(EFT) - Transfer to our account Ref: SWARDC2
Invoice: 031361
23 March, 2022
 Account Name Simmons Livingstone & Associates
 BSB: 064 445 Account: 1052 7520 **Amount Due: \$ 220.00**

Credit Card (Please indicate type) Mastercard Visa Card CCV
 Card Number:

Cardholder Signature Expiry/.....

Liability limited by a scheme approved under Professional Standards Legislation

Harper Swarz SMSF

Formation Costs

\$2,500.00 establishment costs

Year

2019	500.00	2,000.00
2020	500.00	1,500.00
2021	500.00	1,000.00
2022	500.00	500.00
2023	500.00	0.00

POSTED

6.1

Harper Swarz SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
31/03/2022	BPAY TO ASIC BP		276.00		276.00 DR
22/04/2022	BPAY TO ASIC BP		56.00		332.00 DR
			332.00		332.00 DR

6.2
6.5

Total Debits: 332.00

Total Credits: 0.00

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

HARPER SWARZ PROPERTY PTY LTD
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L
PO BOX 806 OXENFORD QLD 4210

INVOICE STATEMENT

Issue date 20 Mar 22

HARPER SWARZ PROPERTY PTY LTD

ACN 632 379 643

Account No. 22 632379643

Summary

Opening Balance	\$0.00
New items	\$276.00
Payments & credits	\$0.00
TOTAL DUE	\$276.00

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 20 May 22	\$276.00

If you have already paid please ignore this invoice statement.

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

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP

HARPER SWARZ PROPERTY PTY LTD

ACN 632 379 643

Account No: 22 632379643

**22 632379643**

TOTAL DUE	\$276.00
Immediately	\$0.00
By 20 May 22	\$276.00

Payment options are listed on the back of this payment slip



Billor Code: 17301
Ref: 2296323796435



*814 129 0002296323796435 21

6.3

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-03-20	Annual Review - Pty Co	3X9464837480B A	\$276.00
	Outstanding transactions		
2022-03-20	Annual Review - Pty Co	3X9464837480B A	\$276.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 3237 9643 521

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Bill Code: 17301
Ref: 2296323796435

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Company: HARPER SWARZ PROPERTY PTY LTD ACN 632 379 643

6.4

Company details

Date company registered 20-03-2019
 Company next review date 20-03-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company No
 Non profit company No

Registered office

UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

Principal place of business

12 EDELSTEN COURT , CARRARA QLD 4211

Officeholders

HARPER, RACHEL

Born 01-10-1978 at CANBERRA ACT

12 EDELSTEN COURT , CARRARA QLD 4211

Office(s) held: Director, appointed 20-03-2019
 Secretary, appointed 20-03-2019

SWARZ, DARYLE SHANE

Born 29-10-1977 at CANBERRA ACT

12 EDELSTEN COURT , CARRARA QLD 4211

Office(s) held: Director, appointed 20-03-2019

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	2	2.00	0.00

Members

HARPER , RACHEL

12 EDELSTEN COURT , CARRARA QLD 4211

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

SWARZ , DARYLE SHANE

12 EDELSTEN COURT , CARRARA QLD 4211

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Document history

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

Received	Number	Form	Description	Status
10-07-2019	5EAZ89336	484	CHANGE TO COMPANY DETAILS	Processed and imaged
10-07-2019	5EAZ89337	484	CHANGE TO COMPANY DETAILS	Processed and imaged
20-03-2019	0EIE15110	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

HARPER SWARZ SMSF PTY. LTD.
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L
PO BOX 806 OXFENFORD QLD 4210

INVOICE STATEMENT

Issue date 05 Mar 22

HARPER SWARZ SMSF PTY. LTD.

ACN 632 046 112

Account No. 22 632046112

Summary

Opening Balance	\$0.00
New Items	\$56.00
Payments & credits	\$0.00
TOTAL DUE	\$56.00

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 05 May 22	\$56.00

If you have already paid please ignore this invoice statement.

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

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**HARPER SWARZ SMSF PTY. LTD.**

ACN 632 046 112

Account No: 22 632046112



22 632046112

TOTAL DUE	\$56.00
Immediately	\$0.00
By 05 May 22	\$56.00

Payment options are listed on the back of this payment slip



Billor Code: 17301
Ref: 2296320461124



*814 129 0002296320461124 96

Transaction details:

page 2 of 2

6-6

	Transactions for this period	ASIC reference	\$ Amount
2022-03-05	Annual Review - Special Purpose Pty Co	3X9334203480P A	\$56.00
	Outstanding transactions		
2022-03-05	Annual Review - Special Purpose Pty Co	3X9334203480P A	\$56.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 3204 6112 496

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Billier Code: 17301
Ref: 2296320461124

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Company: HARPER SWARZ SMSF PTY. LTD. ACN 632 046 112

Company details

Date company registered 05-03-2019
 Company next review date 05-03-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

Principal place of business

12 EDELSTEN COURT , CARRARA QLD 4211

Officeholders

HARPER, RACHEL

Born 01-10-1978 at CANBERRA ACT

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Office(s) held: Director, appointed 05-03-2019
 Secretary, appointed 05-03-2019

SWARZ, DARYLE SHANE

Born 29-10-1977 at CANBERRA ACT

12 EDELSTEN COURT , CARRARA QLD 4211

Office(s) held: Director, appointed 05-03-2019

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	2	2.00	0.00

Members

HARPER , RACHEL

12 EDELSTEN COURT , CARRARA QLD 4211

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

SWARZ , DARYLE SHANE

12 EDELSTEN COURT , CARRARA QLD 4211

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Document history

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

Received	Number	Form	Description	Status
10-07-2019	5EAZ89334	484	CHANGE TO COMPANY DETAILS	Processed and imaged
10-07-2019	5EAZ89335	484	CHANGE TO COMPANY DETAILS	Processed and imaged
05-03-2019	0EHQ40743	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged



7-1

**Simmons
Livingstone
& Associates**

Harper Swarz SMSF Pty Ltd as trustee of Harper Swarz
SMSF
28 Nerang-Broadbeach Road
NERANG QLD 4211

Simmons Livingstone & Associates
PO Box 806
Oxenford QLD 4210
Telephone: 07 5561 8800
Facsimile: 07 5561 8700
Email: admin@simmonslivingstone.com.au

TAX INVOICE

Tax Invoice Number :	73458001105
Date:	31 March 2022

Description	Amount
<ul style="list-style-type: none"> General financial advice and time spent throughout 2021-2022 financial year liaising with clients, SMSF Accountant and Lenders 	\$300.00
<ul style="list-style-type: none"> GST 	\$30.00
Total Amount Due: (includes GST) Terms : 7 days	\$330.00



Please detach and return with your payment or Credit Card authority to :	Infocus Securities Australia Pty Ltd PO Box 806 Oxenford QLD 4210	Account: Harper Swarz SMSF Pty Ltd as trustee of PE ID: Harper Swarz SMSF Invoice: 622085 Due Date: 73458001105 Adviser: 07 April 2022 Amount Due: Samuel Young \$330.00
--	--	---

If paid by Credit Card, a 1.5% surcharge will apply and the invoice value will become \$334.95 (inc GST).
 Charge \$334.95 to my MasterCard VISA

Card No :

Cardholder Name : _____

Expiry Date : ____/____/____ Signature of Cardholder : _____

Other Payment Methods: Direct Credit:
Account Name: Infocus Securities Australia Pty Ltd
Westpac BSB: 034-676
Account Number: 279166
Reference: Please include ID: 6220851105.
 (Please email accounts@infocus.com.au on the day you send your payment via direct credit to enable Infocus to correctly receipt the payment).
Cheque: Please make cheque payable to Infocus Securities Australia Pty Ltd

Office Use Only Authority Number: Date Received:	Infocus Securities Australia Pty Ltd ABN 47 097 797 049 AFSL and Australian Credit Licence No. 236523 trading as Infocus Wealth Management
---	--

8-1

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 24 January 2022

Recipient: Harper Swarz Super Fund

Address: C/- PO Box 806 OXENFORD QLD 4210

Description of Services

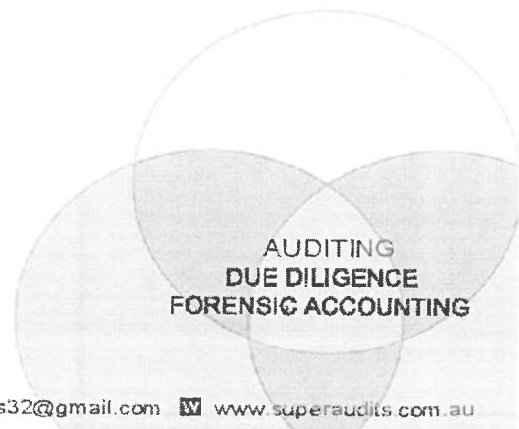
Statutory audit of the Harper Swarz Super Fund for the financial year ending 30 June 2021.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



Harper Swarz SMSF
Summary of Quantity Surveyor Report
24 Chambers Ridge Blvd, Park Ridge

- Plant & Equipment

Year	Claim	Closing WDV	Total Cost
		23151.71	
2019	4755.2	18396.51	
2020	4065.55	14330.96	
2021	3207.73	11123.23	
2022	2419.46	8703.77	✓
2023	1735.54	6968.23	
2024	1367.89	5600.34	
2025	1228.62	4371.72	
2026	1043.64	3328.08	
2027	613.53	2714.55	
2028	732.62	1981.93	
2029	573.46	1408.47	
2030	732.28	676.19	
2031	123.88	552.31	
2032	552.31	0	

9-2

Taxation Depreciation Schedule for: 24 Chambers Ridge Blvd Park Ridge						
Clients Name:		Harper Swarz Property Pty Ltd				
Construction Complete:		7/06/2019		Commencement of Schedule:		7/06/2019
Job No:		19/17331		Date of Inspection:		30/05/2019
Year		Division 43 Yearly Claim	Div 40 Diminishing Value Yearly Claim	Div 40 Prime Cost Yearly Claim	Total Div 43 Plus Div 40 Diminishing Value	Total Div 43 Plus Div 40 Prime Cost
2018/2019	1st year	\$350.98	\$4,755.20	\$4,660.72	\$5,106.18	\$5,011.70
2019/2020	2nd year	\$5,569.96	\$4,065.55	\$2,664.43	\$9,635.51	\$8,234.39
2020/2021	3rd year	\$5,569.96	\$3,207.73	\$2,343.10	\$8,777.69	\$7,913.06
2021/2022	4th year	\$5,569.96	\$2,419.46	\$1,989.21	\$7,989.42	\$7,559.16
2022/2023	5th year	\$5,569.96	\$1,735.54	\$1,657.10	\$7,305.50	\$7,227.06
2023/2024	6th year	\$5,569.96	\$1,367.89	\$1,574.50	\$6,937.84	\$7,144.46
2024/2025	7th year	\$5,569.96	\$1,228.62	\$1,866.28	\$6,798.57	\$7,236.23
2025/2026	8th year	\$5,569.96	\$1,043.64	\$1,436.84	\$6,613.59	\$7,006.79
2026/2027	9th year	\$5,569.96	\$613.53	\$1,436.84	\$6,183.49	\$7,006.79
2027/2028	10th year	\$5,569.96	\$732.62	\$1,541.47	\$6,302.58	\$7,111.43
2028/2029	11th year	\$5,569.96	\$573.46	\$1,268.74	\$6,143.42	\$6,838.70
2029/2030	12th year	\$5,569.96	\$732.28	\$713.17	\$6,302.24	\$6,283.13
2030/2031	13th year	\$5,569.96	\$123.88	\$199.31	\$5,693.84	\$5,769.26
2031/2032	14th year	\$5,569.96	\$552.31		\$6,122.27	\$5,569.96
2032/2033	15th year	\$5,569.96			\$5,569.96	\$5,569.96
2033/2034	16th year	\$5,569.96			\$5,569.96	\$5,569.96
2034/2035	17th year	\$5,569.96			\$5,569.96	\$5,569.96
2035/2036	18th year	\$5,569.96			\$5,569.96	\$5,569.96
2036/2037	19th year	\$5,569.96			\$5,569.96	\$5,569.96
2037/2038	20th year	\$5,569.96			\$5,569.96	\$5,569.96
2038/2039	21st year	\$5,569.96			\$5,569.96	\$5,569.96
2039/2040	22nd year	\$5,569.96			\$5,569.96	\$5,569.96
2040/2041	23rd year	\$5,569.96			\$5,569.96	\$5,569.96
2041/2042	24th year	\$5,569.96			\$5,569.96	\$5,569.96
2042/2043	25th year	\$5,569.96			\$5,569.96	\$5,569.96
2043/2044	26th year	\$5,569.96			\$5,569.96	\$5,569.96
2044/2045	27th year	\$5,569.96			\$5,569.96	\$5,569.96
2045/2046	28th year	\$5,569.96			\$5,569.96	\$5,569.96
2046/2047	29th year	\$5,569.96			\$5,569.96	\$5,569.96
2047/2048	30th year	\$5,569.96			\$5,569.96	\$5,569.96
2048/2049	31st year	\$5,569.96			\$5,569.96	\$5,569.96
2049/2050	32nd year	\$5,569.96			\$5,569.96	\$5,569.96
2050/2051	33rd year	\$5,569.96			\$5,569.96	\$5,569.96
2051/2052	34th year	\$5,569.96			\$5,569.96	\$5,569.96
2052/2053	35th year	\$5,569.96			\$5,569.96	\$5,569.96
2053/2054	36th year	\$5,569.96			\$5,569.96	\$5,569.96
2054/2055	37th year	\$5,569.96			\$5,569.96	\$5,569.96
2055/2056	38th year	\$5,569.96			\$5,569.96	\$5,569.96
2056/2057	39th year	\$5,569.96			\$5,569.96	\$5,569.96
2057/2058	40th year	\$5,569.96			\$5,569.96	\$5,569.96
2058/2059	41st year	\$5,218.97			\$5,218.97	\$5,218.97
2059/2060	42nd year					
2060/2061	43rd year					
2061/2062	44th year					
		\$222,798.29	\$23,151.71	\$23,151.71	\$245,950.00	\$245,950.00

Only low cost assets with a value of less than \$1000 have been added to a low value pool and depreciated accordingly

POSTED

CGT stake 15/4/19

Budget Measure May 9th 2017: "Limit plant and equipment depreciation deductions to outlays actually incurred by investors". Changes apply from 1st of July 2017. If a contract to buy a property has been entered into after 7.30pm on May 9th 2017 equipment depreciation will only be included in the report if purchased new by the investor. The changes do not affect deductions that arise in the course of carrying on a business or for:

- > corporate tax entities
- > superannuation plans other than self-managed superannuation funds
- > public unit trusts
- > managed investment trusts corporate tax entities
- > unit trusts or partnerships whose members are the above listed entities

The Contents of this report should not be treated as advice in taxation, investing or financial strategy. The contents of the report should only be acted upon after consultation with a qualified Accountant or tax advisor.

Referenced Documents

1. Rental Properties Guide - NAT 1729-06-2014 Australian Taxation Office
2. Guide to Depreciating Assets - NAT 1996-06 2014 Australian Taxation Office
3. Property Depreciation Handbook - The Australian Institute of Quantity Surveyors
4. Australian Institute of Quantity Surveyors Building Cost Index
5. Australian Institute of Quantity Surveyors Building Cost Guide

Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022



Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Method	Rate	Depreciation			
				Disposals/ Decrease	Additions/ Increase				Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value	
Plant and Equipment (at written down value) - Unitted												
Doors												
	30/06/2021	760.00	759.95		759.95	759.95	Diminishing Value	2.50 %	19.00	19.00	740.95	
		760.00	759.95		759.95	759.95			19.00	19.00	740.95 ✓	
		760.00	759.95		759.95	759.95			19.00	19.00	740.95	

1 Amounts have been pro rated based on number of days in the year

2 Depreciation calculated as per depreciation method

3 Depreciation amounts posted to the ledger

9-3



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

ONECARE POLICY SCHEDULE

DATE
7 March 2022

10.1

YOUR POLICY SUMMARY

Policy number: 1006949513
Policy owner(s):
Harper Swarz SMSF Pty Ltd
Fund name:
Harper Swarz SMSF
Policy start date: 17 April 2019
Policy anniversary date: 17 April
Linked policy number: 1006949495

	First name	Surname	Date of birth	Gender
Life/lives insured:	Rachel	Harper	1 October 1978	Female
Annual premium*:				\$2,559.19
Reduction(s) - Package:				\$125.99
Annual premium after reduction(s)*:				\$2,433.20

*Includes stamp duty if applicable.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.

10.2

ONECARE POLICY SCHEDULE

DATE

7 March 2022

Policy Number

1006949513

Life Insured: Rachel Harper

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$258,149	\$136.06	Yes	17 April 2019	16 April 2109
Super TPD (Working)	\$258,149	\$339.96	Yes	17 April 2019	16 April 2044

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Super TPD (Working)	17 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)
Super TPD (Working)	17 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the coccyx and/or sacrum, including any intervertebral discs, nerve roots or supporting musculature, or in relation to any treatment or any related complications from these.

Options

Benefit payment type: Lump sum
 Premium type: Stepped premium
 Occupation category: L
 TPD definition: Any Occupation
 Smokert: No

Optional extras

Premium Waiver Disability Option: No
 Business Guarantee Option: No
 Double TPD Option: No

LIFE COVER WITH OPTIONAL TRAUMA AND TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$390,119	\$388.11	Yes	17 April 2019	16 April 2109
Super TPD (Working)	\$390,119	\$1,091.32	Yes	17 April 2019	16 April 2044

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

10-3

ONECARE POLICY SCHEDULE

DATE

7 March 2022

Policy Number

1006949513

Life Insured: Rachel Harper

Cover type	Cover start date	Exclusions
Super TPD (Working)	17 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)
Super TPD (Working)	17 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the coccyx and/or sacrum, including any Intervertebral discs, nerve roots or supporting musculature, or in relation to any treatment or any related complications from these.

Options

Benefit payment type: Lump sum
 Premium type: Level premium
 Occupation category†: L
 TPD definition: Any Occupation
 Smokert: No

Optional extras

Premium Waiver Disability Option: No
 Business Guarantee Option: No
 Double TPD Option: No

This Policy is linked to policy number 1006949495 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

STAND ALONE TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Super TPD (Working)	\$266,253	\$477.75	Yes	17 April 2019	16 April 2044

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Super TPD (Working)	17 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)
Super TPD (Working)	17 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the coccyx and/or sacrum, including any intervertebral discs, nerve roots or supporting musculature, or in relation to any treatment or any related complications from these.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

10.4

ONECARE POLICY SCHEDULE

DATE

7 March 2022

Policy Number

1006949513

Life Insured: Rachel Harper

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category: L
TPD definition: Any Occupation
Smoker: No

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No
Life Cover Purchase Option - TPD: No

10.5



Harper Swarz SMSF Pty Ltd
ATF Harper Swarz SMSF
12 EDLESTEN CT
CARRARA QLD 4211

OnePath

7 March 2022

POLICY OWNER(S)
Harper Swarz SMSF Pty Ltd

POLICY NUMBER
1006949513

LINKED POLICY
1006949495

It's time to review your life insurance.

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

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

WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

Your cover has a **combination of stepped and level premium**. Age increases apply to your stepped premium, and not to level, although your level premium may still have changed (see page 3).

We have **increased the premium for your cover in addition to the usual annual changes (such as age and indexation increases)**. This increase applies to all policies like yours, and is necessary due to a significant rise in claims, amongst other factors.

Take a look at the information guide accompanying this letter for more details.

What's included in this Review Pack

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

Your annual premium is
\$2,433.20

This includes an annual reduction of
\$125.99


Payment method
Annual Direct Debit

We will automatically deduct \$2,433.20 from your nominated account on 17 April 2022.

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

YOUR COVER SNAPSHOT

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

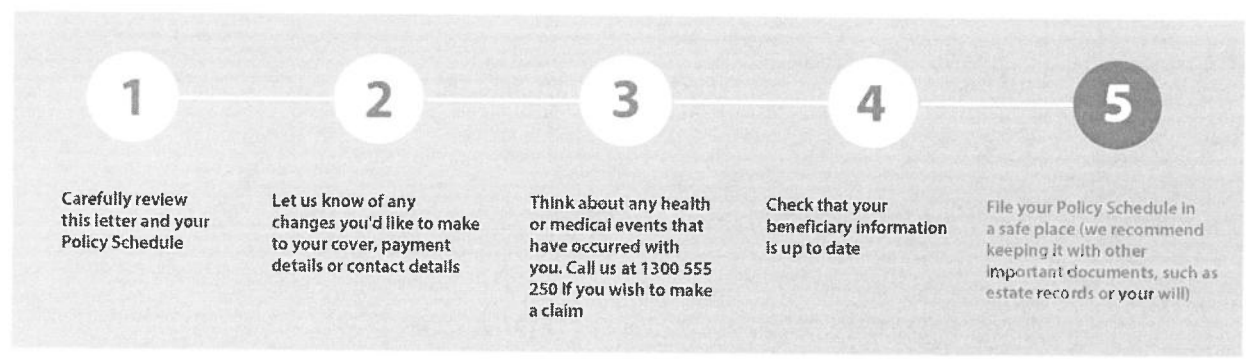
 Rachel you are now insured for	Life Cover	\$648,268
	Total & Permanent Disability Cover	\$914,521

Call us: 133 667

Email us: customer.risk@onepath.com.au

Your Financial Adviser: Samuel John Young
Phone: 0755618800

What you need to do next



You're in control of your insurance cover

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

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

Head to our OnePath Clarity educational site to learn more

Do you need to change your cover?

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

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

Your premiums

How your premium is calculated

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

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

You can learn more about your premiums here [🔗](#)

Premium Reductions

Your premium amount includes reductions that we've applied to your policy. Reductions include things like **premium discounts**, as well as **certain factors** we use to calculate your premium. These factors reduce your overall premium because you have a lower insurance risk than someone whose circumstances are more risky.

Examples of discounts can include multiple cover and multiple life discounts, amongst others. Examples of factors that can reduce premiums can include large sums insured, smoker status and age factors, amongst others.

These discounts and factors generally operate in different ways:

- ✓ Some discounts stay in place for the life of the policy, unless you make a change that removes the reason for the discount
- ✓ Other discounts are for a limited time only, and automatically reduce every year until their time period ends
- ✓ Claims experience for a favourable risk factor can increase. This results in it no longer being favourable, which means we may need to change your premium. We can change how we rate risk factors by letting you know the effect of the change at least 30 days before it takes effect.

Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Samuel John Young on 0755618800 or call us at 133 667 for help.

Stepped and level premiums

<p>Your cover is on a combination of stepped and level premiums</p> <p>The difference between stepped and level premiums can be a major factor in how your premium is calculated.</p>	
<p>With stepped premiums, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.</p>	<p>With level premiums, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.</p>

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

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

[Read here more about stepped and level premiums](#) [🔗](#)

10-8

Your premiums



Indexation

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

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

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

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

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

Please speak to your financial adviser Samuel John Young on 0755618800, or call us on 133 667 to make any changes or ask any questions.

To learn what indexation might mean for you in the future, head to our guide on OnePath Clarity

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Rachel Harper				
Life Cover	\$258,149	\$136.66	\$245,857	\$129.58
Super TPD (Working)	\$258,149	\$339.96	\$245,857	\$323.78
Life Cover	\$390,119	\$388.11	\$371,542	\$364.37
Super TPD (Working)	\$390,119	\$1,091.32	\$371,542	\$1,017.67
Super LTD (Working)	\$266,253	\$472.75	\$253,575	\$455.00

10-9

Go further with OnePath Life



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



Get the clarity you deserve

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

Head to our [OnePath Clarity educational site to learn more](#)



Earn Qantas Points on your premiums



*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at qantas.com/onepathjoin. This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at qantas.com/terms. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at onepath.com.au/qff-terms-conditions. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.



Call us: 133 667



Email us: customer.risk@onepath.com.au



Your Financial Adviser: Samuel John Young
Phone: 0755618800

10/10



Important things to remember

Have you had any medical events, injuries or illness?

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

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

To learn more about the claims process and what it means for you and your beneficiaries, please visit our OnePath Clarity educational website for more information ☺

9/10 We're in the business of paying claims

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

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

Visit onepathclarity.com.au to learn more about the claims process, read claims stories and see why some claims aren't paid.

Have confidence in your cover

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

Head to our OnePath Clarity site to learn more ☺

10-11



Are you in difficulty?

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

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

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

Click [here](#) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

To discuss lowering your premium, or for anything else to do with your cover, please speak to your financial adviser, Samuel John Young at 0755618800, or call us on 133 667. We're here to support you.

Considering your need for cover at all?

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

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

We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Samuel John Young on 0755618800, or call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,
Customer Service Team
OnePath Life

Important Information


OnePath Life Limited (ABN 53 009 657 176, AFSL 238341) (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited (ABN 12 008 503 496, AFSL 230246) (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life.


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

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

MJAF-016720-2020

 Call us: 133 667

 Email us: customers@risk.onepath.com.au

 Your Financial Adviser: Samuel John Young
Phone: 0755618800



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

ONECARE POLICY SCHEDULE

DATE
14 March 2022

11.1

YOUR POLICY SUMMARY

Policy number: 1006949501
Policy owner(s):
Harper Swarz SMSF Pty Ltd
Fund name:
ATF Harper Swarz SMSF
Policy start date: 24 April 2019
Policy anniversary date: 24 April
Linked policy number: 1006949483

	First name	Surname	Date of birth	Gender
Life/lives insured:	Daryle	Swarz	29 October 1977	Male
Annual premium*:				\$1,922.00
Reduction(s) - Package:				\$95.00
Annual premium after reduction(s)*:				\$1,827.00

*Includes stamp duty if applicable.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) (OnePath Life) is the issuer of the product.

ONECARE POLICY SCHEDULE

DATE

14 March 2022

Policy Number

1006949501

Life Insured: Daryle Swarz

11.2

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$258,149	\$205.02	Yes	24 April 2019	23 April 2108
SuperLink SIS TPD	\$258,149	\$179.49	Yes	24 April 2019	23 April 2043

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Life Cover	24 April 2019	No claim shall be payable under this cover for death as a direct or indirect result from any participation, training or preparation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the practice or participation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)

Options

Benefit payment type: Lump sum
 Premium type: Stepped premium
 Occupation category†: E
 TPD definition: SuperLink SIS Any
 Smoker†: No

Optional extras

Premium Waiver Disability Option: No
 Business Guarantee Option: No
 Double TPD Option: No

This Policy is linked to policy number 1006949483 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

LIFE COVER WITH OPTIONAL TRAUMA AND TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$390,119	\$598.18	Yes	24 April 2019	23 April 2108
SuperLink SIS TPD	\$390,119	\$578.66	Yes	24 April 2019	23 April 2043

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

ONECARE POLICY SCHEDULE

11.3

DATE

14 March 2022

Policy Number

1006949501

Life Insured: Daryle Swarz

Cover type	Cover start date	Exclusions
Life Cover	24 April 2019	No claim shall be payable under this cover for death as a direct or indirect result from any participation, training or preparation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the practice or participation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)

Options

Benefit payment type: Lump sum
 Premium type: Level premium
 Occupation category: E
 TPD definition: SuperLink SIS Any
 Smoker: No

Optional extras

Premium Waiver Disability Option: No
 Business Guarantee Option: No
 Double TPD Option: No

This Policy is linked to policy number 1006949483 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

STAND ALONE TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
SuperLink SIS TPD	\$277,830	\$265.65	Yes	24 April 2019	23 April 2043

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the practice or participation in any form of motor car racing.

ONECARE POLICY SCHEDULE

11.4

DATE

14 March 2022

Policy Number

1006949501

Life Insured: Daryle Swarz

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category: E
TPD definition: SuperLink SIS Any
Smokert: No

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No
Life Cover Purchase Option - TPD: No

This Policy is linked to policy number 1006949483 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

11-5

OnePath

14 March 2022

POLICY OWNER(S)

Harper Swarz SMSF Pty Ltd

POLICY NUMBER

1006949501

LINKED POLICY

1006949483

Harper Swarz SMSF Pty Ltd
ATF Harper Swarz SMSF
12 Eldesten CT
CARRARA QLD 4211

It's time to review your life insurance.

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

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

WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

Your cover has a combination of stepped and level premium. Age increases apply to your stepped premium, and not to level, although your level premium may still have changed (see page 3).

We have increased the premium for your cover in addition to the usual annual changes (such as age and indexation increases). This increase applies to all policies like yours, and is necessary due to a significant rise in claims, amongst other factors.

Take a look at the information guide accompanying this letter for more details.

What's included in this Review Pack

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

Your annual premium is \$1,827.00

This includes an annual reduction of \$95.00


Payment method
Annual Direct Debit

We will automatically deduct \$1,827.00 from your nominated account on 24 April 2022.

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

YOUR COVER SNAPSHOT

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

 Daryle you are now insured for	Life Cover	\$648,268
	Total & Permanent Disability Cover	\$926,098

Call us: 133 667

Email us: customer.risk@onepath.com.au

Your Financial Adviser: Samuel John Young
Phone: 0755618800

11-6

What you need to do next



You're in control of your insurance cover

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

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

Head to our OnePath Clarity educational site to learn more.

Do you need to change your cover?

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

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

11-7

Your premiums

How your premium is calculated

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

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

You can learn more about your premiums here 

Premium Reductions

Your premium amount includes reductions that we've applied to your policy. Reductions include things like **premium discounts**, as well as **certain factors** we use to calculate your premium. These factors reduce your overall premium because you have a lower insurance risk than someone whose circumstances are more risky.

Examples of discounts can include multiple cover and multiple life discounts, amongst others. Examples of factors that can reduce premiums can include large sums insured, smoker status and age factors, amongst others.

These discounts and factors generally operate in different ways:

- ✓ Some discounts stay in place for the life of the policy, unless you make a change that removes the reason for the discount
- ✓ Other discounts are for a limited time only, and automatically reduce every year until their time period ends
- ✓ Claims experience for a favourable risk factor can increase. This results in it no longer being favourable, which means we may need to change your premium. We can change how we rate risk factors by letting you know the effect of the change at least 30 days before it takes effect.

Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

Stepped and level premiums

Your cover is on a combination of stepped and level premiums

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

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

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

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

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

Read here more about stepped and level premiums 



If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Samuel John Young on 0755618800 or call us at 133 667 for help.



Call us: 133 667



Email us: customer.risk@onopath.com.au



Your Financial Adviser: Samuel John Young
Phone: 0755618800

Your premiums



Indexation

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

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

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

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

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

Please speak to your financial adviser Samuel John Young on 0755618800, or call us on 133 667 to make any changes or ask any questions.

To learn what indexation might mean for you in the future, head to our guide on [OnePath Clarity](#)

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Daryle Swarz				
Life Cover	\$258,149	\$205.02	\$245,857	\$195.26
SuperLink SIS TPD	\$258,149	\$179.49	\$245,857	\$170.94
Life Cover	\$390,119	\$598.18	\$371,542	\$561.16
SuperLink SIS TPD	\$390,119	\$578.86	\$371,542	\$539.67
SuperLink SIS TPD	\$277,630	\$265.65	\$264,600	\$253.01

11-9

Go further with OnePath Life



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



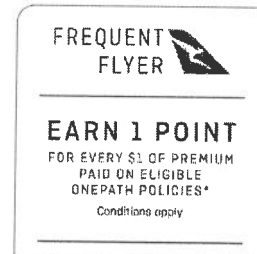
Get the clarity you deserve

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

Head to our OnePath Clarity educational site to [learn more](#)



Earn Qantas Points on your premiums



*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at qantas.com/onepathjoin. This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at qantas.com/terms. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at onepath.com.au/qff-terms-conditions. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.

Call us: 133 667

Email us: customer.risk@onepath.com.au

Your Financial Adviser: Samuel John Young
Phone: 07550 18800

Important things to remember

Have you had any medical events, injuries or illness?

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

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

To learn more about the claims process and what it means for you and your beneficiaries, please visit our OnePath Clarity educational website for more information

9/10 We're in the business of paying claims

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

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

Visit onepathclarity.com.au to learn more about the claims process, read claims stories and see why some claims aren't paid.

Have confidence in your cover

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

Head to our OnePath Clarity site to learn more

11-11



Are you in difficulty?

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

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

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

Click [here](#) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

To discuss lowering your premium, or for anything else to do with your cover, please speak to your financial adviser, Samuel John Young at 0755618800, or call us on 133 667. We're here to support you.

Considering your need for cover at all?

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

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

We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Samuel John Young on 0755618800, or call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,
Customer Service Team
OnePath Life

Important Information

OnePath Life Limited ABN 53 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited ABN 12 008 503 496, AFSL 253346 (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life.

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

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

MIAF-016720-2020



Call us: 133 667




Email us: customer.risk@onepath.com.au



Your Financial Adviser: Samuel John Young
Phone: 0755618800

11-12

 Call us: 132 667
Page 8

 Email us: customer.risk@onepath.com.au

 Your Financial Adviser: Samuel John Young
Phone: 0755618800

12-1

**Harper Swarz SMSF
General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
30/06/2022	T/up agent statement		88.00	3-10	88.00 DR
30/06/2022	T/up agent statement		242.00	3-1 C	330.00 DR
30/06/2022	T/up agent statement		1,767.98	3-1 F	2,097.98 DR
			2,097.98		2,097.98 DR
Property Expenses - Council Rates (41960)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
30/06/2022	T/up agent statement		3,565.51	3-10	3,565.51 DR
			3,565.51		3,565.51 DR
Property Expenses - Insurance Premium (41980)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
13/07/2021	SHANNONS PTY LIM SHH013800673 13		68.89	14-1	68.89 DR
12/08/2021	SHANNONS PTY LIM SHH013800673 13		68.89		137.78 DR
14/09/2021	SHANNONS PTY LIM SHH013800673 13		68.89		206.67 DR
12/10/2021	SHANNONS PTY LIM SHH013800673 13		68.89		275.56 DR
12/11/2021	SHANNONS PTY LIM SHH013800673 13		68.89	14-2	344.45 DR
14/12/2021	SHANNONS PTY LIM SHH013800673 13		86.12		430.57 DR
12/01/2022	SHANNONS PTY LIM SHH013800673 13		86.12		516.69 DR
14/02/2022	SHANNONS PTY LIM SHH013800673 13		86.12		602.81 DR
14/03/2022	SHANNONS PTY LIM SHH013800673 13		86.12		688.93 DR
12/04/2022	SHANNONS PTY LIM SHH013800673 13		86.12		775.05 DR
12/05/2022	SHANNONS PTY LIM SHH013800673 13		86.12		861.17 DR
14/06/2022	SHANNONS PTY LIM SHH013800673 13		86.12		947.29 DR
			947.29		947.29 DR
Property Expenses - Interest on Loans (42010)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
12/07/2021	Interest Charged		938.82	21-2	938.82 DR
12/08/2021	Interest Charged		965.10		1,903.92 DR
12/09/2021	Interest Charged		959.99		2,863.91 DR
12/10/2021	Interest Charged		924.31		3,788.22 DR
12/11/2021	Interest Charged		949.98	22	4,738.20 DR
12/12/2021	Interest Charged		914.53		5,652.73 DR
12/01/2022	Interest Charged		940.17		6,592.90 DR
12/02/2022	Interest Charged		935.04		7,527.94 DR
12/03/2022	Interest Charged		840.60		8,368.54 DR
18/03/2022	Interest Charged		209.87		8,578.41 DR
18/04/2022	Loan Interest Description		678.17		9,256.58 DR
18/05/2022	Loan Interest		655.13		9,911.71 DR
18/06/2022	Loan Interest		718.02	10,629.73 DR	
			10,629.73		10,629.73 DR
Property Expenses - Pest Control (42040)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
30/06/2022	T/up agent statement		410.00	15-1	410.00 DR
			410.00		410.00 DR

12-2

Harper Swarz SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
30/06/2022	T/up agent statement		129.00	3-16.	129.00 DR
			129.00		129.00 DR
Property Expenses - Stationery, Phone and Postage (42090)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
30/06/2022	T/up agent statement		92.40	3-2.	92.40 DR
			92.40		92.40 DR
Property Expenses - Borrowing costs (42200)					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
18/03/2022	Discharge Administration		395.00	21-5	395.00 DR
18/03/2022	Write off borrowing costs on loan discharge Liberty		592.00	17-1	987.00 DR
30/06/2022	Write off borrowing costs 2022 year Firstmac loan	\$651	59.00	17-1	1,046.00 DR
			1,046.00		1,046.00 DR

Total Debits: 18,917.91

Total Credits: 0.00

Logan City Council Rate Notice

ABN: 21 627 796 436

13.1



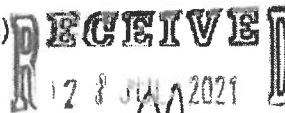
JULY-SEPTEMBER 2021 QUARTER

ASSESSMENT NO.



11174179

152905/W/021073 H1 D-038
 HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)
 C/- Ray White IMS
 PO Box 3565
 LOGANHOLME QLD 4129



ISSUE DATE

16-Jul-2021

DUE DATE

20-Aug-2021

BY: *[Signature]*

*Rates and charges levied by the issue of this notice are due and payable by the due date.
 Interest of 8.03%pa compounding daily is charged on overdue rates and charges.*

Property Location: 24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125
RPD: Lot 46 SP 297354

COUNCIL

General Rate - Residential 2 (Rateable Value 187,500)	298.75
Garbage Charge - 240W+140R or 240R or 360R	73.50
Environmental Charge	20.10
Community Services Charge	100.95

STATE GOVERNMENT

State Emergency Levy Group 2 (No Discount applies)	57.45
--	-------

WATER AND WASTEWATER (Sewerage) CHARGES
 (see information attached)

348.86

Total Amount	899.61
Less Discount for prompt payment	24.68 CR

Receive your rates notice via email. Visit: myportal.logan.qld.gov.au to register.

152905/W/021073
6.967
1/4

Rate Notice data is processed as at 2/07/2021.

IF PAID BY 20-Aug-2021

\$874.93

Total	899.61
Discount	24.68 CR
Net	874.93

IF PAID BY 20-Aug-2021

on the internet
 Go to logan.qld.gov.au

Billers Code : 17392
Ref : 5 1117 4179

paying by phone

Billers Code : 17392
Ref : 5 1117 4179

Phone 1300 276 468 or from overseas +61 1300 276 468

in person



*0459 11174179

*Transaction fees apply (see reverse)

13.2

Rate Notice

October - December 2021

Logan City Council ABN 21 627 796 435



153683/A/045467

D-038

HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)
C/- Ray White IMS
PO Box 3565
LOGANHOLME QLD 4129

Assessment number	11174179
Billing period	01 Oct 2021 - 31 Dec 2021
Issue date	15 Oct 2021
Due date	19 Nov 2021
Amount if paid on or before 19 Nov 2021	\$880.41
Amount if paid after 19 Nov 2021	\$905.09

Compounding Interest of 8.03% pa is charged daily on rates and charges which remain unpaid 7 days after the rate notice due date.

Property location	Lot on plan	Rating category	Rateable valuation
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354	Residential 2	\$187,500

Summary of charges

Balance brought forward	\$	0.00
Council rates and charges	\$	493.30
State government charges	\$	57.45
Water and wastewater (sewerage) charges This total consists of services and usage charges, refer to page 3	\$	354.34
Total amount (inc. brought forward amount)	\$	905.09
Less council discount for prompt payment	\$	24.68 CR
Amount payable if paid by 19 Nov 2021	\$	880.41

Rate notice information was processed as at 6 Oct 2021

Go paperless!

Register now to receive your next rate notice delivered directly to your inbox.



myportal.logan.qld.gov.au

Thank you!

Thank you for keeping your rates payments up to date.

Water usage

Good job, your average daily water usage is lower than the previous period. See pages 3 & 4 for more information and for tips on how to save water.

See over the page for a breakdown and more payment options

Payment online Payment by Bpay Payment by phone Payment at Australia Post



Use your credit or debit card to pay 24 hours, 7 days per week
Ref No: 5 1117 4179

logan.qld.gov.au/online-payment



Biller Code: 17392
Ref: 5 1117 4179

Telephone & Internet Banking - Bpay®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Biller Code: 17392
Ref: 5 1117 4179

Phone 1300 276 468 or from overseas +61 1300 276 468



POST billpay™



*0459 11174179

Minimum payment \$50.00 unless the amount shown on the current rate notice is less.



L045467

1935

1/2

153683/A/045467

Rate Notice

January - March 2022

Logan City Council ABN 21 627 796 435

13-3



154510/A/013766

D-038

HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)
C/- Ray White IMS
PO Box 3565
LOGANHOLME QLD 4129

Assessment number 11174179

Billing period 01 Jan 2022 - 31 Mar 2022

Issue date 14 Jan 2022

Due date 18 Feb 2022

Amount if paid on or before 18 Feb 2022 \$902.96

Amount if paid after 18 Feb 2022 \$927.64

Compounding interest of 8.03% pa is charged daily on rates and charges which remain unpaid 7 days after the rate notice due date.

Property location	Lot on plan	Rating category	Rateable valuation
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354	Residential 2	\$187,500

Summary of charges

Balance brought forward	\$	0.00
Council rates and charges	\$	493.30
State government charges	\$	57.45
Water and wastewater (sewerage) charges This total consists of services and usage charges, refer to page 3	\$	376.89
Total amount (inc. brought forward amount)	\$	927.64
Less council discount for prompt payment	\$	24.68 CR
Amount payable if paid by 18 Feb 2022	\$	902.96

Rate notice information was processed as at 5 Jan 2022

Go paperless!

Register now to receive your next rate notice delivered directly to your inbox.



myportal.logan.qld.gov.au

Thank you!

Thank you for keeping your rates payments up to date.

Increased water usage

Your average daily water usage is higher than the previous period. See pages 3 & 4 for more information and for tips on how to save water.

See over the page for a breakdown and more payment options

Payment online

Payment by Bpay

Payment by phone

Payment at Australia Post



Use your credit or debit card to pay 24 hours, 7 days per week

Ref No: 1117 4179

logan.qld.gov.au/online-payment



Biller Code: 17392
Ref: 5 1117 4179

Telephone & Internet Banking - Bpay®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Biller Code: 17392
Ref: 5 1117 4179

Phone 1300 276 468 or from overseas +61 1300 276 468

POST billpay



*0459 11174179

Minimum payment \$50.00 unless the amount shown on the current rate notice is less.

L013766

16573

1/2

154510/A/013766

13.4

Breakdown of January to March 2022 rates and charges	Amount	Total
Council rates and charges		
General Rate - Residential 2	\$ 298.75	
Garbage Charge - 240W+140R or 240R or 360R	\$ 73.50	
Environmental Charge	\$ 20.10	
Community Services Charge	\$ 100.95	\$ 493.30
State government charges		
State Emergency Levy Group 2	\$ 57.45	\$ 57.45
Water and wastewater (sewerage) charges		
Water Service Charge - Res	\$ 75.54	
Wastewater (Sewerage) Charge	\$ 178.00	
Water Usage	\$ 123.35	\$ 376.89
Total rates and charges for January to March 2022		\$ 927.64

Council will receive an annual payment of \$11,006,819 from the State Government to mitigate any direct impacts of the waste levy on households.

Council contact details

Logan City Council Administration Centre and Customer Service Centres

150 Wembley Rd, Logan Central
Postal Address:
PO Box 3226, Logan City DC Qld 4114

Open: 8am–5pm Monday to Friday (AEST)
Rates enquiries: **07 3412 5230**
Email: **council@logan.qld.gov.au**
Website: **logan.qld.gov.au**

Beenleigh Customer Service

105 George St, Beenleigh
(Cnr of George St and City Rd)
Open: 8am–4.45pm Monday to Friday (AEST)

Jimboomba Customer Service

18–22 Honora St, Jimboomba
Open: 8am–4.45pm Monday to Friday (AEST)

Council offices are closed on public holidays

Other ways to pay your rates



In person

Logan City Council Administration Centre or Customer Service Centres
cash; cheque; money order; debit card; credit card

AusPost app

Download the Australia Post app available on the App Store or Google Play. Use the app to pay your rates.



Direct debit

To arrange automatic payment from your bank account, visit logan.qld.gov.au/rates/payment-options. Your application must be received at least seven days before the next due date. NOTE: Direct Debit can not be set up on a credit card account.



By mail

Make your cheque or money order payable to Logan City Council and post it with details of your property address and rates assessment number to the postal address on this page.

Rate Notice

April - June 2022

Logan City Council ABN 21 627 796 435

RECEIVED
27 APR 2022

BY:



13-5



155095/A/020931

D-038

HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)
C/- Ray White IMS
PO Box 3565
LOGANHOLME QLD 4129

Assessment number 11174179

Billing period 01 Apr 2022 - 30 Jun 2022

Issue date 14 Apr 2022

Due date 20 May 2022

Amount if paid on or before 20 May 2022 \$907.21

Amount if paid after 20 May 2022 \$931.89

Compounding interest of 8.03% pa is charged daily on rates and charges which remain unpaid 7 days after the rate notice due date.

Property location	Lot on plan	Rating category	Rateable valuation
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354	Residential 2	\$187,500

Summary of charges

Balance brought forward	\$	0.00
Council rates and charges	\$	493.30
State government charges	\$	57.45
Water and wastewater (sewerage) charges This total consists of services and usage charges, refer to page 3	\$	381.14
Total amount (inc. brought forward amount)	\$	931.89
Less council discount for prompt payment	\$	24.68 CR
Amount payable if paid by 20 May 2022	\$	907.21

Go paperless!

Register now to receive your next rate notice delivered directly to your inbox.



myportal.logan.qld.gov.au

Thank you!

Thank you for keeping your rates payments up to date.

Increased water usage

Your average daily water usage is higher than the previous period. See pages 3 & 4 for more information and for tips on how to save water.

See over the page for a breakdown and more payment options

Payment online

Payment by Bpay

Payment by phone

Payment at Australia Post



Use your credit or debit card to pay 24 hours, 7 days per week

Ref No:1117 4179

logan.qld.gov.au/online-payment



Billers Code: 17392
Ref: 5 1117 4179

Telephone & Internet Banking - Bpay®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Billers Code: 17392
Ref: 5 1117 4179

Phone **1300 276 468** or from overseas **+61 1300 276 468**

POST billpay™



*0459 11174179

Minimum payment \$50.00 unless the amount shown on the current rate notice is less.

155095/A/020931*

1/2 3771

155095/A/020931

13-6

Assessment number: 11174179

Period: 1 Apr 2022 to 30 Jun 2022 Issue date: 14 April 2022

Breakdown of April to June 2022 rates and charges	Amount	Total
Council rates and charges		
General Rate - Residential 2	\$ 298.75	
Garbage Charge - 240W+140R or 240R or 360R	\$ 73.50	
Environmental Charge	\$ 20.10	
Community Services Charge	\$ 100.95	\$ 493.30
State government charges		
State Emergency Levy Group 2	\$ 57.45	\$ 57.45
Water and wastewater (sewerage) charges		
Water Service Charge - Res	\$ 75.54	
Wastewater (Sewerage) Charge	\$ 178.00	
Water Usage	\$ 127.60	\$ 381.14
Total rates and charges for April to June 2022		\$ 931.89

Council will receive an annual payment of **\$11,006,819** from the State Government to mitigate any direct impacts of the waste levy on households.

Council contact details

Logan City Council Administration Centre and Customer Service Centres

150 Wembley Rd, Logan Central

Postal Address:

PO Box 3226, Logan City DC Qld 4114

Open: 8am–5pm Monday to Friday (AEST)

Rates enquiries: **07 3412 5230**

Email: **council@logan.qld.gov.au**

Website: **logan.qld.gov.au**

Beenleigh Customer Service

105 George St, Beenleigh

(Cnr of George St and City Rd)

Open: 8am–4.45pm Monday to Friday (AEST)

Jimboomba Customer Service

18–22 Honora St, Jimboomba

Open: 8am–4.45pm Monday to Friday (AEST)

Council offices are closed on public holidays

Other ways to pay your rates



In person

Logan City Council Administration Centre or Customer Service Centres

cash; cheque; money order; debit card; credit card

AusPost app

Download the Australia Post app available on the App Store or Google Play. Use the app to pay your rates.



Direct debit

To arrange automatic payment from your bank account, visit logan.qld.gov.au/rates/payment-options. Your application must be received at least seven days before the next due date. NOTE: Direct Debit can not be set up on a credit card account.



By mail

Make your cheque or money order payable to Logan City Council and post it with details of your property address and rates assessment number to the postal address on this page.

Home Insurance Tax Invoice

41980

141



SHARE THE PASSION

Ph: 13 46 46 Web: shannons.com.au
State Branch: 107 Fison Avenue West, Eagle Farm QLD 4009

HARPER SWARZ SMSF PTY LTD ATF HARPER
SWARZ SMSF
12 EDELSTEN CT
CARRARA QLD 4211

Policy Number

SHH013800673

Period of Insurance

11 Dec 2020 to 11 Dec 2021

19 September 2022

Dear Policy Holder,

Please note that in accordance with the GST Legislation relating to insurance premiums, the GST amount may be less than 1/11th of the total premium paid. This is because the total premium you have paid includes a charge for Stamp Duty and Stamp Duty is not subject to GST.

If you have any questions or if we can help you with any other insurance needs, please call us on 13 46 46.

* This is not a request for payment

For full details of insurance provided (including excesses), please refer to Certificate of Insurance and Product Disclosure Statement.

Insured Address

24 CHAMBERS RIDGE BVD
PARK RIDGE QLD 4125

Policy Term

Month/Year

Monthly

December 2020

Total Paid \$826.74*

Includes:

Stamp Duty/Insurance Duty \$68.26*

GST \$68.95*



Home Insurance Tax Invoice

Ph: 13 46 46 Web: shannons.com.au
State Branch: 107 Fison Avenue West, Eagle Farm QLD 4009



SHARE THE PASSION

Policy Number

SHH013800673

Period of Insurance

11 Dec 2021 to 11 Dec 2022

HARPER SWARZ SMSF PTY LTD ATF HARPER
SWARZ SMSF
12 EDELSTEN CT
CARRARA QLD 4211

19 September 2022

Dear Policy Holder,

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If you have any questions or if we can help you with any other insurance needs, please call us on 13 46 46.

* This is not a request for payment

For full details of insurance provided (including excesses), please refer to Certificate of Insurance and Product Disclosure Statement.

Insured Address

24 CHAMBERS RIDGE BVD
PARK RIDGE QLD 4125

Policy Term

Month/Year

Monthly

December 2021

Total Paid \$1,033.45*

Includes:

Stamp Duty/Insurance Duty \$85.33*

GST \$86.19*



Logan City Council

Water and Wastewater Information



ABN: 21 027 796 435

tb 16-1

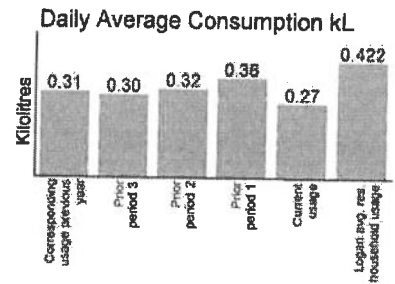
Distribution and retail charges for the period 01/07/2021 to 30/09/2021 have been totalled and included on the accompanying Rate Notice for payment.

Property Location: 24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125

Water Service Charge - Res	75.54
Wastewater (Sewerage) Charge	178.00
Water Consumption	95.32

Water Consumption Detail (PLEASE NOTE: Meters that have zero consumption during the period are not shown)

Meter No.	Current Reading/Date	Previous Reading/Date	Usage (kL)	Period Days	Daily Avg. Usage (kL)
18V010292	272 18-May-2021	249 23-Feb-2021	23	84	0.274
Council Water Consumption Charge			23.00 @ 1.0224	23.51	
State Govt Bulk Water Charge			23.00 @ 3.1220	71.81	



Due to the ongoing COVID-19 situation, please check our website or call us for customer service centre availability.

Logan City Council ABN 21 027 796 435

Postal Address

PO Box 3226, LOGAN CITY DC QLD 4114

General enquiries 07 3412 3412

Rates enquiries 07 3412 5250

Web logan.qld.gov.au

Business hours

8am to 5pm (AEST)

Monday to Friday (except public holidays)

10010731*

6,569

3/4

152905/0021073

16.2



Water and Wastewater Account Information

Distribution and retail charges for the period **01/10/2021 to 31/12/2021** have been totalled and are detailed below

Property location	Lot on plan
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354

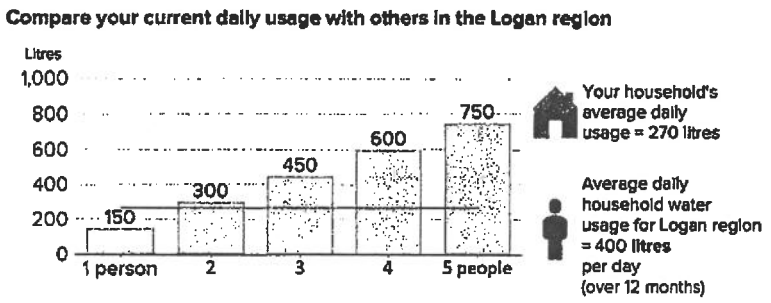
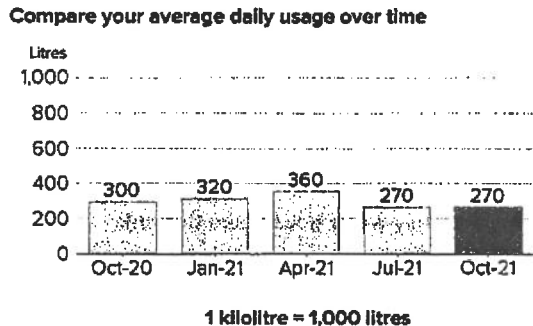
Local Government Distribution and Retail Charges

Water Service Charge - Res - amount charged to maintain the water network	\$	75.54
Wastewater (Sewerage) Charge - amount charged to maintain the wastewater network	\$	178.00
Water Usage	\$	100.80
	\$	354.34

Meter No.	Previous read date	Previous meter reading	Current read date	Current meter reading	Usage	No. of days	Avg. daily usage (kL)
18V010292	18 May 2021	272	14 Aug 2021	296	24	88	0.273
Council Water Usage Charge			11.73 @ 1.0224 per kL		\$		11.99
State Govt Bulk Water Charge			11.73 @ 3.1220 per kL		\$		36.61
Council Water Usage Charge			12.27 @ 1.0224 per kL		\$		12.54
State Govt Bulk Water Charge			12.27 @ 3.2310 per kL		\$		39.66
						\$	100.80

Water usage detail (PLEASE NOTE: Meters that have zero usage during the period are not shown)

Your water usage comparison



For more information on the RIA head on the...
www.rta.qld.gov.au
 'Water charging fact sheet'

You are using less water than the average Logan household, give yourself a pat on the back you're doing a great job! Check out our water saving tips on the next page to see how small changes can make a big difference.

153683/A/045467 2/2 1937

M045467Q02

Water and Wastewater Account Information

163



Distribution and retail charges for the period **01/01/2022 to 31/03/2022** have been totalled and are detailed below

Property location	Lot on plan
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354

Local Government Distribution and Retail Charges

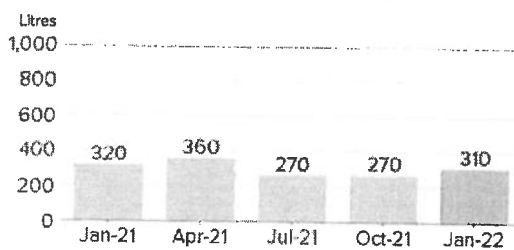
Water Service Charge - Res - amount charged to maintain the water network	\$	75.54
Wastewater (Sewerage) Charge - amount charged to maintain the wastewater network	\$	178.00
Water Usage	\$	123.35
	\$	376.89

Meter No.	Previous read date	Previous meter reading	Current read date	Current meter reading	Usage	No. of days	Avg. daily usage (kL)
18V010292	14 Aug 2021	296	15 Nov 2021	325	29	93	0.312
Council Water Usage Charge			29.00 @ 1.0224 per kl			\$	29.64
State Govt Bulk Water Charge			29.00 @ 3.2310 per kl			\$	93.71
						\$	123.35

Water usage detail (PLEASE NOTE: Meters that have zero usage during the period are not shown)

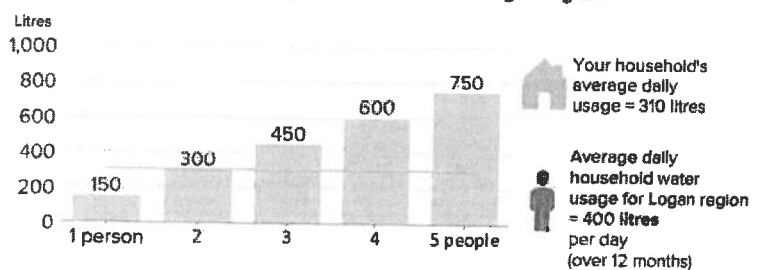
Your water usage comparison

Compare your average daily usage over time



1 kilolitre = 1,000 litres

Compare your current daily usage with others in the Logan region



Please refer to the RTA for advice on the charges that can be passed on to tenants. Visit rta.qld.gov.au and search for 'Water charging fact sheet'

You are using less water than the average Logan household, give yourself a pat on the back you're doing a great job! Check out our water saving tips on the next page to see how small changes can make a big difference.

Water and Wastewater Account Information



Distribution and retail charges for the period **01/04/2022 to 30/06/2022** have been totalled and are detailed below

Property location	Lot on plan
24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125	Lot 46 SP 297354

Local Government Distribution and Retail Charges

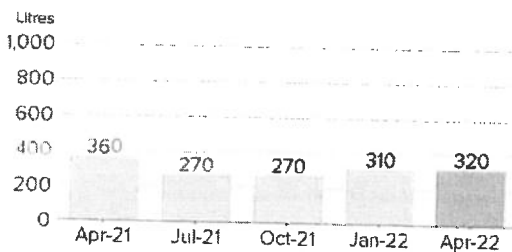
Water Service Charge - Res - amount charged to maintain the water network	\$	75.54
Wastewater (Sewerage) Charge - amount charged to maintain the wastewater network	\$	178.00
Water Usage	\$	127.60
	\$	381.14

Meter No.	Previous read date	Previous meter reading	Current read date	Current meter reading	Usage	No. of days	Avg. daily usage (kL)
18V010292	15 Nov 2021	325	18 Feb 2022	355	30	95	0.316
Council Water Usage Charge			30.00 @ 1.0224 per kL			\$	30.67
State Govt Bulk Water Charge			30.00 @ 3.2310 per kL			\$	96.93
						\$	127.60

Water usage detail (PLEASE NOTE: Meters that have zero usage during the period are not shown)

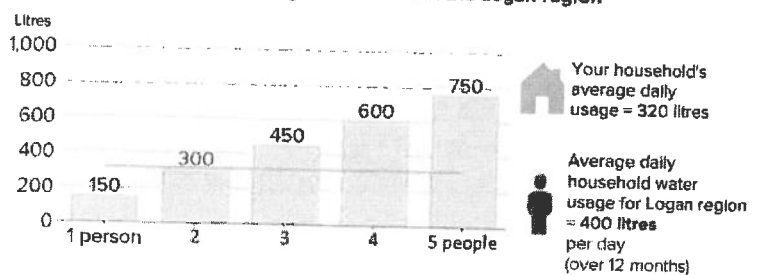
Your water usage comparison

Compare your average daily usage over time



1 kilolitre = 1,000 litres

Compare your current daily usage with others in the Logan region



Please refer to the RTA for advice on the charges that can be passed on to tenants. Visit rta.qld.gov.au and search for 'Water charging fact sheet'.

You are using less water than the average Logan household, give yourself a pat on the back you're doing a great job! Check out our water saving tips on the next page to see how small changes can make a big difference.

Harper Swarz SMSF

Borrowing Costs start date 01/06/2019
 Liberty Loan 3063351 for property 24 Chambers Ridge Boulevard, Park Ridge 4125
 \$1,015

Year	Expense	Balance
2019	\$17	\$998
2020	\$203	\$795
2021	\$203	\$592
2022	\$592	\$0 loan paid out 18/03/22
2023	\$0	\$0
2024	\$0	\$0

Firstmac Loan 100260111
 \$657.56

1100 Solicitors fees
\$1,757.56

Year	Expense	Balance
2022	\$59	\$1,699
2023	\$352	\$1,347
2024	\$352	\$996
2025	352	\$644
2026	352	\$293
2027	293	\$0

TOTAL

Year	Expense	Balance
2022	\$651	\$1,699
2023	\$352	\$1,348
2024	\$352	\$996
2025	\$352	\$644
2026	\$352	\$293
2027	\$293	\$0

From: Daryle Swarz <daryle111@gmail.com>
Sent: Monday, 19 September 2022 4:19 PM
To: Leeza Cox
Subject: Re: Harper Swarz SMSF - tax queries 2022
Attachments: 2022-09-19-15-20-35 - Trust Account Statement.pdf

Hi Leeza,

Thanks for this - I paid the \$165 earlier today and sent advice to your email, was this ok?

Attached is the tax receipt for the legal documents that were signed by a solicitor - this was to refinance the loan to a lower rate.

I'll separately send the insurance documents, just waiting for them to pop into the inbox.

Thanks and best regards,

Daryle.

On Wed, Sep 14, 2022 at 2:06 PM Leeza Cox <Leeza@simmonsivingstone.com.au> wrote:

Hi Daryle

How are you?

There's just a few bits and pieces needed to tidy up the Super Fund accounts for the 2022 year when you have a moment please:-

1. Please repay into the SMSF \$165 (the personal audit shield was paid out of the SMSF account in error again this year), and please send through a receipt.
2. Please provide the Shannons property insurance docs for \$947.29 (\$86.12 per month)
3. There were two payments made to Rapidpay Legal, can you please provide the invoice/s:-
 - a) \$500 paid 09/02/22
 - b) \$600 paid 09/02/22

That's about it thanks.

Please let me know if you have any questions.



PLATINUM LAW

SOLICITORS WITH INTEGRITY

PO Box 469
Oxenford QLD 4210
Ph. 07 5519 9811
Fax. 07 5519 9822
reception@platinumlawyers.net.au

17-3

Platinum Lawyers

ABN 84 119 988 826

Trust Account Statement

Mr DS Swarz & Ms R Harper
12 Edelsten Court
CARRARA QLD 4211

As at: 19/09/2022

Person Responsible: Douglas McClelland

Matter: 20220029
Client: Mr Daryle Shane Swarz & Ms Rachel Harper
Description: Mortgage - General Advice - Guarantor Documents

Institution: WBC
Account: Platinum Lawyers Law Practice Trust
BSB: 034-153
Account Number: 245186
* Indicates entry date

Date	Transaction No.	Description	Withdrawal	Deposit	Balance
10/02/2022	Receipt 3189	Received from: Mr D Schultz Reason: Anticipated costs and outlays	-	\$500.00	\$500.00
10/02/2022	Receipt 3190	Received from: Mr D Schultz Reason: Anticipated costs and outlays	-	\$600.00	\$1,100.00
23/02/2022	Payment E183	Paid by EFT to: Acc Name: Platinum Lawyers General Account BSB034-153 Acc No: 245143 Reason: Trust to Office Transfer	\$1,100.00	-	-
			\$1,100.00	\$1,100.00	-

Platinum Lawyers

18-1



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520
Sydney, NSW 2001



041 439227
HARPER SWARZ SMSF PTY LTD
12 EDELSTEN COURT
CARRARA QLD 4211

1 Shelley Street
Sydney, NSW 2000

account balance **\$47,021.60**
as at 31 Dec 21

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			42,859.34
07.07.21	Direct debit SECURE FUNDING P 3063351	464.76		42,394.58
13.07.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		42,325.69
14.07.21	Direct debit SECURE FUNDING P 3063351	464.76		41,860.93
15.07.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		1,087.97	42,948.90
21.07.21	Direct debit SECURE FUNDING P 3063351	464.76		42,484.14
28.07.21	Direct debit SECURE FUNDING P 3063351	464.76		42,019.38
04.08.21	Direct debit SECURE FUNDING P 3063351	464.76		41,554.62
06.08.21	Deposit SuperChoice P/L PC040821-175674479		1,417.89	42,972.51
11.08.21	Direct debit SECURE FUNDING P 3063351	464.76		42,507.75
12.08.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		42,438.86
13.08.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		456.37	42,895.23

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 966915209

deposits using BPay
From another bank



Bill code: 667022
Ref: 966 915 209

continued on next

18.2



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
18.08.21	Direct debit SECURE FUNDING P 3063351	464.76		42,430.47
25.08.21	Direct debit SECURE FUNDING P 3063351	464.76		41,965.71
31.08.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		730.15	42,695.86
01.09.21	Direct debit SECURE FUNDING P 3063351	464.76		42,231.10
03.09.21	Deposit SuperChoice P/L PC010921-157281285		1,417.89	43,648.99
08.09.21	Direct debit SECURE FUNDING P 3063351	464.76		43,184.23
14.09.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		43,115.34
15.09.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		825.47	43,940.81
15.09.21	Direct debit SECURE FUNDING P 3063351	464.76		43,476.05
22.09.21	Direct debit SECURE FUNDING P 3063351	464.76		43,011.29
27.09.21	BPAY BPAY TO AUDIT SHIELD <i># 680</i>	165.00		42,846.29
29.09.21	Direct debit SECURE FUNDING P 3063351	464.76		42,381.53
30.09.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		1,097.15	43,478.68
04.10.21	Deposit SuperChoice P/L PC300921-131307073		1,417.89	44,896.57
06.10.21	Direct debit SECURE FUNDING P 3063351	464.76		44,431.81
12.10.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		44,362.92
13.10.21	Direct debit SECURE FUNDING P 3063351	464.76		43,898.16
15.10.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		730.15	44,628.31
20.10.21	Direct debit SECURE FUNDING P 3063351	464.76		44,163.55
27.10.21	Direct debit SECURE FUNDING P 3063351	464.76		43,698.79
03.11.21	Deposit SuperChoice P/L PC021121-116490128		1,997.74	45,696.53
03.11.21	Direct debit SECURE FUNDING P 3063351	464.76		45,231.77
10.11.21	Direct debit SECURE FUNDING P 3063351	464.76		44,767.01
12.11.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		44,698.12
15.11.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		535.89	45,234.01
17.11.21	Direct debit SECURE FUNDING P 3063351	464.76		44,769.25
24.11.21	Direct debit SECURE FUNDING P 3063351	464.76		44,304.49

continued on next

18.3



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

	transaction	description	debits	credits	balance
30.11.21	Deposit	PIMS (Qld) Pty L RENT PAYMENT		830.95	45,135.44
01.12.21	Direct debit	SECURE FUNDING P 3063351	464.76		44,670.68
02.12.21	Deposit	SuperChoice P/L PC011221-197740979		1,417.89	46,088.57
08.12.21	Direct debit	SECURE FUNDING P 3063351	464.76		45,623.81
14.12.21	Direct debit	SHANNONS PTY LIM SHH013800673	86.12		45,537.69
15.12.21	Deposit	PIMS (Qld) Pty L RENT PAYMENT		730.15	46,267.84
15.12.21	Direct debit	SECURE FUNDING P 3063351	464.76		45,803.08
22.12.21	Direct debit	SECURE FUNDING P 3063351	464.76		45,338.32
24.12.21	Deposit	SuperChoice P/L PC221221-133215909		1,417.89	46,756.21
29.12.21	Direct debit	SECURE FUNDING P 3063351	464.76		46,291.45
31.12.21	Deposit	PIMS (Qld) Pty L RENT PAYMENT		730.15	47,021.60
		CLOSING BALANCE AS AT 31 DEC 21	12,679.33	16,841.59	47,021.60

* Stepped interest rates for the period 1 July to 31 December: balances \$0.00 to \$4,999.99 earned 0.00%
balances \$5,000.00 and above earned 0.00% pa (184 days)

18.4



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

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

Name	Authority Type
YOUNG SAMUEL J SLG FINANCIAL SERVICES	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

Authority descriptions

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

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

18.5



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

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

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

About your account

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

Protect your account

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

Access to and sharing your data

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

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

Download the Macquarie Mobile Banking app

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



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18.6



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520
Sydney, NSW 2001



041 440528

HARPER SWARZ SMSF PTY LTD
12 EDELSTEN COURT
CARRARA QLD 4211

1 Shelley Street
Sydney, NSW 2000

account balance **\$50,537.63**
as at 30 Jun 22

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
31.12.21	OPENING BALANCE			47,021.60
05.01.22	Direct debit SECURE FUNDING P 3063351	464.76		46,556.84
12.01.22	Direct debit SHANNONS PTY LIM SHH013800673	86.12		46,470.72
12.01.22	Direct debit SECURE FUNDING P 3063351	464.76		46,005.96
14.01.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		1,097.15	47,103.11
17.01.22	Deposit DARYLE S SWARZ Audit shield 2020		#680 165.00	47,268.11
19.01.22	Direct debit SECURE FUNDING P 3063351	464.76		46,803.35
25.01.22	Direct debit SECURE FUNDING P 3063351	464.76		46,338.59
31.01.22	Deposit SuperChoice P/L PC250122-139268273		1,417.89	47,756.48
02.02.22	Direct debit SECURE FUNDING P 3063351	464.76		47,291.72
09.02.22	BPAY BPAY TO RAPIDPAY LEGAL PAYME	500.00		46,791.72
09.02.22	BPAY BPAY TO RAPIDPAY LEGAL PAYME	600.00		46,191.72

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 966915209

deposits using BPay
From another bank



Bill code: 667022
Ref: 966 915 209

continued on next

18.7



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
09.02.22	Direct debit SECURE FUNDING P 3063351	464.76		45,726.96
14.02.22	Direct debit SHANNONS PTY LIM SHH013800673	86.12		45,640.84
15.02.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		557.34	46,198.18
16.02.22	Direct debit SECURE FUNDING P 3063351	464.76		45,733.42
23.02.22	Direct debit SECURE FUNDING P 3063351	464.76		45,268.66
24.02.22	Deposit ATO ATO001100015606911		266.85	45,535.51
24.02.22	BPAY BPAY TO TAX OFFICE PAYMENTS	553.45		44,982.06
24.02.22	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	2,530.00		42,452.06
28.02.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		320.15	42,772.21
02.03.22	Deposit SuperChoice P/L PC250222-146254501		1,417.89	44,190.10
02.03.22	Direct debit SECURE FUNDING P 3063351	464.76		43,725.34
09.03.22	Direct debit SECURE FUNDING P 3063351	464.76		43,260.58
14.03.22	Direct debit SHANNONS PTY LIM SHH013800673	86.12		43,174.46
15.03.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		853.50	44,027.96
16.03.22	Direct debit SECURE FUNDING P 3063351	464.76		43,563.20
22.03.22	Deposit SECURE FUNDING P 3063351		464.76	44,027.96
28.03.22	Direct debit FMC 10192242L49	239.05		43,788.91
31.03.22	Deposit SuperChoice P/L PC280322-183810235		1,417.89	45,206.80
31.03.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		1,097.15	46,303.95
31.03.22	BPAY BPAY TO ASIC	276.00		46,027.95
31.03.22	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	220.00		45,807.95
04.04.22	Direct debit FMC 10192242L49	239.05		45,568.90
11.04.22	Direct debit FMC 10192242L49	239.05		45,329.85
12.04.22	Direct debit SHANNONS PTY LIM SHH013800673	86.12		45,243.73
14.04.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		730.15	45,973.88
19.04.22	Direct debit FMC 10192242L49	239.05		45,734.83
22.04.22	BPAY BPAY TO ASIC	56.00		45,678.83

continued on next

18-8



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
22.04.22	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	220.00		45,458.83
26.04.22	Direct debit FMC 10192242L49	239.05		45,219.78
26.04.22	Direct debit ONEPATH LIFE E371466 35	1,825.89		43,393.89
26.04.22	Direct debit ONEPATH LIFE E371466 35	2,431.26		40,962.63
02.05.22	Direct debit FMC 10192242L49	239.05		40,723.58
04.05.22	Deposit SuperChoice P/L PC030522-134139512		6,263.36	46,986.94
09.05.22	Direct debit FMC 10192242L49	239.05		46,747.89
12.05.22	Direct debit SHANNONS PTY LIM SHH013800673	86.12		46,661.77
13.05.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		311.09	46,972.86
16.05.22	Direct debit FMC 10192242L49	239.05		46,733.81
23.05.22	Direct debit FMC 10192242L49	239.05		46,494.76
26.05.22	Funds transfer TRANSACT FUNDS TFR TO INFOCUS SECURITIES	330.00		46,164.76
30.05.22	Direct debit FMC 10192242L49	239.05		45,925.71
31.05.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		722.85	46,648.56
01.06.22	Deposit SuperChoice P/L PC300522-112901761		1,467.42	48,115.98
03.06.22	BPAY BPAY TO TAX OFFICE PAYMENTS	132.00		47,983.98
06.06.22	Direct debit FMC 10192242L49	239.05		47,744.93
13.06.22	Direct debit FMC 10192242L49	239.05		47,505.88
14.06.22	Direct debit SHANNONS PTY LIM SHH013800673	86.12		47,419.76
15.06.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		931.15	48,350.91
20.06.22	Direct debit FMC 10192242L49	246.33		48,104.58
23.06.22	Deposit SuperChoice P/L PC200622-116857177		1,467.42	49,572.00
27.06.22	Direct debit FMC 10192242L49	246.33		49,325.67
30.06.22	Interest MACQUARIE CMA INTEREST PAID*		4.71	49,330.38
30.06.22	Deposit PIMS (Qld) Pty L RENT PAYMENT		1,207.25	50,537.63

18-9



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 22	18,664.94	22,180.97	50,537.63

* Stepped interest rates for the period 1 January to 16 June: balances \$0.00 to \$4,999.99 earned 0.00%
balances \$5,000.00 and above earned 0.00% pa (167 days); 17 June to 30 June: balances \$0.00 to \$4,999.99
earned 0.25% balances \$5,000.00 and above earned 0.25% pa (14 days)

18/10



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

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

Name	Authority Type
YOUNG SAMUEL J SLG FINANCIAL SERVICES	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

Authority descriptions

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

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

annual interest summary 2021/2022

INTEREST PAID	4.71
TOTAL INCOME PAID	4.71

18.11



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF
HARPER SWARZ SMSF
account no. 966915209

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

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

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- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

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

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68000
19-1
A.B.N. 45 163 871 958
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au

Simmons Livingstone & Associates

Audit Shield Service

Ms Rachel Harper
12 Edelsten Ct
CARRARA QLD 4211

Tax Receipt

TAI-22448425

Ref: SWARDI2

18 July 2022

DEFT Ref No: 40425122448425B

Details

Expiry Date: 31 October 2022 at 4p.m.
Level of Cover: \$ 10,000.00
Turnover Category: Salary & Wage Earner with Partner \$0.00 - \$500,000.00

Payment

Fee for Audit Shield service participation:	\$ 150.00
GST Added:	\$ 15.00
Amount (ex surcharge):	\$ 165.00
Payment Surcharge:	\$0.00
Total Paid Amount:	\$165.00

Paid Date: *27 September 2021

* Participation in the Audit Shield service is active the next business day upon receipt of payment.

Name of Entities / Individuals to be covered:

Ms Rachel Harper
Mr Daryle Swarz

*pd in error
Repaid when notified 19/9/22*



St. George Bank - Payment

Receipt Number: M 3080 4529
Date: 15/01/2022
Time: 08:54 AM Sydney Time
Transfer From: Joint Offset Complete Freedom Offset #####1718
Transfer To: Harper Swarz SMSF
BSB: 182512
Account Number: #####5209
Amount: \$165.00
Transfer Made by: DARYLE S SWARZ
Description: Audit shield 2020 Rachel

Note: Please allow at least two working days for the payment to be received.

For assistance, please call the St. George Bank Internet Banking Helpdesk on 1300 555 203, 24 hours a day, seven days.

Thank you for using Internet Banking.

Important Information:

St. George Bank will NEVER send an email which includes a link that redirects you to logon to Internet Banking or asks you to verify your account details, PIN, passwords or personal information.

Issued by St. George Bank - A Division of Westpac Banking Corporation
ABN 33 007 457 141 AFSL 233714

Error made
- Proof of funds repaid
from prior year.

20.1

Leeza Cox

From: Leanne Brown <leanne.brown@raywhite.com>
Sent: Wednesday, 14 September 2022 4:01 PM
To: Leeza Cox
Subject: Re: CMA report - 24 Chambers Ridge

Hi Leeza,

General range would be \$557-\$613k

- Median: \$585000

Kind regards,

In conjunction with CMA Report.



Leanne Brown

General Manager - Property Management & Residential Sales | Ray White IMS

M 0431 581 319

W <https://raywhiteims.com.au>



On Wed, 14 Sept 2022 at 13:24, Leeza Cox <Leeza@simmonsivingstone.com.au> wrote:

Hello Leanne

We advise that we act as Accountants for Harper Swarz Property Pty Ltd and they have supplied us with the attached report for sales opinion at 30 June 2022. Can you please direct me to the property valuation amount as I can't seem to see it.

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](tel:0755618800) | Fax [07 5561 8700](tel:0755618700)

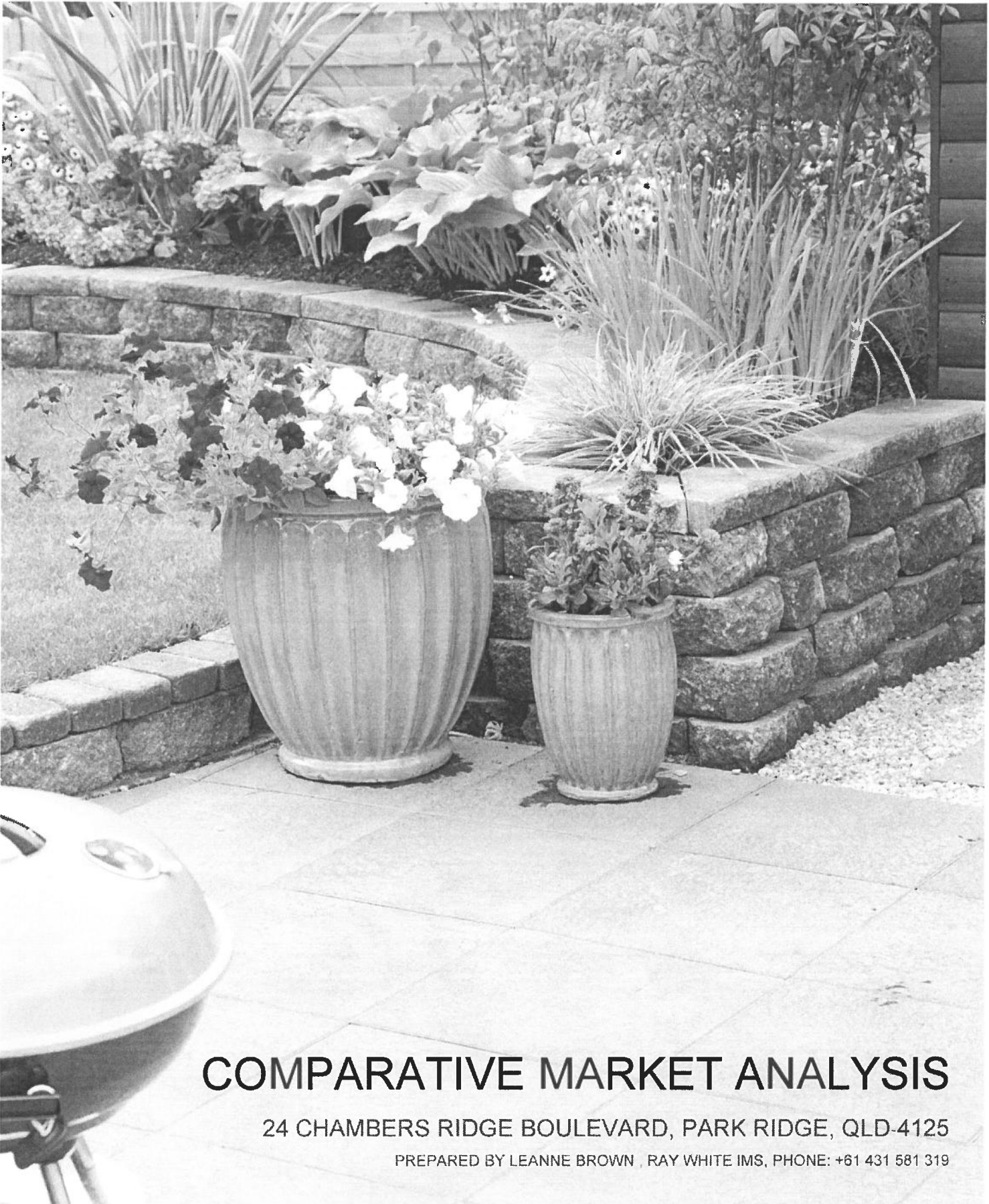
Email leeza@simmonsivingstone.com.au

Web simmonsivingstone.com.au



**Simmons
Livingstone
& Associates**

20.2



COMPARATIVE MARKET ANALYSIS

24 CHAMBERS RIDGE BOULEVARD, PARK RIDGE, QLD-4125

PREPARED BY LEANNE BROWN , RAY WHITE IMS, PHONE: +61 431 581 319



Harper Swarz Property Pty Ltd (tte)
24 Chambers Ridge Boulevard
Park Ridge, QLD, 4125

Dear

RE: Property Appraisal

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

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

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

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

Kind Regards

Leanne Brown
Ray White IMS
Phone: +61 431 581 319
Office Phone: 07 3139 1440
Email: leanne.brown@raywhite.com

20.4

RayWhite

24 CHAMBERS RIDGE BOULEVARD, PARK RIDGE, QLD

4425



Owner Details

Owner Name(s): HARPER SWARZ PROPERTY PTY LTD (TTE)
 Owner Address: N/A
 Phone(s):

Owner Type: Owner Occupied

Property Details

Property Type: House - Freehold [Issuing]
 RPD: L46 SP297354
 Valuation Amount: \$207,500 - Site Value on 30/06/2022
 Valuation Amount: \$187,500 - Site Value on 30/06/2019
 Land Use: SINGLE UNIT DWELLING
 Zoning: Emerging Community
 Council: LOGAN CITY
 Features:



Area: 350 m²
 Area \$/m²: \$1,281
 Water/Sewerage:
 Property ID: 1504462676 /
 UBD Ref: UBD Ref: 281 G2

Sales History

Sale Amount:	Sale Date:	Vendor:	Area:	Sale Type:	Related:
\$ 448,500	05/04/2019	VILLA WORLD PROPERTIES PTY LTD	350 m ²	Normal Sale	No

Prepared on 22/07/2022 by Leanne Brown . +61 431 581 319 at Ray White IMS. © Property Data Solutions Pty Ltd 2022 (pricfinder.com.au)

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20-5



Nearby Sold Properties (Price Range)

propertydata
solutions



20.6



Nearby Sold Properties (Sale Date)

propertydata
solutions



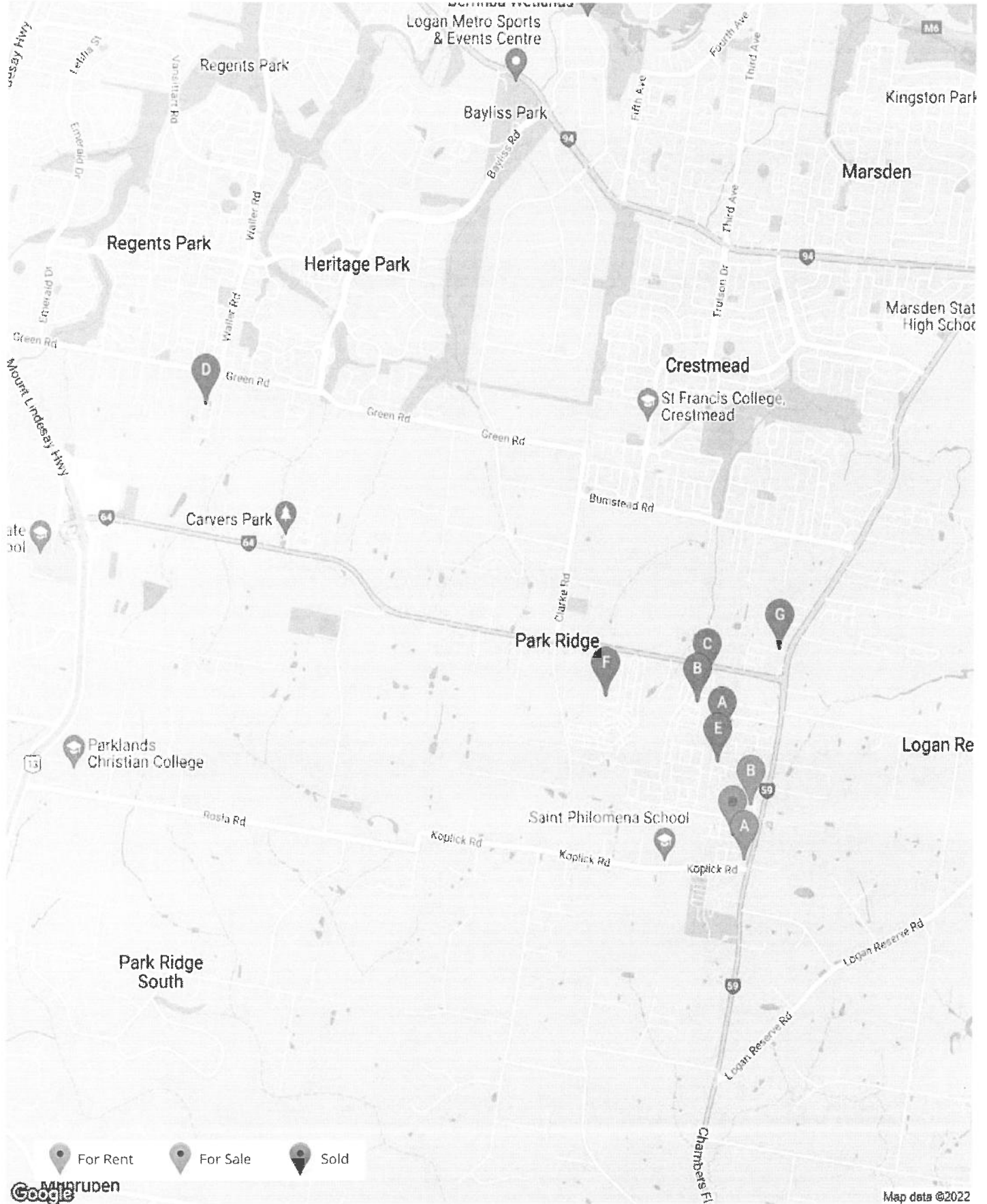
Sale Period
■ last 36 months ■ last 24 months □ last 12 months

80m
< 565m view >

20.7

RayWhite

Comparable Properties Map



20-8

RayWhite

Nearby Comparable Rental Properties

There are 10 rental properties selected within the radius of 500.0m from the focus property. The lowest for rent price is \$310 and the highest for rent price is \$1,100 with a median rental price of \$460. Days listed ranges from 13 to 65 days with the average currently at 25 days for these selected properties.

2/16 MOUNT MITCHELL RD, PARK RIDGE 4125

 2  1  1


Property Type: House
Area:
RPD:

Features:

Current Rent Price: **\$340**
First Rent Price: **\$340**
Month Listed: **January 2022* (Rented)**
Days on Market: **15 Days**

60 CHAMBERS RIDGE BVD, PARK RIDGE 4125

 UBD Ref: Brisbane - 281 H2  4  2  2

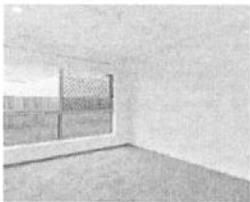

Property Type: House
Area: 375 m²
RPD: L120 SP303609

Features:

Current Rent Price: **\$490 weekly**
First Rent Price: **\$490 weekly**
Month Listed: **January 2022* (Rented)**
Days on Market: **19 Days**



16 FIENNES RD, LOGAN RESERVE 4133

 4  2  2


Property Type: House
Area:
RPD:

Features:

Current Rent Price: **\$460 per week**
First Rent Price: **\$460 per week**
Month Listed: **February 2022* (Rented)**
Days on Market: **28 Days**

4 REUBEN BVD, LOGAN RESERVE 4133

 3  2  2


Property Type: House
Area:
RPD:

Features:

Current Rent Price: **\$460 per week**
First Rent Price: **\$460 per week**
Month Listed: **February 2022* (Rented)**
Days on Market: **13 Days**

123-127 FLESSER RD, CHAMBERS FLAT 4133

 6  2  4


Property Type: House
Area: 2 m²
RPD:

Features:

Current Rent Price: **\$1,100 per week**
First Rent Price: **\$1,250 per week**
Month Listed: **February 2022* (Rented)**
Days on Market: **65 Days**

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20.9

2/19 MOUNT WHEELER ST, PARK RIDGE 4125

UBD Ref: Brisbane - 281 H1  2  1  1



Property Type: House
Area: 446 m²
RPD: L60 SP305876

Current Rent Price: **\$330p/w**
First Rent Price: **\$330p/w**
Month Listed: **February 2022* (Rented)**
Days on Market: **14 Days**

Features:



3 ISLA ST, PARK RIDGE 4125

 4  2  2



Property Type: House
Area:
RPD:

Current Rent Price: **\$460.00 per week**
First Rent Price: **\$460.00 per week**
Month Listed: **February 2022* (Rented)**
Days on Market: **29 Days**

Features:

48B ALMANDIN ST, LOGAN RESERVE 4133

 2  1  1




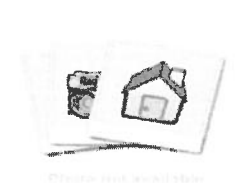
Property Type: House
Area:
RPD:

Current Rent Price: **\$340 per week**
First Rent Price: **\$340 per week**
Month Listed: **February 2022* (Rented)**
Days on Market: **21 Days**

Features:

3 ISLA ST, PARK RIDGE 4125

 4  2  2



Property Type: House
Area:
RPD:

Current Rent Price: **\$460 per week**
First Rent Price: **\$460 per week**
Month Listed: **February 2022* (Rented)**
Days on Market: **31 Days**

Features:

13B SILKWOOD CCT, PARK RIDGE 4125

 1  1  1



Property Type: House
Area:
RPD:

Current Rent Price: **\$310 per week**
First Rent Price: **\$310 per week**
Month Listed: **February 2022* (Rented)**
Days on Market: **16 Days**

Features:

20.10

RayWhite

Nearby Comparable For Sale Properties

There are 10 properties selected within the radius of 500.0m from the focus property. The lowest for sale price is \$238,000 and the highest for sale price is \$1,450,000 with a median sale price of \$500,000. Days listed ranges from 998 to 998 days with the average currently at 998 days for these selected properties.

PARK RIDGE 4125



Property Type: House
Area:
RPD:

Features:

Current List Price: **\$720,900**

First List Price: \$411,900

Date Listed:

Days Listed: **1000+ Days**

Listed Price Change:

LOT 112 WEEDROOK ST, PARK RIDGE 4125



Property Type: House
Area: 486 m²
RPD:

Features:

Current List Price: **\$528,050 Turn Key**

First List Price: \$528,050 Turn Key

Date Listed:

Days Listed: **1000+ Days**

Listed Price Change:

LOT 118 WEEDBROOK ST, PARK RIDGE 4125



Property Type: House
Area: 434 m²
RPD:

Features:

Current List Price: **\$443,940**

First List Price: \$443,940

Date Listed:

Days Listed: **1000+ Days**

Listed Price Change:

1 CHAMBERS RIDGE VILLA WORLD, PARK RIDGE 4125



Property Type: House
Area:
RPD:

Features:

Current List Price: **From \$405,000**

First List Price: From \$405,000

Date Listed:

Days Listed: **1000+ Days**

Listed Price Change:

1337 NEW RD, LOGAN RESERVE 4133



Property Type: House
Area: 423 m²
RPD:

Features:

Current List Price: **\$536,500**

First List Price: \$536,500

Date Listed:

Days Listed: **1000+ Days**

Listed Price Change:

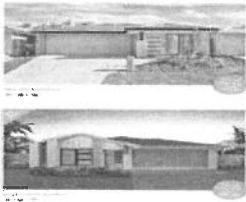
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20.11

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LOGAN RESERVE 4133

 4
  2
  -


Property Type: House
Area:
RPD:

Features:

Current List Price: **\$708,900**

First List Price: \$419,500

Date Listed:

Days Listed: **1000+ Days**

Listed Price Change:

LOGAN RESERVE 4133

 5
  2
  7


Property Type: House
Area:
RPD:

Features:

Current List Price: **\$1,450,000**

First List Price: \$1,450,000 \$1,450,000

Date Listed:

Days Listed: **1000+ Days**

Listed Price Change:

37/2 KOPLICK RD, CHAMBERS FLAT 4133

 3
  1
  1


Property Type: House
Area:
RPD:

Features:

Current List Price: **\$238,000**

First List Price: \$238,000 \$238,000

Date Listed:

Days Listed: **1000+ Days**

Listed Price Change:

33 WILDWOODS GR, PARK RIDGE 4125

 4
  2
  2


Property Type: House
Area: 470 m²
RPD:

Features:

Current List Price: **Affordable Brand New**

First List Price:

Date Listed:

Days Listed: **1000+ Days**

Listed Price Change:

BAYS RD, LOGAN RESERVE 4133

 4
  2
  2


Property Type: House
Area: 420 m²
RPD:

Features:

Current List Price: **From \$519,290**

First List Price: From \$519,290

Date Listed: 29/10/2019

Days Listed: **998 Days**

Listed Price Change:

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20.12

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Nearby Comparable Sold Properties

There are 7 sold properties selected within the suburb of PARK RIDGE. The lowest sale price is \$530,000 and the highest sale price is \$639,400 with a median sale price of \$580,000. Days listed ranges from 5 to 33 days with the average currently at 18 days for these selected properties.

4 ISLA ST, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 261 G19

Distance from Property: 716m



Property Type: House
Area: 489 m²
Area \$/m²: \$1,186
RPD: L30 SP300266

Sale Price: **\$580,000 (Normal Sale)**

Sale Date: 23/01/2022 Days to Sell: **5 Days**

Last Price: Submit All Offers! Chg %:

First Price: Submit All Offers! Chg %:

Features: LOWSET, CONTEMPORARY, ENSUITE, BUILT IN ROBES, MODERN KITCHEN, AIR CONDITIONED



25 HEATH TCE, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 261 F18

Distance from Property: 999m



Property Type: House
Area: 400 m²
Area \$/m²: \$1,598
RPD: L132 SP311850

Sale Price: **\$639,400 (Normal Sale)**

Sale Date: 24/01/2022 Days to Sell: **N/A**

Last Price: Chg %:

First Price: Chg %:

Features:



27 MERINO ST, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 261 G17

Distance from Property: 1.2km



Property Type: House
Area: 379 m²
Area \$/m²: \$1,684
RPD: L75 SP322395

Sale Price: **\$638,350 (Normal Sale)**

Sale Date: 02/02/2022 Days to Sell: **N/A**

Last Price: Chg %:

First Price: Chg %:

Features:



5 MARCUS ST, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 260 G9

Distance from Property: 5.1km



Property Type: House
Area: 375 m²
Area \$/m²: \$1,600
RPD: L39 SP292418

Sale Price: **\$599,999 (Normal Sale)**

Sale Date: 11/02/2022 Days to Sell: **16 Days**

Last Price: Under Contract (Under Chg %:

First Price: For Sale! (Under Offer) Chg %:

Features:



4 MERCY CRCT, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 261 G19

Distance from Property: 543m



Property Type: House
Area: 350 m²
Area \$/m²: \$1,514
RPD: L11 SP301345

Sale Price: **\$530,000 (Normal Sale)**

Sale Date: 28/02/2022 Days to Sell: **N/A**

Last Price: Chg %:

First Price: Chg %:

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



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20.13

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39 IRMA CRCT, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 261 C18
Distance from Property: 1.4km

4 2 2



Property Type: House
Area: 375 m²
Area \$/m²: \$1,499
RPD: L280 SP302389

Features:

Sale Price: **\$562,000 (Normal Sale)**
Sale Date: 03/03/2022 Days to Sell: **N/A**
Last Price: Chg %:
First Price: Chg %:



34 FREDERICK PL, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 261 J16
Distance from Property: 1.4km

4 2 2



Property Type: House
Area: 356 m²
Area \$/m²: \$1,559
RPD: L3516 SP253182

Features: BUILT IN ROBES, AIR CONDITIONED, CLOSE TO SCHOOLS, CLOSE TO TRANSPORT, FULLY FENCED, IMPROVEMENTS: CLOSE TO SHOPS, GARDEN, DISHWASHER,

Sale Price: **\$555,000 (Normal Sale)**
Sale Date: 28/03/2022 Days to Sell: **33 Days**
Last Price: Under Contract (Under Chg %:
First Price: Offers over \$499,000 Chg %:



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20.14

RayWhite

24 CHAMBERS RIDGE BOULEVARD, PARK RIDGE, QLD 4125



Contact your agent for further information:



Agent Name: Leanne Brown
Mobile: +61 431 581 319
Office: Ray White IMS
Office Phone: 07 3139 1440
Email: leanne.brown@raywhite.com

ACCOUNT STATEMENT

Customer Enquiries 13 11 33



Daryle Swarz
12 Edelsten Port
CARRARA QLD 4211

Borrowers/Guarantors		Loan Account Number:	3063351
Daryle Shane Swarz			
Harper Swarz SMSF			
Rachel Harper			
Start Date:	1 July 2021	End Date:	31 December 2021
Opening Rate:	5.50%	Closing Rate:	5.50%
Monthly Repayment:	\$1,767.88	Account Status:	Current
Default Rate (if applicable):	7.50%	Payment Frequency:	Weekly
BPAY Biller Code:	64956	BPAY CRN:	30633515

Account Summary as at 31 December 2021

Opening Balance	+	Interest Charged	+	Other Debits	-	Total Credits	=	Closing Balance
\$207,245.75		\$5,652.73		\$110.00		\$12,083.76		\$200,924.72

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- Pay bills
- Make BPAY payments

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Building Insurance for your Property

Insurance helps you mitigate the risk of financial loss in events such as fire or storm. It is also a requirement of your loan contract that you have building insurance for your property. Please ensure a copy of your current certificate has been provided, noting Secure Funding Pty Ltd. Fees may apply if a current certificate is not on file. To update your account, send your certificate to service@liberty.com.au.

ACCOUNT STATEMENT

Customer Enquiries 13 11 33

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- Make BPAY payments

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Date	Transaction	Debit	Credit	Balance
29/12/21	Direct Debit Repayment		-\$464.76	\$200,924.72
22/12/21	Direct Debit Repayment		-\$464.76	\$201,389.48
15/12/21	Direct Debit Repayment		-\$464.76	\$201,854.24
12/12/21	Expired Insurance Fee	\$50.00		\$202,319.00
12/12/21	Service Fee	\$10.00		\$202,269.00
12/12/21	Interest Charged	\$914.53		\$202,259.00
08/12/21	Direct Debit Repayment		-\$464.76	\$201,344.47
01/12/21	Direct Debit Repayment		-\$464.76	\$201,809.23
24/11/21	Direct Debit Repayment		-\$464.76	\$202,273.99
17/11/21	Direct Debit Repayment		-\$464.76	\$202,738.75
12/11/21	Service Fee	\$10.00		\$203,203.51
12/11/21	Interest Charged	\$949.98		\$203,193.51
10/11/21	Direct Debit Repayment		-\$464.76	\$202,243.53
03/11/21	Direct Debit Repayment		-\$464.76	\$202,708.29
27/10/21	Direct Debit Repayment		-\$464.76	\$203,173.05
20/10/21	Direct Debit Repayment		-\$464.76	\$203,637.81
13/10/21	Direct Debit Repayment		-\$464.76	\$204,102.57
12/10/21	Service Fee	\$10.00		\$204,567.33
12/10/21	Interest Charged	\$924.31		\$204,557.33
06/10/21	Direct Debit Repayment		-\$464.76	\$203,633.02
29/09/21	Direct Debit Repayment		-\$464.76	\$204,097.78
22/09/21	Direct Debit Repayment		-\$464.76	\$204,562.54
15/09/21	Direct Debit Repayment		-\$464.76	\$205,027.30
12/09/21	Service Fee	\$10.00		\$205,492.06
12/09/21	Interest Charged	\$959.99		\$205,482.06
08/09/21	Direct Debit Repayment		-\$464.76	\$204,522.07
01/09/21	Direct Debit Repayment		-\$464.76	\$204,986.83
25/08/21	Direct Debit Repayment		-\$464.76	\$205,451.59
18/08/21	Direct Debit Repayment		-\$464.76	\$205,916.35
12/08/21	Service Fee	\$10.00		\$206,381.11
12/08/21	Interest Charged	\$965.10		\$206,371.11
11/08/21	Direct Debit Repayment		-\$464.76	\$205,406.01
04/08/21	Direct Debit Repayment		-\$464.76	\$205,870.77
28/07/21	Direct Debit Repayment		-\$464.76	\$206,335.53
21/07/21	Direct Debit Repayment		-\$464.76	\$206,800.29
14/07/21	Direct Debit Repayment		-\$464.76	\$207,265.05
12/07/21	Service Fee	\$10.00		\$207,729.81
12/07/21	Interest Charged	\$938.82		\$207,719.81
07/07/21	Direct Debit Repayment		-\$464.76	\$206,780.99
01/07/21	Opening balance			\$207,245.75
Totals		\$5,762.73	-\$12,083.76	

If you have a complaint, please contact our Internal Dispute Resolution (IDR) team on 13 11 33. If your complaint is not resolved to your satisfaction by the IDR team, you can contact either our External Dispute Resolution (EDR) scheme or seek legal advice. EDR is a free service established to provide an independent mechanism to resolve specific complaints. Our EDR provider is the Australian Financial Complaints Authority and can be contacted at 1800 931 678, afca.org.au, info@afca.org.au or GPO Box 3, Melbourne VIC 3001.

21-3

ACCOUNT STATEMENT

Customer Enquiries 13 11 33



Daryle Swarz
12 Edelsten Port
CARRARA QLD 4211

Borrowers/Guarantors		Loan Account Number:	3063351
Daryle Shane Swarz			
Harper Swarz SMSF			
Rachel Harper			
Start Date:	27 July 2021	End Date:	27 July 2022
Opening Rate:	5.50%	Closing Rate:	5.50%
Monthly Repayment:	\$1,767.88	Account Status:	Current
Default Rate (if applicable):	7.50%	Payment Frequency:	Weekly
BPAY Biller Code:	64956	BPAY CRN:	30633515

Account Summary as at 27 July 2022

Opening Balance	+	Interest Charged	+	Other Debits	-	Total Credits	=	Closing Balance
\$206,800.29		\$7,639.59		\$1,149.76		\$215,589.64		\$0.00

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21-5

ACCOUNT STATEMENT

Customer Enquiries 13 11 33

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- Withdraw funds
- Pay bills
- Make BPAY payments

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Date	Transaction	Debit	Credit	Balance
22/03/22	Refund Overpayment	\$464.76		\$0.00
18/03/22	Discharge Settlement		-\$199,787.80	\$-464.76
18/03/22	Pay Out Statement Fee	\$10.00		\$199,323.04
18/03/22	Discharge Administration Fee	\$395.00		\$199,313.04
18/03/22	Interest Charged	\$209.87		\$198,918.04
16/03/22	Direct Debit Repayment		-\$464.76	\$198,708.17
12/03/22	Expired Insurance Fee	\$50.00		\$199,172.93
12/03/22	Service Fee	\$10.00		\$199,122.93
12/03/22	Interest Charged	\$840.60		\$199,112.93
09/03/22	Direct Debit Repayment		-\$464.76	\$198,272.33
02/03/22	Direct Debit Repayment		-\$464.76	\$198,737.09
23/02/22	Direct Debit Repayment		-\$464.76	\$199,201.85
16/02/22	Direct Debit Repayment		-\$464.76	\$199,666.61
12/02/22	Expired Insurance Fee	\$50.00		\$200,131.37
12/02/22	Service Fee	\$10.00		\$200,081.37
12/02/22	Interest Charged	\$935.04		\$200,071.37
09/02/22	Direct Debit Repayment		-\$464.76	\$199,136.33
02/02/22	Direct Debit Repayment		-\$464.76	\$199,601.09
25/01/22	Direct Debit Repayment		-\$464.76	\$200,065.85
19/01/22	Direct Debit Repayment		-\$464.76	\$200,530.61
12/01/22	Direct Debit Repayment		-\$464.76	\$200,995.37
12/01/22	Expired Insurance Fee	\$50.00		\$201,460.13
12/01/22	Service Fee	\$10.00		\$201,410.13
12/01/22	Interest Charged	\$940.17		\$201,400.13
05/01/22	Direct Debit Repayment		-\$464.76	\$200,459.96
29/12/21	Direct Debit Repayment		-\$464.76	\$200,924.72
22/12/21	Direct Debit Repayment		-\$464.76	\$201,389.48
15/12/21	Direct Debit Repayment		-\$464.76	\$201,854.24
12/12/21	Expired Insurance Fee	\$50.00		\$202,319.00
12/12/21	Service Fee	\$10.00		\$202,269.00
12/12/21	Interest Charged	\$914.53		\$202,259.00
08/12/21	Direct Debit Repayment		-\$464.76	\$201,344.47
01/12/21	Direct Debit Repayment		-\$464.76	\$201,809.23
24/11/21	Direct Debit Repayment		-\$464.76	\$202,273.99
17/11/21	Direct Debit Repayment		-\$464.76	\$202,738.75
12/11/21	Service Fee	\$10.00		\$203,203.51
12/11/21	Interest Charged	\$949.98		\$203,193.51
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03/11/21	Direct Debit Repayment		-\$464.76	\$202,708.29
27/10/21	Direct Debit Repayment		-\$464.76	\$203,173.05
20/10/21	Direct Debit Repayment		-\$464.76	\$203,637.81
13/10/21	Direct Debit Repayment		-\$464.76	\$204,102.57
12/10/21	Service Fee	\$10.00		\$204,567.33
12/10/21	Interest Charged	\$924.31		\$204,557.33
06/10/21	Direct Debit Repayment		-\$464.76	\$203,633.02
29/09/21	Direct Debit Repayment		-\$464.76	\$204,097.78

Date	Transaction	Debit	Credit	Balance
22/09/21	Direct Debit Repayment		-\$464.76	\$204,562.54
15/09/21	Direct Debit Repayment		-\$464.76	\$205,027.30
12/09/21	Service Fee	\$10.00		\$205,492.06
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08/09/21	Direct Debit Repayment		-\$464.76	\$204,522.07
01/09/21	Direct Debit Repayment		-\$464.76	\$204,986.83
25/08/21	Direct Debit Repayment		-\$464.76	\$205,451.59
18/08/21	Direct Debit Repayment		-\$464.76	\$205,916.35
12/08/21	Service Fee	\$10.00		\$206,381.11
12/08/21	Interest Charged	\$965.10		\$206,371.11
11/08/21	Direct Debit Repayment		-\$464.76	\$205,406.01
04/08/21	Direct Debit Repayment		-\$464.76	\$205,870.77
28/07/21	Direct Debit Repayment		-\$464.76	\$206,335.53
27/07/21	Opening balance			\$206,800.29
Totals		\$8,789.35	-\$215,589.64	

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Effective	Posted	Description	Debit	Credit	Balance
	18/04/2022	Credit from 182512 966915209		\$239.05	-199489.16
	11/04/2022	Credit from 182512 966915209		\$239.05	-199728.21
	04/04/2022	Credit from 182512 966915209		\$239.05	-199967.26
	28/03/2022	Credit from 182512 966915209		\$239.05	-200206.31
	22/03/2022	Payment Altered From 1009.04 To 956.23 Due 18apr2022			-200445.36
21/03/2022	21/03/2022	Arrears Adjustment Permanent Principal Reduction		\$11,070.64	-200445.36
21/03/2022	21/03/2022	Debit For Permanent Principal Reduction	\$11,070.64		-211516.00
18/03/2022	21/03/2022	Credit from Pexa171498192d05 From: Pexa217149933d06 Ref: 406715 Surplus		\$11,070.64	-200445.36
	18/03/2022	Withdrawal Firstmac Services	\$220.00		-211516.00
	18/03/2022	Withdrawal Firstmac Assets Pty Ltd Pexa Funding Account	\$211,296.00		-211296.00

MR DARYLE SHANE SWARZ
 12 Edelsten Court
 CARRARA QLD 4211

Statement Period

Start date: 01/01/2022
 End date: 30/06/2022 ✓
 Issue date: 27/07/2022

Account Details	
Product Description: SUPER LIVEZ	
Customer name: HARPER SWARZ SMSF, HARPER SWARZ BARE TRUST, DARYLE SHANE SWARZ, RACHEL HARPER	BSB & Account number: 704997 - 100260111
Interest rate: 5.240%	Account type: L49

Effective	Posted	Description	Debit	Credit	Balance
	27/06/2022	Credit from 182512 966915209		\$246.33	-199135.42
	22/06/2022	Rate Altered From 4.240% (v) To 4.740% (v)			-199381.75
	20/06/2022	Credit from 182512 966915209		\$246.33	-199381.75
	19/06/2022	Payment Altered From 956.23 To 985.33 Due 18jul2022			-199628.08
	18/06/2022	Loan Interest	\$718.02		-199628.08
	13/06/2022	Credit from 182512 966915209		\$239.05	-198910.06
	06/06/2022	Credit from 182512 966915209		\$239.05	-199149.11
	30/05/2022	Credit from 182512 966915209		\$239.05	-199388.16
	23/05/2022	Credit from 182512 966915209		\$239.05	-199627.21
	18/05/2022	Loan Interest	\$655.13		-199866.26
	18/05/2022	Rate Altered From 3.990% (v) To 4.240% (v)			-199211.13
	16/05/2022	Credit from 182512 966915209		\$239.05	-199211.13
	09/05/2022	Credit from 182512 966915209		\$239.05	-199450.18
	02/05/2022	Credit from 182512 966915209		\$239.05	-199689.23
	25/04/2022	Credit from 182512 966915209		\$239.05	-199928.28
	18/04/2022	Loan Interest	\$678.17		-200167.33



23-1

Activity statement 004

Tax type summary

Income tax year	2022
Period	01 July 2021 - 30 June 2022
Type	Pay as you go Instalments
Balance	\$264.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12/05/2022	28/04/2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$132.00		\$132.00 DR
31/07/2022	28/07/2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$132.00		\$264.00 DR



23-2

Activity statement 004

Date generated	14/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from 14 September 2020 to 14 September 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Aug 2022	1 Aug 2022	Payment received		\$132.00	\$0.00
1 Aug 2022	1 Aug 2022	General interest charge			\$132.00 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$132.00		\$132.00 DR
6 Jun 2022	6 Jun 2022	General interest charge			\$0.00
6 Jun 2022	3 Jun 2022	Payment received		\$132.00	\$0.00
1 Jun 2022	1 Jun 2022	General interest charge			\$132.00 DR
12 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$132.00		\$132.00 DR



23-3

Income tax 002

Date generated	14/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from 14 September 2020 to 14 September 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
25 Feb 2022	24 Feb 2022	Payment received		\$553.45	\$0.00
2 Feb 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$553.45		\$553.45 DR
24 Dec 2020	23 Dec 2020	Payment received		\$259.00	\$0.00
1 Dec 2020	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$259.00		\$259.00 DR