

1-1

Farrell SMSF General Ledger

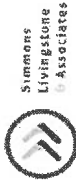


As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Contributions (24200)					
<i>(Contributions) Farrell, Shane - Accumulation (FARRSI1)</i>					
22/07/2021	PRECISION CH PASCH2107190001459 50			2,382.60	2,382.60 CR
16/11/2021	PRECISION CH PASCH2111110001064 50			2,438.52	4,821.12 CR
19/01/2022	PRECISION CH PASCH2201140004874 50			2,291.38	7,112.50 CR
22/02/2022	CBA Super contribution 50			2,000.00	9,112.50 CR
20/06/2022	NAB Transfer Super Fund 50			8,000.00	17,112.50 CR
				17,112.50	17,112.50 CR
<i>(Contributions) Farrell, Janelle - Accumulation (FARRSI2)</i>					
22/07/2021	PRECISION CH PASCH2107190001459 50			325.76	325.76 CR
26/07/2021	DEPOSIT 50 [DEPOSIT 50 - ATO]			8.53	334.29 CR
28/07/2021	Vesta Mermaid Pt Q4 2021 Janelle 50			600.49	934.78 CR
26/10/2021	SuperChoice P/L PC201021-122208133 50			864.90	1,799.68 CR
16/11/2021	PRECISION CH PASCH2111110001064 50			625.88	2,425.56 CR
19/01/2022	PRECISION CH PASCH2201140004874 50			618.07	3,043.63 CR
27/01/2022	SuperChoice P/L PC200122-175235978 50			878.66	3,922.29 CR
				3,922.29	3,922.29 CR
Total Debits:	0.00				
Total Credits:	21,034.79				

Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022



Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Farrell, Janelle	28/03/1977	44	143,535.19	3,922.29	0.00	0.00	0.00	3,922.29
Farrell, Shane	13/03/1976	45	110,639.31	17,112.50	0.00	0.00	0.00	17,112.50
All Members				21,034.79	0.00	0.00	0.00	21,034.79

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Farrell, Janelle	Concessional	3,922.29	99,574.14	95,651.85 Below Cap
	(5 year carry forward cap available)			
Farrell, Shane	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
	(5 year carry forward cap available)			
	Concessional	17,112.50	84,704.30	67,591.80 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position	
Farrell, Janelle	Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	27,500.00		
	Concessional Contribution	0.00	0.00	0.00	0.00	3,922.29		
	Unused Concessional Contribution	0.00	0.00	25,000.00	25,000.00	22,074.14		
	Cumulative Carry Forward Unused	N/A	N/A	0.00	25,000.00	50,000.00	72,074.14	
	Maximum Cap Available	30,000.00	25,000.00	25,000.00	50,000.00	75,000.00	99,574.14	95,651.85 Below Cap
	Total Super Balance	0.00	0.00	0.00	0.00	0.00	143,535.19	
	Farrell, Shane							
	Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	27,500.00		
	Concessional Contribution	0.00	0.00	0.00	0.00	17,795.70		
	Unused Concessional Contribution	0.00	0.00	25,000.00	25,000.00	7,204.30		
	Cumulative Carry Forward Unused	N/A	N/A	0.00	25,000.00	50,000.00	57,204.30	
	Maximum Cap Available	30,000.00	25,000.00	25,000.00	50,000.00	75,000.00	84,704.30	67,591.80 Below Cap
	Total Super Balance	0.00	0.00	0.00	0.00	0.00	110,639.31	

1-2

NCC Bring Forward Caps

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Farrell, Janelle	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Farrell, Shane	N/A	0.00	0.00	220.00	0.00	N/A	Bring Forward Not Triggered

Farrell, Janelle

Date	Transaction Description	Ledger Data			SuperStream Data					
		Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
22/07/2021	PRECISION CH PASCH2107190001 459 50	325.76				Employer	Farrell Builders Pty Ltd	325.76		
26/07/2021	DEPOSIT 50 [DEPOSIT 50 - ATO]	8.53								
28/07/2021	Vesta Mermaid Pt Q4 2021 Janelle 50	600.49								
26/10/2021	SuperChoice P/L PC201021-122208133 50	864.90				Employer	Vesta Mermaid Pty Ltd	864.90		
16/11/2021	PRECISION CH PASCH211110001 064 50	625.88				Employer	Farrell Builders Pty Ltd	625.88		
19/01/2022	PRECISION CH PASCH2201140004 874 50	618.07				Employer	Farrell Builders Pty Ltd	618.07		
27/01/2022	SuperChoice P/L PC200122-175235978 50	878.66				Employer	Vesta Mermaid Pty Ltd	878.66		
Total - Farrell, Janelle		3,922.29	0.00	0.00	0.00			3,313.27	0.00	0.00

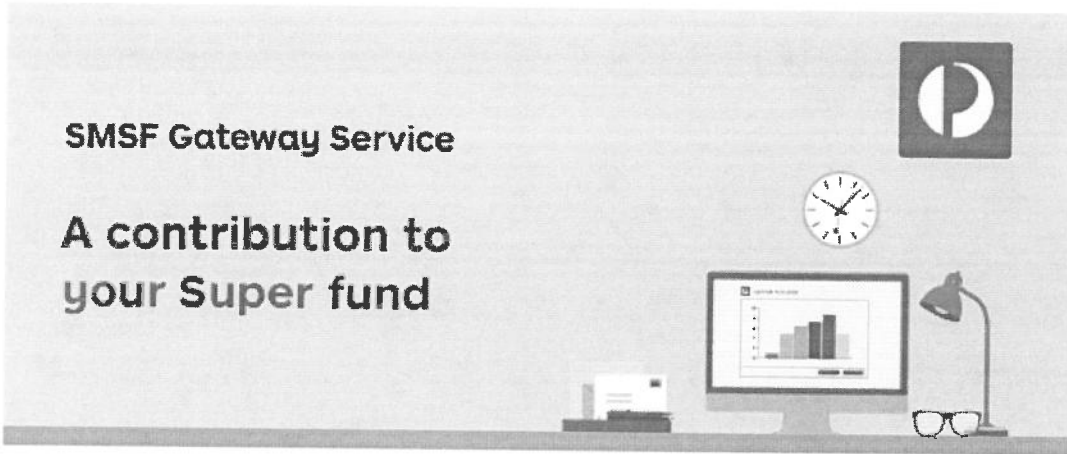
Farrell, Shane

Date	Transaction Description	Ledger Data			SuperStream Data					
		Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
22/07/2021	PRECISION CH	2,382.60				Employer	Farrell Builders Pty Ltd	2,382.60		

16/11/2021	1459 50	PRECISION CH PASCH2111110001 064 50	Employer	2,438.52	Farrell Builders Pty Ltd	2,438.52	
19/01/2022		PRECISION CH PASCH2201140004 874 50	Employer	2,291.38	Farrell Builders Pty Ltd	2,291.38	
22/02/2022		CBA Super contribution 50	Personal - Concessional	2,000.00			
20/06/2022		NAB Transfer Super Fund 50	Personal - Concessional	8,000.00			
Total - Farrell, Shane				17,112.50		7,112.50	0.00
Total for All Members				21,034.79		0.00	0.00

Handwritten note:] 10000

1.4



Dear Janelle Farrell ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **Vesta Mermaid Pty Ltd** on **27-01-2022** .

Your employer should have made a contribution to your nominated bank account with a payment reference number of **PC200122-175235978**.

The message contains the following types of contributions to the **Farrell SMSF Fund**:

Superannuation Guarantee

If any of the details above are incorrect, please let us know immediately by emailing superannuation@auspost.com.au

Kind Regards

The SMSF Gateway Team

You have received this correspondence to notify you of a contribution data message having been received by the SMSF Gateway Service provided by Australia Post. Your personal information is managed in accordance with Australia Post's privacy policy which is available at www.auspost.com.au. Australia Post may only disclose the information provided by you if required or authorized by law, or in accordance with our privacy policy. You may obtain access to your personal information by contacting the Privacy Contact Officer, Australia Post, GPO Box 1777, Melbourne, Vic, 3001.

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1-5



Australian Government
Australian Taxation Office



041

THE TRUSTEE FOR FARRELL SMSF
PO BOX 806
OXENFORD QLD 4210

Our reference: 7122288500197
Phone: 13 10 20
ABN: 71 986 039 124

17 June 2021

Superannuation remittance advice

To whom it may concern

An amount of \$8.53 has been forwarded to you from the super guarantee account for THE TRUSTEE FOR FARRELL 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



1-6

Superannuation remittance advice

Provider: THE TRUSTEE FOR FARRELL SMSF
Tax file number: 638 567 443
Remittance type: Super guarantee

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Janelle Farrell		200 852 201	28/3/1977	7026668171252	2021	\$8.53

Payment details	Description	Processed date	Credit
	Super guarantee remittance	16 June 2021	\$8.53 CR
		Total payment amount	\$8.53 CR



1-7



FARRSS1



041

THE TRUSTEE FOR FARRELL SMSF
PO BOX 806
OXENFORD QLD 4210

Statement period	01 JUL 20 to 14 JUN 21
Tax file number	638 567 443
Date of issue	17 JUN 21
Statement number	1
Our reference	7122287247200

Internet: www.ato.gov.au

Account enquiries: 13 10 20

Statement of account

This statement has been issued to provide account information in relation to THE TRUSTEE FOR FARRELL SMSF, Superannuation account.

Transaction list - Superannuation - SG Remittance

This statement shows transactions for the period 01 JUL 20 to 14 JUN 21 (inclusive)

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
01 JUL 20		STATEMENT OPENING BALANCE			0.00
11 JUN 21	11 JUN 21	Aggregated transfer from individual		8.53	8.53 CR
14 JUN 21	17 JUN 21	Cheque refund for Super Guarantee Remittance for the period from 11 Jun 21 to 31 Dec 99	8.53		0.00
14 JUN 21		STATEMENT CLOSING BALANCE			0.00

Your SG Remittance refund of \$8.53 is provided in the attached cheque.

Grant Brodie
Deputy Commissioner of Taxation

Please see over for important information about your statement

E00155-S00001-F230189

This cheque is protected with ultra violet fluorescent ink which can be verified under an ultra violet light, the absence of this could indicate a fraudulent cheque.

NAT 1734-11,2006
Page 1 of 4



Australian Government
Australian Taxation Office

Reserve Bank of Australia
Canberra, ACT

Australian Taxation Office, Official
Administered Payments
Cheque Account

ABN: 51 824 753 556

Pay to the order of: THE TRUSTEE FOR FARRELL SMSF

15424477 2
17 JUN 21

NOT NEGOTIABLE
A/C PAYEE ONLY

****8.53****

The sum of: ****Eight Dollars and Fifty Three Cents****

For and on behalf of ATO Cheque Account

Endorsement of Payee

Signing Officer..... *Janine Brustan*

2-1

FARRELL SMSF
 Rental Summary
 8 Valencia Boulevard, Burleigh Waters

1st rented 22/11/21

	Gross Rent	Other Rental income	Advertising Fees	Agent Fees	Body Corp	Cleaning/Linen	Insurance	Pest control	Letting fee	Postage, stationary etc	R & M	Water	Net Rent	bankings
31/07/2021	2240.00			123.20						7.70			2109.10	2109.10
31/08/2021	2800.00			154.00						7.70			2638.30	2638.30
30/09/2021	2240.00			123.20						7.70			2109.10	2109.10
30/10/2021	2240.00			123.20						7.70			2109.10	2109.10
30/11/2021	2800.00			154.00						7.70			2638.30	2638.30
31/12/2021	2240.00			123.20						7.70			2109.10	2109.10
31/01/2022	2240.00			123.20						7.70			2109.10	2109.10
28/02/2022	2240.00			123.20						7.70			2109.10	2109.10
31/03/2022	2800.00			154.00						7.70			2638.30	2638.30
30/04/2022	2240.00			123.20						7.70			2109.10	2109.10
31/05/2022	2800.00			154.00						7.70			2638.30	2638.30
30/06/2022	2240.00			123.20						7.70			2109.10	2109.10 outstanding

29120.00	0.00	0.00	0.00	1601.60	0.00	0.00	0.00	0.00	0.00	92.40	0.00	0.00	27426.00	27426.00
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POSTED

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

2-2
ABN 28 128 186 934
Ph. 5568 7659
Fax

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

31/07/21

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevarde, Burleigh Waters 4220

Description	Debit	Credit
Rent 05/07 - 01/08/21:WHITECROSS, Peter & J		\$ 2240.00
Commission on Rent	\$ 112.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 11.90	
BANK TRANSFER - Dep.	\$ 2109.10	
	\$ 2240.00	\$ 2240.00

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

2-3
ABN 28 128 186 934
Ph. 5568 7659
Fax

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

31/08/21

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevarde, Burleigh Waters 4220

Description	Debit	Credit
Rent 02/08 - 05/09/21:WHITECROSS, Peter & J		\$ 2800.00
Commission on Rent	\$ 140.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 14.70	
BANK TRANSFER - Dep.	\$ 2638.30	
	\$ 2800.00	\$ 2800.00

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

2-4
ABN 28 128 186 934
Ph. 5568 7659
Fax

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

30/09/21

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevarde, Burleigh Waters 4220

Description	Debit	Credit
Rent 06/09 - 03/10/21:WHITECROSS, Peter & J		\$ 2240.00
Commission on Rent	\$ 112.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 11.90	
BANK TRANSFER - Dep.	\$ 2109.10	
	\$ 2240.00	\$ 2240.00

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

2.5
ABN 28 128 186 934
Ph. 5568 7659
Fax

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

30/10/21

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevard, Burleigh Waters 4220

Description	Debit	Credit
Rent 04/10 - 31/10/21:WHITECROSS, Peter & J		\$ 2240.00
Commission on Rent	\$ 112.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 11.90	
BANK TRANSFER - Dep.	\$ 2109.10	
	\$ 2240.00	\$ 2240.00

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

2.6
ABN 28 128 186 934
Ph. 5568 7659
Fax

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

30/11/21

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevarde, Burleigh Waters 4220

Description	Debit	Credit
Rent 01/11 - 05/12/21:WHITECROSS, Peter & J		\$ 2800.00
Commission on Rent	\$ 140.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 14.70	
BANK TRANSFER - Dep.	\$ 2638.30	
	\$ 2800.00	\$ 2800.00

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

ABN 28 128 186 934
Ph. 5568 7659
Fax

2-7

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

31/12/21

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevarde, Burleigh Waters 4220

Description	Debit	Credit
Rent 06/12 - 02/01/22:WHITECROSS, Peter & J		\$ 2240.00
Commission on Rent	\$ 112.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 11.90	
BANK TRANSFER - Dep.	\$ 2109.10	
	\$ 2240.00	\$ 2240.00

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

ABN 28 128 186 934
Ph. 5568 7659
Fax

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

31/01/22

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevarde, Burleigh Waters 4220

Description	Debit	Credit
Rent 03/01 - 30/01/22:WHITECROSS, Peter & J		\$ 2240.00
Commission on Rent	\$ 112.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 11.90	
BANK TRANSFER - Dep.	\$ 2109.10	
	\$ 2240.00	\$ 2240.00

2-9

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

ABN 28 128 186 934
Ph. 5568 7659
Fax

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

28/02/22

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevard, Burleigh Waters 4220

Description	Debit	Credit
Rent 31/01 - 27/02/22:WHITECROSS, Peter & J		\$ 2240.00
Commission on Rent	\$ 112.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 11.90	
BANK TRANSFER - Dep.	\$ 2109.10	
	\$ 2240.00	\$ 2240.00

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

ABN 28 128 186 934
Ph. 5568 7659
Fax

2.10

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

31/03/22

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevarde, Burleigh Waters 4220

Description	Debit	Credit
Rent 28/02 - 03/04/22:WHITECROSS, Peter & J		\$ 2800.00
Commission on Rent	\$ 140.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 14.70	
BANK TRANSFER - Dep.	\$ 2638.30	
	\$ 2800.00	\$ 2800.00

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

2.11
ABN 28 128 186 934
Ph. 5568 7659
Fax

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

30/04/22

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevarde, Burleigh Waters 4220

Description	Debit	Credit
Rent 04/04 - 01/05/22:WHITECROSS, Peter & J		\$ 2240.00
Commission on Rent	\$ 112.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 11.90	
BANK TRANSFER - Dep.	\$ 2109.10	
	\$ 2240.00	\$ 2240.00

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

ABN 28 128 186 934
Ph. 5568 7659
Fax

2.12

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

31/05/22

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevard, Burleigh Waters 4220

Description	Debit	Credit
Rent 02/05 - 05/06/22:WHITECROSS, Peter & J		\$ 2800.00
Commission on Rent	\$ 140.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 14.70	
BANK TRANSFER - Dep.	\$ 2638.30	
	\$ 2800.00	\$ 2800.00

GNW Enterprises Pty Ltd
This at Santa Maria Crt
110 Tours Way
BURLEIGH WATERS 4220

2-13
ABN 28 128 186 934
Ph. 5568 7659
Fax

OWNERS RENTAL STATEMENT

S & J Farrell SMSF Pty. Ltd. ATF Farrell SMSF
Burleigh Waters 4215

30/06/22

ACCOUNT :008:008 - P:Rent \$560.00/W
8 Valencio Boulevard, Burleigh Waters 4220

Description	Debit	Credit
Rent 06/06 - 03/07/22:WHITECROSS, Peter & J		\$ 2240.00
Commission on Rent	\$ 112.00	
Statement Fee	\$ 7.00	
GST - Charges	\$ 11.90	
BANK TRANSFER - Dep.	\$ 2109.10	
	\$ 2240.00	\$ 2240.00

This is Santa Maria Crt
Y.T.D. PROPERTY TOTALS For PERIOD 01/07/21 - 30/06/22

2.14

	Description	Debit	Credit
008	R Rent		
008	T Commission on Rent		29120.00
008	T GST Charges	1456.00	
008	T Statement Fee	154.00	
008	C Statement Payments	84.00	
		27426.00	
	TOTALS	29120.00	29120.00

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Part 1 Tenancy details (refer also - Addendum - Additional Items)

Item 1 1.1 Lessor

Name/trading name **S & J Farrell SMSF PTY. LTD. ATF Farrell SMSF**

Address
110 TOURS WAY, BURLEIGH WATERS Postcode **4220**

1.2 Phone Mobile Email

(07) 5576 3502

Item 2 2.1 Tenant/s

Tenant 1 Full name/s **Peter Whitecross**

Phone Email

Tenant 2 Full name/s **Janette Whitecross**

Phone Email

Tenant 3 Full name/s

Phone Email

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

Item 3 3.1 Agent If applicable. See clause 43

Full name/trading name **GNW Enterprises Pty Ltd**

Address
110 Tours Way, Burleigh Waters QLD Postcode **4220**

3.2 Phone Mobile Email

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

4.1 Lessor
 Email Yes No Facsimile Yes No

4.2 Tenant/s
 Email Yes No Facsimile Yes No

4.3 Agent
 Email Yes No Facsimile Yes No

Item 5 5.1 Address of the rental premises

8 VALENCIA BOULEVARDE
BURLEIGH WATERS Postcode **4220**

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

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

6.2 Starting on **22 / 11 / 2021** 6.3 Ending on **19 / 11 / 2022**

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

Rent \$ **560.00** per week fortnight month

See clause 8(1) of the Standard Terms and Addendum - Additional Items - Item C

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

Item 9 Method of rent payment Insert the way the rent must be paid. See clause 8(3)
DIRECT CREDIT TO AGENTS TRUST ACCOUNT

Details for direct credit

BSB no. **1 2 4 0 0 1** Bank/building society/credit union **Bank of Queensland**

Account no. **2 0 6 1 8 1 5 4** Account name **GNW Enterprises Pty. Ltd. Trust Account**

Payment reference **U7-Power**

Item 10 Place of rent payment Insert where the rent must be paid. See clause 8(4) to 8(6)
NOT APPLICABLE

Item Rental bond amount \$ **2,240.00** See clause 13

Item 12.1 The services supplied to the premises for which the tenant must pay See clause 16
Electricity Yes No Any other service that a tenant must pay Yes No
Gas Yes No Type **CABLE IF CONNECTED** 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 **N/A** Any other service stated in item 12.1 **N/A**
Gas **N/A** See special terms (page 8)
Phone **N/A**

Item 14 How services must be paid for Insert for each how the tenant must pay. See clause 16(d)
Electricity **To the Landlord, as account holder, on invoice for usage charges less any Solar Contribution Credits**
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 **2** See clause 23

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

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

Item 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 **Lessor Agent** Phone **(07) 5576 3502**
Plumbing repairs **Lessor Agent** Phone **(07) 5576 3502**
Other **Lessor Agent** Phone **(07) 5576 3502**

Note: Refer Addendum - Additional Items (Page 9) for additional details

2-17

Part 3 Special terms

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

Refer attached: Addendum - Additional Items and Addendum - Special Terms (as forming part of this Agreement)

Refer attached Schedule.

[Empty box for special terms and schedule references]

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

Signature of lessor/agent

Name/trading name

GNW Enterprises Pty Ltd

Signature

[Handwritten signature]

Date 08 / 10 / 2021

Signature of tenant 1

Print name

Peter Whitecross

Signature

[Handwritten signature]

Date 08 / 10 / 2021

Signature of tenant 2

Print name

Janette Whitecross

Signature

[Handwritten signature]

Date 08 / 10 / 2021

Signature of tenant 3

Print name

[Empty box]

Signature

[Empty box]

Date / /



The Trustees
Farrell SMSF
PO Box 456
MERMAID BEACH QLD 4218

Tax Invoice
032258

Ref: FARRSS1
27 May, 2022

Description	Amount
<p>Preparation of Financial Statements for the fund for the year ended 30th June 2021 including the following:-</p> <ul style="list-style-type: none">- 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.	
<p>\$2750</p>	
<p>ADDITIONAL WORK</p> <ul style="list-style-type: none">- Order an investment strategy & payment of disbursement to Cleardocs- Processing rollovers- Processing Property purchase & settlement adjustments- Processing Quantity Surveyor Report- Preparation of Notice of Intent to Claim receipt	
<p>\$600</p>	
	<p>3,350.00</p>

3.2

Description	Amount
<p style="text-align: right; margin-right: 50px;"> Acc 3355 Audit 330 <hr style="width: 100px; margin-left: auto; margin-right: 0;"/> 3685 </p>	
<p>Please note that this invoice is now due.</p>	<p style="text-align: right;"> 3,350.00 GST: \$ 335.00 Amount Due: \$ 3,685.00 </p>

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

<input type="checkbox"/> (EFT) - Transfer to our account Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: FARRSS1 Invoice: 032258 27 May, 2022 Amount Due: \$ 3,685.00																							
<input type="checkbox"/> Credit Card (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV																							
Card Number: <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>																						<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>			
Cardholder Signature		Expiry/.....																							
Liability limited by a scheme approved under Professional Standards Legislation																									

4-1

Farrell SMSF

Formation Costs

\$2,500.00 establishment costs

Year

2021	500.00	2,000.00
2022	500.00	1,500.00
2023	500.00	1,000.00
2024	500.00	500.00
2025	500.00	0.00

POSTED

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: 26 May 2022

Recipient: Farrell Super Fund

Address: C/- PO Box 806 Oxenford QLD 4210

Description of Services

Statutory audit of the Farrell 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.

6-1

Farrell SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
28/09/2021	BPAY TO ASIC BP		56.00		56.00 DR
07/10/2021	BPAY TO ASIC BP		276.00		332.00 DR
			332.00		332.00 DR

b-2 A
b-3

Total Debits: 332.00

Total Credits: 0.00

6-2



ASIC
Australian Securities & Investments Commission

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

ABN 86 768 265 615

S & J FARRELL SMSF PTY. LTD.
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L
PO BOX 806 OXFENFORD QLD 4210

INVOICE STATEMENT

Issue date 23 Sep 21

S & J FARRELL SMSF PTY. LTD.

ACN 642 781 413

Account No. 22 642781413

Summary

Opening Balance	\$56.00	A
New Items	\$83.00	B
Payments & credits	\$0.00	
TOTAL DUE	\$139.00	

Please pay

Immediately **\$139.00**

If you have already paid please ignore this invoice statement.

- 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

- 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 TO

S & J FARRELL SMSF PTY. LTD.

ACN 642 781 413

Account No: 22 642781413



22 642781413

TOTAL DUE **\$139.00**
Immediately **\$139.00**

Payment options are listed on the back of this payment slip



Billers Code: 17301
Ref: 2296427814134



*814 129 0002296427814134 76



Australian Securities and Investments Commission
 ABN 86 768 265 616

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

S & J FARRELL PROPERTY PTY LTD
 ACN/ARBN: 643 419 318
 C/- SIMMONS LIVINGSTONE & ASSOCIATES
 PO BOX 806
 OXFENFORD, QLD, 4210

Invoice Statement

Issue Date 12 Aug 2021
 Account Number 22 643419318

Summary

Balance outstanding
 New charges \$276.00
TOTAL DUE \$276.00

- * Amounts 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

Please Pay

Pay now \$0.00
 By 12 Oct 2021 \$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/scheme details up to date within 28 days of the date of issue of the annual statement, or
 - you do not pay your review fee within 2 months of the annual review date
- * if you are up to one month late, you must pay \$83. If you are over one month late, this fee increased to \$344.

Date	Reference	Description	Amount
12/08/2021	3X7823298480B PA	2021 Annual Review	276.00

Payment Slip

S & J FARRELL PROPERTY PTY LTD

ACN/ARBN: 643 419 318
 Account Number 22 643419318
Amount Payable \$276.00

Payment Options



*814 129 0002296434193183 58



22 643419318



Billpay Code: 8929
 Ref: 2296 4341 9318 358



Billor Code: 17301
 Reference: 2296434193183



in person at any Post Office, pay by cash, cheque or EFTPOS

Telephone & Internet Banking - BPAY *

Contact your bank, credit union or building society to make this payment from your cheque, savings account or credit card. More info: www.bpay.com.au



by phone 13 18 16 pay by Mastercard or VISA



Internet postbillpay.com.au by Mastercard or VISA

Mail

Mail this payment slip and your cheque to ASIC, Locked Bag 5000, Gippsland Mail Centre VIC 3841.



6-4

Company: S & J FARRELL SMSF PTY. LTD. ACN 642 781 413

Company details

Date company registered 20-07-2020
 Company next review date 20-07-2023
 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

55 TOURS WAY , BURLEIGH WATERS QLD 4220

Officeholders

FARRELL, SHANE MARK
 Born 13-03-1976 at WELLINGTON NEW ZEALAND
 55 TOURS WAY , BURLEIGH WATERS QLD 4220
 Office(s) held: Director, appointed 20-07-2020

FARRELL, JANELLE RACHAEL
 Born 28-03-1977 at HOBART TAS
 55 TOURS WAY , BURLEIGH WATERS QLD 4220
 Office(s) held: Director, appointed 20-07-2020
 Secretary, appointed 20-07-2020

Company share structure

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

Members

FARRELL , SHANE MARK		55 TOURS WAY , BURLEIGH WATERS QLD 4220		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	

FARRELL , JANELLE RACHAEL		55 TOURS WAY , BURLEIGH WATERS QLD 4220		
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
20-07-2020	1ENO12635	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged



65

Company: S & J FARRELL PROPERTY PTY LTD ACN 643 419 318

Company details

Date company registered 12-08-2020
 Company next review date 12-08-2023
 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

55 TOURS WAY , BURLEIGH WATERS QLD 4220

Officeholders

FARRELL, SHANE MARK
 Born 13-03-1976 at WELLINGTON NEW ZEALAND
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 Office(s) held: Director, appointed 12-08-2020

FARRELL, JANELLE RACHAEL
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 55 TOURS WAY , BURLEIGH WATERS QLD 4220
 Office(s) held: Director, appointed 12-08-2020
 Secretary, appointed 12-08-2020

Company share structure

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

Members

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

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
12-08-2020	1EPD79667	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged



**Simmons
Livingstone
& Associates**

S & J Farrell SMSF Pty Ltd ATF Farrell SMSF
55 Tours Way
BURLEIGH WATERS QLD 4220

Simmons Livingstone & Associates
PO Box 808
Oxenford QLD 4210
Telephone: 07 5561 8800
Facsimile: 07 5561 8700
Email: admin@simmonslivingstone.com.au

TAX INVOICE

Tax Invoice Number :	73458000692
Date:	20 August 2020

Description	Amount
• Ongoing Adviser Service Fee Charged at \$137.50 per month	\$1,500.00
• GST	\$150.00
Total Amount Due: (Includes GST) Terms : 7 days	\$1,650.00

X

Please detach and return with your payment or Credit Card authority to :	Infocus Securities Australia Pty Ltd PO Box 808 Oxenford QLD 4210	Account:	S & J Farrell SMSF Pty Ltd ATF Farrell
		PE ID:	SMSF
		Invoice:	653583
		Due Date:	73458000692
		Adviser:	27 August 2020
		Amount Due:	Samuel Young
			\$1,650.00

If paid by Credit Card, a 1.5% surcharge will apply and the invoice value will become \$1,674.75 (inc GST).

Charge \$1,674.75 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: 6535830692.

(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

*\$137.50 per month
x 10 months = \$1375
2021 yr*

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

2022 yr \$137.50 x 2 = \$275

Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022



Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Plant and Equipment (at written down value)											
Oven, cooktop & range hood	20/11/2020	2,116.11	2,116.11			2,116.11	Diminishing Value	13.33 %	282.08	282.08	1,834.03
Rheem Hot Water Service	28/10/2020	2,389.80	2,389.80			2,389.80	Diminishing Value	13.33 %	318.56	318.56	2,071.24
Samsung 2.5kw Air conditioner	21/01/2021	1,174.48	1,174.48			1,174.48	Diminishing Value	20.00 %	234.90	234.90	939.58
Samsung 7.1kw Air conditioner	21/01/2021	1,990.73	1,990.73			1,990.73	Diminishing Value	20.00 %	398.15	398.15	1,592.58
Security screens & doors	21/10/2020	3,391.84	3,391.84			3,391.84	Diminishing Value	2.50 %	84.80	84.80	3,307.04
		11,062.96	11,062.96			11,062.96			1,318.49	1,318.49	9,744.47
		11,062.96	11,062.96			11,062.96			1,318.49	1,318.49	9,744.47

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

8-1

9-1

BMT Tax Depreciation

QUANTITY SURVEYORS

Suite 30610, Level 6
9 Lawson Street, Southport QLD 4215

PO Box 810
Southport QLD 4215

† 07 5526 3520 e info@bmtqs.com.au
f 07 5526 3521 w www.bmtqs.com.au

AUSTRALIA WIDE SERVICE ABN 44 115 282 392

Tax Receipt

Job No: 781324

To: S & J Farrell SMSF Pty Ltd ATF Farrell SMSF

Date	Description	Amount
4/27/2022	Capital Allowance & Tax Depreciation Report for 8 Valencia Boulevard, BURLEIGH WATERS QLD 4220	\$650.00
	Goods and Services Tax	\$65.00
	Amount Paid	\$715.00

If you have additional investment properties that you would like a free opinion on, please contact us today.

Invoice Paid in Full - Thank you.

Yours Sincerely,

BMT Tax Depreciation Pty Ltd
Quantity Surveyors

10-1

OnePath

31 May 2021

POLICY OWNER(S)

OnePath Custodians Pty Ltd

POLICY NUMBER

1006727360

LINKED POLICY

1006727346

Mr Shane Farrell
PO Box 456
MERMAID BEACH QLD 4218

Shane, it's time to review your life insurance.

Thank you, Shane, for continuing to trust us to protect what matters through your OneCare Super policy.

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

WHAT'S CHANGED WITH YOUR PREMIUM

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

Your cover is on a **stepped premium**, which means it's increased due to age. There may be other changes that apply as well (see page 3).

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 contribution is **\$2,105.15**

This includes an annual reduction of **\$207.79**

Payment method
Cheque

You've chosen to pay your premium annually via cheque. If you don't need to make changes, please mail your payment to Reply Paid 4148, Sydney NSW 2001 by 11 July 2021.

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.



Shane
you are now insured for

Life Cover	\$578,812
Total & Permanent Disability Cover	\$682,998

pd 12/7/21 Super Business

Call us: 133 667

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

Your Financial Adviser: Samuel John Young
Phone: 0755618800

POSTED

DATE

31 May 2021

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

YOUR POLICY SUMMARY

Policy number: 1006727360
 Policy owner(s):
 OnePath Custodians Pty Ltd
 Policy start date: 11 July 2018
 Policy anniversary date: 11 July
 Linked policy number: 1006727346

ONECARE SUPER POLICY SCHEDULE

	First name	Surname	Date of birth	Gender
Life/lives insured:	Shane	Farrell	13 March 1976	Male
Annual premium*:				\$2,312.95
Reduction(s) - Multi Cover and Package:				\$207.79
Annual premium after reduction(s)*:				\$2,105.15
Includes:				
	Policy Fee(s)*:			\$49.90

*Includes stamp duty if applicable.

10.3

ONECARE SUPER POLICY SCHEDULE

DATE

31 May 2021

Policy Number

1006727360

Life Insured: Shane Farrell

LIFE COVER WITH OPTIONAL TRAUMA COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$578,812	\$470.00	Yes	11 July 2018	10 July 2106

Options

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

Optional extras

Premium Waiver Disability Option: No
 Business Guarantee Option: No

This Policy is linked to policy number 1006727346 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	\$682,998	\$1,635.15	Yes	11 July 2018	10 July 2041

Options

Benefit payment type: Lump sum
 Premium type: Stepped premium
 Occupation category†: T
 TPD definition: SuperLink SIS Any
 Smoker†: 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 1006727346 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.

Reply Paid 4148, Sydney NSW 2001

10.4
OnePath

Mr Shane Farrell
PO Box 456
MERMAID BEACH QLD 4218

Product Name:
OneCare Super
Policy owner(s):
OnePath Custodians Pty Ltd
Policy Number:
1006727360

31 May 2021

PREMIUM DUE

Dear Shane,

Thank you for choosing OnePath for your insurance needs. The premium for your policy is now due.

To maintain the valuable protection provided by your policy, please pay the premium amount of \$2,105.15 by 11 July 2021. Our records show that your preferred method of payment is by cheque. Please send your cheque payment to us with the payment slip below to the address shown.

Alternatively, you can pay the premium amount due by using any of the methods shown on the reverse side of this letter.

Kind Regards,
Customer Service Team

OnePath Custodians Pty Limited
ABN 12 008 508 496
AFSL 238346 RSE L0000673

Retirement Portfolio Service
ABN 61 808 189 263 RSE R1000986
onepath.com.au

PAYMENT ADVICE

OnePath Life Limited
Reply Paid 4148
Sydney NSW 2001

Please return this section with your payment

Amount Due	\$2,105.15
Due Date	11 July 2021
Policy Number	1006727360
First Life Insured	Mr Shane Farrell

Super

Super

11-1

OnePath

31 May 2021

POLICY OWNER(S)

OnePath Custodians Pty Ltd

POLICY NUMBER

1006727371

LINKED POLICY

1006727358



041/375/134

Mrs Janelle Farrell
PO Box 456
MERMAID BEACH QLD 4218

Janelle, it's time to review your life insurance.

Thank you, Janelle, for continuing to trust us to protect what matters through your OneCare Super policy.

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

WHAT'S CHANGED WITH YOUR PREMIUM

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

Your cover is on a **stepped premium**, which means it's increased due to age. There may be other changes that apply as well (see page 3).

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 contribution is \$790.18

This includes an annual reduction of \$36.95

Payment method
Cheque

You've chosen to pay your premium annually via cheque. If you don't need to make changes, please mail your payment to Reply Paid 4148, Sydney NSW 2001 by 10 July 2021.

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.



Janelle
you are now insured for

Life Cover	\$463,050
Total & Permanent Disability Cover	\$463,050

Pd. 12/7/21. Personal a/c

POSTED

Call us on 1300 130 130

Email us on custodians@onepath.com.au

Your Financial Advisor: custodians@onepath.com.au
Phone: 02 9541 3300

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

DATE
31 May 2021

11-2

YOUR POLICY SUMMARY

Policy number: 1006727371
Policy owner(s):
OnePath Custodians Pty Ltd
Policy start date: 10 July 2018
Policy anniversary date: 10 July
Linked policy number: 1006727358

ONECARE SUPER POLICY SCHEDULE

	First name	Surname	Date of birth	Gender
Life/lives insured:	Janelle	Farrell	28 March 1977	Female
Annual premium*:				\$827.13
Reduction(s) - Package:				\$36.95
Annual premium after reduction(s)*:				\$790.18
Includes:				
Policy Fee(s)*:				\$49.28

*Includes stamp duty if applicable.

ONECARE SUPER POLICY SCHEDULE

DATE

31 May 2021

11-3

Policy Number

1006727371

Life Insured: Janelle Farrell

LIFE COVER WITH OPTIONAL TRAUMA COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$463,050	\$288.81	Yes	10 July 2018	9 July 2107

Options

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

Optional extras

Premium Waiver Disability Option: No
 Business Guarantee Option: No

This Policy is linked to policy number 1006727358 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)	\$463,050	\$501.37	Yes	10 July 2018	9 July 2042

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)	10 July 2018	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†: I
 TPD definition: Any Occupation
 Smoker†: No

Optional extras

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

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

Reply Paid 4148, Sydney NSW 2001

11-4
OnePath

Mrs Janelle Farrell
PO Box 456
MERMAID BEACH QLD 4218

Product Name:
OneCare Super
Policy owner(s):
OnePath Custodians Pty Ltd
Policy Number:
1006727371

31 May 2021

PREMIUM DUE

Dear Janelle,

Thank you for choosing OnePath for your insurance needs. The premium for your policy is now due.

To maintain the valuable protection provided by your policy, please pay the premium amount of \$790.18 by 10 July 2021. Our records show that your preferred method of payment is by cheque. Please send your cheque payment to us with the payment slip below to the address shown.

Alternatively, you can pay the premium amount due by using any of the methods shown on the reverse side of this letter.

Kind Regards,
Customer Service Team

OnePath Custodians Pty Limited
ABN 12 008 508 496
AFSL 238346 RSE L0000673

Retirement Portfolio Service
ABN 61 808 189 263 RSE R1000986
onepath.com.au

PAYMENT ADVICE

OnePath Life Limited
Reply Paid 4148
Sydney NSW 2001

Please return this section with your payment

Amount Due	\$790.18
Due Date	10 July 2021
Policy Number	1006727371
First Life Insured	Mrs Janelle Farrell

12-1

Farrell SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>8 Valencia Boulevard, Burleigh Waters Q 4220 (FARRSJ18VALENCIA)</u>					
28/07/2021	BPAY TO COGC - RATES BP		1,021.63		1,021.63 DR
14/02/2022	BPAY TO COGC - RATES BP		1,021.63		2,043.26 DR
			2,043.26		2,043.26 DR

12-2

12-4

Total Debits: 2,043.26

Total Credits: 0.00

cityofgoldcoast.com.au/rates
(07) 5667 5995 or 1300 366 659

Notice number **2 3137849 8**
Date of issue **19 July 2021**

Current rating period: **12-2**
1 July 2021 to 31 December 2021
\$1,021.63
(see back for payment options)
Due date for payment:
19 August 2021
Total amount payable after due date:
\$1,092.23
(interest penalty applies after due date)


041 - 61165 - 29358 - RC
S & J Farrell Property Pty Ltd
PO BOX 456
MERMAID BEACH QLD 4218

8 Valencia Boulevard, BURLEIGH WATERS QLD 4220
Lot 8 SP204162
(Payments received after 2 July 2021 may not be included on this notice)

State Government and associated charges <i>(see rate assessment page for details)</i>	\$115.90
Council rates and charges <i>(see rate assessment page for details)</i>	\$976.33
Less 10% Council discount on GENERAL RATE if full payment received by the due date	\$70.60CR
Amount payable if paid by: 19 August 2021	\$1,021.63

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.


AU_1-6_7_002329 / 001165 / 029356 0791660293560114



In Person / Mail Payment Advice
Name: S & J Farrell Property Pty Ltd
Ref: 2 3137849 8

*419 231378498 **Credit**



 Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124

 **Billier Code: 575217**
Ref: 2 3137849 8

 **Post Billpay**

Date / /
Cash
Cheques (see reverse)

Teller stamp and initials

No. of Cheques

Total Amount Payable
If paid by: **19 August 2021**
\$1,021.63

Total Amount Payable
If paid after: **19 August 2021**
\$1,092.23

For Credit
Gold Coast City Council

Tran Code **8 3 1** User ID **0 6 6 6 8 4** Customer Reference No **0 0 0 0 0 2 3 1 3 7 8 4 9 8 3**

\$

+757+

12-3

CHARGES CONSOLIDATED ON RATE NOTICE
 8 Valencia Boulevard, BURLEIGH WATERS QLD 4220
 Lot 8 SP204162

DETAILS OF STATE GOVERNMENT AND ASSOCIATED CHARGES

VOLUNTEER FIRE BRIGADE	
Volunteer Fire Brigade Separate Charge	\$1.00
EMERGENCY MANAGEMENT	
RESIDENTIAL UNIT that is a lot 1 @ \$114.90	\$114.90
TOTAL OF STATE GOVERNMENT AND ASSOCIATED CHARGES	\$115.90

DETAILS OF COUNCIL RATES AND CHARGES

OPEN SPACE INCLUDING KOALA HABITAT	
Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge	\$26.25
WASTE MANAGEMENT	
PART A - Waste Management Utility Charge (General)	\$154.58
PART B - Waste Management Utility Charge (State Waste Levy Cost Component)*	\$0.00
GENERAL RATE	
CATEGORY 2T - Residential 2 \$51,676 AV @ \$0.00360204 (minimum amount applied)	\$706.00
RECREATIONAL SPACE	
Recreational Space Separate Charge	\$14.50
CITY TRANSPORT	
City Transport Improvement Separate Charge	\$75.00
TOTAL OF COUNCIL RATES AND CHARGES	\$976.33

For licensed rental properties, full payment of the general rate levied on this rate notice is deemed to be a renewal of rental property licence under Local Law No.16 (Licensing) for the current rating period.

* Council, as the operator of a levyable waste disposal site, is liable to pay a monthly waste levy to the State under the *Waste Reduction and Recycling Act 2011*. For the financial year 2021-2022, the State will pay Council, as a local government affected by the waste levy, an annual payment in the amount of \$20,720,122, in four quarterly instalments of \$5,180,030. The purpose of the payment is to mitigate any direct impacts of the waste levy on households in Council's local government area, therefore your waste management Part B charge as seen above is \$0.00.



0791660293560204
AU_1-6_7_002331/001166/029356

2 3137849 8
 S & J Farrell Property Pty Ltd

Optional: Annual Rate Payment

for Period 1 July 2021 to 30 June 2022

OPENING BALANCE OF YOUR RATE ACCOUNT	RATES BILLED FOR THIS JULY TO DECEMBER	RATES BILLABLE FOR NEXT JANUARY TO JUNE	REDUCTIONS TO CHARGES (FOR 12 MTHS)	DISCOUNT AVAILABLE	ANNUAL AMOUNT PAYABLE BY 19 August 2021
\$0.00	\$1,092.23	\$1,092.23	\$0.00	\$141.20CR	\$2,043.26

cityofgoldcoast.com.au/rates
(07) 5667 5995 or 1300 366 659

Notice number
2 3137849 8

Date of issue
17 January 2022



041 - 59001 - 28383 - WL
S & J Farrell Property Pty Ltd
PO BOX 456
MERMAID BEACH QLD 4218

Current rating period: 12.4
1 January 2022 to 30 June 2022

\$1,021.63
(see back for payment options)

Due date for payment:
17 February 2022

Total amount payable after due date:
\$1,092.23
(Interest penalty applies after due date)

8 Valencia Boulevard, BURLEIGH WATERS QLD 4220
Lot 8 SP204162

(Payments received after 31 December 2021 may not be included on this notice)

State Government and associated charges (see rate assessment page for details)	\$115.90
Council rates and charges (see rate assessment page for details)	\$976.33
Less 10% Council discount on GENERAL RATE if full payment received by the due date	\$70.60CR
Amount payable if paid by: 17 February 2022	\$1,021.63

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.

*pd
14/2/22
J*

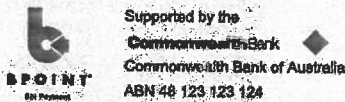
CITY OF
GOLDCOAST

In Person / Mail Payment Advice

Name: S & J Farrell Property Pty Ltd
Ref: 2 3137849 8

*419 231378498

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billers Code: 575217
Ref: 2 3137849 8



Date / /
Cash
No. of Cheques
Cheques (see reverse)

Total Amount Payable
If paid by: 17 February 2022

\$1,021.63

Total Amount Payable
If paid after: 17 February 2022

\$1,092.23

Teller stamp and initials

No. of Cheques

For Credit
Gold Coast City Council

Tran Code: 831 User ID: 066684 Customer Reference No.: 000002313784983

\$

AU_1-6_019001/009001/028383 0608450283830110

CHARGES CONSOLIDATED ON RATE NOTICE8 Valencia Boulevard, BURLEIGH WATERS QLD 4220
Lot 8 SP204162

12-5

DETAILS OF STATE GOVERNMENT AND ASSOCIATED CHARGES

VOLUNTEER FIRE BRIGADE	
Volunteer Fire Brigade Separate Charge	\$1.00
EMERGENCY MANAGEMENT	
RESIDENTIAL UNIT that is a lot 1 @ \$114.90	\$114.90
TOTAL OF STATE GOVERNMENT AND ASSOCIATED CHARGES	\$115.90

DETAILS OF COUNCIL RATES AND CHARGES

OPEN SPACE INCLUDING KOALA HABITAT	
Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge	\$26.25
WASTE MANAGEMENT	
PART A - Waste Management Utility Charge (General)	\$154.58
PART B - Waste Management Utility Charge (State Waste Levy Cost Component)*	\$0.00
GENERAL RATE	
CATEGORY 2T - Residential 2 \$52,002 AV @ \$0.00360204 (minimum amount applied)	\$706.00
RECREATIONAL SPACE	
Recreational Space Separate Charge	\$14.50
CITY TRANSPORT	
City Transport Improvement Separate Charge	\$75.00
TOTAL OF COUNCIL RATES AND CHARGES	\$976.33

For licensed rental properties, full payment of the general rate levied on this rate notice is deemed to be a renewal of rental property licence under Local Law No.16 (Licensing) for the current rating period.

* Council, as the operator of a levyable waste disposal site, is liable to pay a monthly waste levy to the State under the *Waste Reduction and Recycling Act 2011*. For the financial year 2021-2022, the State will pay Council, as a local government affected by the waste levy, an annual payment in the amount of \$20,720,122, in four quarterly instalments of \$5,180,030. The purpose of the payment is to mitigate any direct impacts of the waste levy on households in Council's local government area, therefore your waste management Part B charge as seen above is \$0.00.

View and pay your rates online with My Account.

Register today.

cityofgoldcoast.com.au/myaccount



0809450283830200
AU 1-8-6-018003 / 009002 / 028383

13-1

Farrell SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
<u>8 Valencia Boulevard, Burleigh Waters Q 4220 (FARRSJ18VALENCIA)</u>					
21/10/2021	RACQ Insurance 1282040115 G9D4DR 13		551.26		551.26 DR
18/01/2022	RACQ Insurance 1293176552 GA5HAU 13		652.90		1,204.16 DR
28/01/2022	RACQ Insurance 54324112PP GG8G 50			415.33	788.83 DR
			1,204.16	415.33	788.83 DR

*Policy cancelled
replaced*

13-4

13-19

Total Debits: 1,204.16

Total Credits: 415.33



41980

RACQ Insurance Ltd ABN 50 009 704 152
AFS Licence 233082

13-2

2649 Logan Road, Eight Mile Plains, Qld 4113
PO Box 4, Springwood, Qld 4127
13 1905 racq.com

Assistance Banking Insurance Lifestyle

0025625444

MRS JANELLE FARRELL
PO BOX 456
MERMAID BEACH QLD 4218

Dear MRS JANELLE RACHAEL FARRELL,

Thank you for insuring with RACQ. We are writing to highlight changes to your Household Insurance policy.

We've improved our Product Disclosure Statement for you

We have redesigned our Product Disclosure Statement (PDS) to make it easier to read and understand how we're protecting you.

Some of the key improvements include

- New, fresh, modern look and feel with simplified layout,
- Coloured tabs to help you navigate the document, and
- Clearer breakdown of product inclusions, exclusions and benefits.

Important information about your policy

Insurance is designed to protect you when you need it most, and we're committed to continuing to provide you with affordable products. This is why we have made changes to some specific policy terms, which we have summarised below.

Insured Events - Storm Exclusions

We have simplified the exclusion for loss or damage to paint and/or external coatings of a building.

For further details, please refer to the insured event of 'Storm' in your PDS.

Disclosure changes

We have made some changes around what you need to tell us when you renew an insurance policy.

Previously, you were required to tell us everything that was known to you which would be relevant to us when making our decision to renew an existing policy.

From 21 September 2021, you will only be required to answer specific and relevant questions that we ask. You should answer those questions honestly and completely, and to the best of your knowledge.

For further details, please refer to the "General Conditions" section in your PDS.

Please carefully read your Certificate of Insurance and your PDS to ensure the cover continues to be right for you.

We're here to help

If you have any questions about these changes, please visit our website at racq.com/insurance for more information.

To view your product details, update your personal information, OR make a payment, please visit your My RACQ Profile online any time at racq.com/login. If you have not accessed your My RACQ Profile before, you will need your RACQ membership number to register.

13-3

Warm regards,

Rosalind Searle
General Manager Insurance Product and Distribution



13-4

Household Certificate of Insurance

Renewal Direct Debit

TAX INVOICE. DATE ISSUED 18 SEP 2021

0025625444

MRS JANELLE FARRELL
PO BOX 456
MERMAID BEACH QLD 4218



racq.com/insurance



PO Box 4, Springwood Qld 4127

POLICY NUMBER

54324112PP

It's time to renew your insurance.

What next?

1. When we renew your policy we will continue to deduct the direct debit amount from your nominated account or card until you contact us to cancel or change that arrangement. Please refer to the enclosed Direct Debit Confirmation Certificate for full details. If you would like to opt out from automatic renewal, call us on 13 1905 or visit an RACQ store.
2. Review your selected cover, nominated sum/s insured and any Optional Benefits available to ensure this cover is right for you. Keeping your policy and your details up to date helps you get the most value out of your insurance.
3. Read your Certificate of Insurance, including the General conditions, your Household Insurance Product Disclosure Statement (PDS), any applicable Supplementary Product Disclosure Statement (SPDS) and Key Facts Sheet (KFS). These are the terms and conditions of your policy. It is important that your policy is suitable for your needs.
4. This document contains important information about your policy and is your Tax Invoice and Certificate of Insurance when paid. Please keep it in a safe place.
5. To view your insurance details or update your personal information, please visit your My RACQ Profile online at racq.com/login or call us any time on 13 1905.

Policyholder and payment information

Policyholders	MRS JANELLE RACHAEL FARRELL <i>you are an RACQ Silver member</i>
Amount due by 20 October 2021	<p>\$551.26 Direct Debit Annual Payment</p> <p>The premium is being paid by a single annual direct debit instalment. Please refer to your Direct Debit Confirmation Certificate for full details.</p> <p>The amount due includes any applicable discounts and credits.</p>

Direct debit information

This section is a comparison of your Total premium. Your instalment amount will be debited from your nominated account on the due date.

This period premium

\$551.26

Last period premium

\$505.33



13-5

Household Certificate of Insurance**Renewal Direct Debit**
TAX INVOICE. DATE ISSUED 18 SEP 2021**General conditions****What you should tell us and why**

When you become a member with RACQ and take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policy holders to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

Changes to your circumstances**You must tell us as soon as possible if:**

- You or any person who permanently lives with you has been convicted of any criminal offence.
- You have had any insurance policy refused, cancelled, or voided.
- Any details on your certificate of insurance are no longer accurate and complete including where:
 - You move home.
 - There is a change to the materials used in the constructions of your roof, or walls.
 - The occupancy of your home changes including where: there are changes in how your home is being used, whether it will be unoccupied for a period greater than 60 days, or if some or part of your home is being rented out.
 - You run a business from your home.
 - Changes at the insured address, including changes to security or renovations, as this may increase the chance of loss or damage to your home or contents.

If any of these changes occur, this may affect the premium and excesses applied to your policy.

If you would like to know more

If you would like to know more about how this might affect you, please contact us by calling us 7 days a week on 13 1905 or visiting us at <https://www.racq.com.au/support/faqs>

Other matters in this certificate of insurance

If there is no "Home security details" section on this certificate of insurance, you have advised us there is no security installed, is this correct? If you have security installed that does not appear on this certificate of insurance, please call us on 13 1905.

You have previously told us each of the other matters stated in this certificate of insurance. Please read the certificate of insurance carefully for all of the information you have previously told us.

You must tell us about any change to this information.



13-b

Household Certificate of Insurance

Renewal Direct Debit
 TAX INVOICE. DATE ISSUED 18 SEP 2021



Contents Insurance

Insured address **8 VALENCIA BVD BURLEIGH WATERS 4220**

Selected cover

Sum/s insured	Contents	\$161,000
	<i>Your sum/s insured have increased to help protect you against increasing costs.</i>	
Basic excess	\$500	
Contents		
Earthquake excess	\$300	
	The earthquake excess will be on top of your basic excess in the event of a claim	
Period of insurance	20 October 2021 to midnight 20 October 2022	
Home details	You have told us your home is:	
	A Duplex, built in 2008	
	Of Brick Veneer construction with Tile roof	
	Rented and permanently occupied by tenants	
	Structurally sound and well maintained	
	Not under construction, reconstruction or renovation	
	Not used as a trade, business or professional workplace	
	Not unoccupied for more than 60 consecutive days	
Home security details	You have told us your home has the following security:	
	Key operated deadlocks on all external hinged doors	
	Key operated locks on all accessible windows	
	Security screens, grilles or bars fitted to all accessible windows	
Flood cover	This policy includes coverage for Flood	
Mortgagee	You have told us First Mac holds the First mortgage	
Legal liability	\$20 million	

SUM INSURED
Please review the sum insured to make sure it provides the right amount of cover for you.
To assist you in checking your sum insured, please refer to our Home Insurance Calculators at racq.com/homecalculators
Call 13 1905 to change the sum insured amount at any time

PREMIUM DISCOUNTS YOU RECEIVE
Residing in a Duplex <input checked="" type="checkbox"/>
Household excellence bonus - claim free 10+ years <input checked="" type="checkbox"/>
Being an RACQ Silver member eligible for the Roadside Assistance loyalty discount <input checked="" type="checkbox"/>
Multi policy discount <input checked="" type="checkbox"/>
Contents - no claim discount <input checked="" type="checkbox"/>

Optional benefits

Only those Optional benefits marked with a (tick) have been selected by you

Benefit description	Contents
Advanced cover	X
Mobile phone	X
Motor burnout	✓
Pet cover	X
Small business contents	X
Specified items	X
Individual Items away from home	X
Grouped Items away from home	X
Call 13 1905 if you would like to add an Optional benefit	



13-7

Household Certificate of Insurance

Renewal Direct Debit

TAX INVOICE. DATE ISSUED 18 SEP 2021

Claims history

Claim history in the past 3 years

You have told us that no person insured or covered by this policy has suffered any home and contents loss or damage, whether an insurance claim was made or not, or had any liability claim made against you in the past 3 years.

Insurance history

Insurance history in the past 3 years

You have told us that no person insured or covered by this policy has had any insurance declined, cancelled, voided, renewal refused, a claim rejected or special conditions imposed in the past 3 years.

Criminal history

Criminal convictions in the past 5 years

You have told us that no person insured or covered by this policy has been convicted of a criminal offence in the past 5 years.



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Household Certificate of Insurance

Renewal Direct Debit

TAX INVOICE. DATE ISSUED 18 SEP 2021

Total amount payable

Premium breakdown	Last period premium	This period premium
Insurance premium	\$421.46	\$459.76
GST	\$42.15	\$45.98
Stamp duty	\$41.72	\$45.52
Total amount payable	\$505.33	\$551.26

When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.

Why does your premium change?

Even if your individual circumstances have not changed, your premium is likely to change every year. Your premium is based on a number of factors including your risk address, age, insurance claims history, and the value of what you are insuring. The chance of loss or damage is different for everyone, so at RACQ, we calculate your premium based on your individual circumstances.

Changes to your premium or excess may also be caused by external factors such as the number of claims we receive, changes to business operations and changes to our cost of providing insurance to you.

For more information please visit racq.com/premiums



13-9

Household Certificate of Insurance

Renewal Direct Debit

TAX INVOICE DATE ISSUED 18 SEP 2021

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13-10

Household Certificate of Insurance**Direct Debit Confirmation Certificate**
DATE ISSUED 18 SEP 2021racq.com/insurance

PO Box 4, Springwood Qld 4127

RACQ Insurance (Direct Debit User ID number 045108)

This certificate confirms your direct debit details based upon the information you have given us.

To view your insurance details, update your personal information, or change your direct debit details, please visit RACQ online at racq.com/login. If you have not accessed your My RACQ Profile before, you will need your RACQ membership number to register.

When we renew your policy we will continue to deduct the direct debit amount from your nominated account or card until you contact us to cancel or change that arrangement. If you would like to opt out from automatic renewal, call us on 13 1905 or visit an RACQ store.

Financial institution details

Financial institution: **MACQUARIE BANK LIMITED**
Account name: **S J FARRELL SMSF PTY LTD**
BSB number: **182512**
Account number: **968171959**

Annual direct debit details

Name: **MRS JANELLE RACHAEL FARRELL**
Policy type: **Contents Insurance**
Policy number: **54324112PP**
Period of insurance: **20 Oct 2021 to 20 Oct 2022**
Debit amount: **\$551.26**
Debit date: **20 Oct 2021**



13-11

Household Certificate of Insurance

Renewal Direct Debit

TAX INVOICE DATE ISSUED 18 SEP 2021

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RACQ Insurance Financial Services Guide

Licensed entity

RACQ Insurance Limited (RACQI), 2649 Logan Road, Eight Mile Plains, Queensland 4113, Telephone 13 1905, ABN 50 009 704 152, is the licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) 233082.

About this Financial Services Guide (FSG)

This FSG is provided to you by an Authorised Representative of RACQI. The purpose of this FSG is to set out information designed to assist you to decide whether to use any of the financial services or purchase any of the financial products as set out in this FSG. It also sets out other information and details required by law to be included in an FSG.

Other disclosure documentation

A Product Disclosure Statement (PDS) and any relevant Supplementary Product Disclosure Statement (SPDS) is available and will be provided to you. The PDS and any relevant SPDS includes important information on the terms of the insurance policy and you should read it carefully before purchasing a financial product issued by RACQI. Any communication from RACQI or its Authorised Representatives relating to insurance products may constitute either factual information and/or general product advice only and will not take into account your personal circumstances.

Authorised financial products

RACQI deals in general insurance risk products. RACQI, or its Authorised Representatives, may provide you with either factual information and/or general product advice about our insurance products. This factual information and/or advice, is not based on, and does not take into account, your personal objectives, financial situation or needs. You should carefully consider your own financial circumstances and whether you require independent advice before deciding whether to purchase a financial product.

Authorised financial service

The Corporate Authorised Representative or employee of a Related Body Corporate of RACQI or Agency acting on behalf of RACQI is authorised by agreement with RACQI to arrange for clients to enter in to, vary or cancel the general insurance risk products. This includes the collection of insurance premiums and other related payments.

Corporate authorised representative acting on behalf of RACQ Insurance Limited

Name: RACQ Operations Pty Limited (RACQ) ABN 80 009 663 414

Address: 2649 Logan Road, Eight Mile Plains, 4113.

Phone: 13 1905

Representative Number: 234978

Store location: refer to the racq.com website or contact us on 13 1905.

How can you provide instructions

You can provide instructions by contacting the Corporate Authorised Representative or Agency or RACQ Bank.

Remuneration and associations

CORPORATE AUTHORISED REPRESENTATIVE (RACQ) acting on behalf of RACQI

RACQ is paid a fee by RACQI for the use of its distribution network, including staff, which is not solely attributable to any individual financial product or service. The fee includes access to telephones and for signage on their premises. The fee is in the order of 10% of the total premium received by RACQI per annum. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Employees of RACQ are paid a salary by RACQ. Any incentive bonuses paid are not anticipated to exceed an average of 7% of salaries per annum and are calculated having regard to the number and quality of services provided. **Importantly, these bonuses are not charged directly to you.**

Authorised representative (agency) acting on behalf of RACQI

RACQI pays the Agency \$120 for motor comprehensive policies, \$70 for boat comprehensive policies, \$65 for home contents, \$55 for home building, \$50 for caravan/trailer, \$45 for grouped/individual items away from home, \$40 for body corporate insurance, \$30 for pet insurance, \$25 for third party car liability, fire, theft and third party car liability, third party boat liability, bike/buggy policies and upgrade of cover to comprehensive. RACQI may also pay a portfolio development fee to the Agency as a service fee for increasing the size of the portfolio of RACQI financial products issued by the Agency. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Additional amounts are paid in relation to administration, clerical and receipting functions which are not attributable to any individual financial service provided. Agency staff are Authorised Representatives of RACQI, but are employed by and paid a salary by the Agency and **importantly this remuneration is not charged directly to you.** An entity who is not an Authorised Representative and has referred you to us will receive a maximum amount of \$55 per insurance policy.



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Related body corporate acting on behalf of RACQI

RACQI has an association with companies within the RACQ Group. RACQ Group means The Royal Automobile Club of Queensland Limited ABN 72 009 660 575 and each of its related entities. Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank is part of the RACQ Group and has a written agreement with RACQI to provide the financial services and products referred herein under RACQI's AFSL. The staff members of RACQ Bank are not Authorised Representatives of RACQI, but are employed by RACQ under a secondment agreement with RACQ Bank and are authorised by law to provide the financial services under RACQI's AFSL. RACQ Bank staff members do not receive any remuneration, commission or benefit from RACQI for the provision of the financial services and products referred herein. RACQ Bank may remunerate its staff members, but **importantly this remuneration is not charged directly to you.**

Compensation arrangements

The RACQ Group has professional indemnity insurance arrangements in place that comply with the requirements of section 912B of the Corporations Act. You do not have a direct right to claim under this insurance.

Complaint or dispute

If you have a complaint or dispute concerning our financial product or financial service described in this FSG please tell us. You can telephone us on 13 1905; write to us at PO Box 3004, Logan City, Qld 4114; or call into any RACQ, RACQ Bank or Agency store. The matter will be referred to the relevant manager or if necessary to the RACQI Internal Dispute Resolution Committee, in which case we will advise you of the committee's decision in line with the General Insurance Code of Practice.

External disputes resolution scheme membership

RACQI is a member of the ASIC approved Australian Financial Complaints Authority (AFCA).

You can contact them on 1800 931 678 or write to them on GPO Box 3, Melbourne, Victoria 3001 or www.afca.org.au.

Document preparation date: 19 March 2021

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KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Household contents insurance policy

Prepared on: 17 November 2020 (effective 29 March 2021)

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event / Cover	Yes / No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	You're not covered for loss or damage caused by smoke or heat (e.g. melting or scorching) when your contents did not catch fire unless it is caused by a fire within 100 metres of the insured address. You're not covered for loss or damage to an item or device that explodes. PDS pg. 31
Flood	Yes	You're not covered for loss or damage to lawns or grass, swimming pools and spas and their covers and liners, the water in swimming pools and spas, shade or sail cloth and fabric awnings. PDS pg. 32
Storm	Yes	You're not covered for anything that happens while you're renovating your home (but we do cover wind damage caused by the storm). PDS pg. 24 & 36
Accidental Breakage	Yes / Optional	Yes – We pay for glass that is accidentally broken in certain furniture items. PDS pg. 44 We also cover accidental damage by a tenant if your home is being rented out under the extra benefit Accidental damage, malicious damage or theft by a tenant. PDS pg. 42 Optional – We cover accidental damage to some items under the optional benefit of Advanced cover. You're not covered for accidental damage to your mobile phone. PDS pg. 62 - 63
Earthquake	Yes	We cover your contents if an earthquake causes loss or damage. An earthquake excess applies on top of your basic excess. PDS pg. 30
Lightning	Yes	You're not covered for power surges or fluctuations that are caused by your electricity provider or other things like a tree falling onto a power line. PDS pg. 35
Theft and Burglary	Yes	We refer to Theft and Burglary as Theft. If your home is unoccupied, you're not covered for anything that happens after the first 60 days that no one has been living in your home. PDS pg. 24 & 38. We also cover theft by a tenant if your home is being rented out under the extra benefit Accidental damage, malicious damage or theft by a tenant. PDS pg. 42.
Actions of the sea	No	You're not covered for actions of the sea which include erosion and king tides (but we do cover flood or water runoff, tsunami and storm surge). PDS pg. 76
Malicious damage	Yes	We refer to Malicious damage as Vandalism. If your home is unoccupied, you're not covered for anything that happens after the first 60 days that no one has been living in your home. PDS pg. 24 & 39. We also cover malicious damage by a tenant if your home is being rented out under the extra benefit Accidental damage, malicious damage or theft by a tenant. PDS pg. 42.
Impacts	Yes	Includes the costs to remove and dispose of a tree or tree branch that causes the impact. You're not covered for loss or damage to contents in the open air. PDS pg. 33.
Escape of liquid	Yes	We refer to Escape of liquid as Leaks. Leaks are liquids that are leaking, bursting, discharging or overflowing from certain items or devices. You're not covered for loss or damage to the item or device which leaked. PDS pg. 34.
Cover for valuables, collections and items away from the insured address		
High value items and collections	Optional	We refer to High value items and collections as Specified items. You're not covered for loss or damage to Specified items unless the loss or damage is caused by an insured event when the Specified items are inside your home. PDS pg. 66.
Items away from the insured address	Optional	We refer to Items away from the insured address as Items away from home. You're not covered for loss or damage to your items away from home outside of Australia and New Zealand. PDS pg. 67 - 69

* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

STEP 3 Other things to consider

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Limits

This policy has restrictions that limit your cover for certain events and items, for example, cameras and their accessories have a \$2,000 limit in our home contents policy. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example your basic excess would be payable on a claim for the insured event of Theft. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20 million for each accident. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your contents including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

*the insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us on 13 1905 or in writing to RACQ Insurance Limited, 2649 Logan Road, Eight Mile Plains, Qld 4113

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The policy this KFS relates to is:

- Provided/Distributed by RACQ Insurance Limited, AFS Licence Number 233082, and its Related Bodies Corporate (as that term is defined in the Corporations Act 2001(Cth)) and through RACQ Insurance authorised representatives.
- Underwritten by RACQ Insurance Limited, AFS Licence Number 233082.

28 November 2022

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0032120060

MRS JANELLE FARRELL
PO BOX 456
MERMAID BEACH QLD 4218

Policy details

Insurance	Contents
Policy number	54324112PP

Dear MRS JANELLE RACHAEL FARRELL

We've cancelled your policy

You asked us to cancel the above policy from **17 January 2022**. We would like to confirm that we've cancelled your policy and stopped your cover from that date.

When your policy is cancelled, we calculate any unused premium.

We have refunded you the amount of \$415.33 to your nominated account

Next steps

As a pay-by-the-month customer, your instalments have been stopped.

If you want to insure with us again in the future, you can just give us a call.

More information?

We're here to help you. So if you have any questions or need more information, please contact us.

Regards

Tallis

Client Services Consultant

Ph: 13 1905 Fax: 07 3361 2140 Email: insurance.processing@racq.com.au

Mail: PO Box 4, SPRINGWOOD QLD 4127



RACQ Insurance Ltd ABN 50 009 704 152
AFS Licence 233082

2649 Logan Road, Eight Mile Plains, Qld 4113
PO Box 4, Springwood, Qld 4127
13 1905 racq.com

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Assistance Banking Insurance Lifestyle

0027474516

S & J FARRELL SMSF P/L AS TRUSTEE FOR FARRELL SMSF
PO BOX 456
MERMAID BEACH QLD 4218

Dear S & J FARRELL SMSF P/L AS TRUSTEE FOR FARRELL SMSF,

Thank you for insuring with RACQ. We have included your Household Insurance Product Disclosure Statement with this letter, and your Certificate of Insurance.

Important information about your policy

Insurance is designed to protect you when you need it most, and we're committed to continuing to provide you with affordable products. There is a specific policy term, which we would like to bring to your attention.

A general exclusion for disease is included in your policy

In response to changing and emerging insurance risks, including from the COVID-19 pandemic, we have had to apply a new general exclusion to your policy. The exclusion is in relation to the transmission of diseases. Please refer to the 'Disease' general exclusion in your Household Insurance PDS.

These risks mean we aren't able to secure protection for these risks from our own insurers. By making this change, we are able to continue to keep your insurance premiums affordable and offer insurance to Queenslanders in a sustainable way.

How might this impact your policy? For most circumstances that might result in a claim, this general exclusion is expected to have minimal impact.

Here is an example of when you would not be able to claim on your Household Insurance policy:

- You have a guest stay in your second bedroom who is later confirmed as having a disease e.g. COVID-19. The window in this room is broken by a storm. The room requires a deep clean, to ensure it is not contaminated, before the damage can be assessed for repair. You are not able to claim for this cleaning.

You can find examples of how this change might impact your cover and further information on how our own insurance works in the Insurance FAQs section on our website racq.com/insurancefaqs.

Disclosure changes

We have made some changes around what you need to tell us when you purchase an insurance policy.

Previously, you were required to tell us everything that was known to you which would be relevant to us when making our decision to offer you a policy.

From 21 September 2021, you will only be required to answer specific and relevant questions that we ask. You should answer those questions honestly and completely, and to the best of your knowledge.

For further details, please refer to the "General Conditions" section in your PDS.

Please carefully read your Certificate of Insurance and your PDS to ensure the cover continues to be right for you.

We're here to help

If you have any questions about these changes, please visit our website at racq.com/insurance for more information.

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To view your product details, update your personal information, or make a payment, please visit your My RACQ Profile online any time at racq.com/login. If you have not accessed your My RACQ Profile before, you will need your RACQ membership number to register.

Warm regards,

Rosalind Searle
General Manager Insurance Product and Distribution



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Household Certificate of Insurance

New Policy Direct Debit
 TAX INVOICE. DATE ISSUED 17 JAN 2022

0027474516
 S & J FARRELL SMSF P/L AS TRUSTEE FOR FARRELL SMSF
 PO BOX 456
 MERMAID BEACH QLD 4218



racq.com/insurance



PO Box 4, Springwood Qld 4127

POLICY EXPIRY DATE

17 Jan 2023 midnight

POLICY NUMBER

55101666PX

Thank you for choosing RACQ.

What next?

1. We will automatically deduct the direct debit amount from your nominated account or card until you contact us to cancel or change that arrangement. Please refer to the enclosed Direct Debit Confirmation Certificate for full details. If you would like to opt out from automatic renewal, call us on 13 1905 or visit an RACQ store.
2. Review your selected cover, nominated sum/s insured and any Optional Benefits available to ensure this cover is right for you.
3. Read your Certificate of Insurance, including the General conditions, your Household Insurance Product Disclosure Statement (PDS), any applicable Supplementary Product Disclosure Statement (SPDS) and Key Facts Sheet (KFS). These are the terms and conditions of your policy. It is important that your policy is suitable for your needs.
4. This document contains important information about your policy and is your Tax Invoice and Certificate of Insurance when paid. Please keep it in a safe place.
5. To view your insurance details or update your personal information, please visit RACQ online at racq.com/login. If you have not accessed your My RACQ Profile before, you will need your RACQ membership number to register.

Policyholder and payment information

Policyholders **S & J FARRELL SMSF P/L AS TRUSTEE FOR FARRELL SMSF** *you are an RACQ Blue member*

\$652.90 Direct Debit Annual Payment

Amount due by
 17 January 2022

**The premium is being paid by a single annual direct debit instalment.
 Please refer to your Direct Debit Confirmation Certificate for full details.**

The amount due includes any applicable discounts and credits.



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Household Certificate of Insurance

New Policy Direct Debit

TAX INVOICE. DATE ISSUED 17 JAN 2022

General conditions

What you should tell us and why

When you become a member with RACQ and take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policy holders to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

Changes to your circumstances

You must tell us as soon as possible if:

- You or any person who permanently lives with you has been convicted of any criminal offence.
- You have had any insurance policy refused, cancelled, or voided.
- Any details on your certificate of insurance are no longer accurate and complete including where:
 - You move home.
 - There is a change to the materials used in the constructions of your roof, or walls.
 - The occupancy of your home changes including where: there are changes in how your home is being used, whether it will be unoccupied for a period greater than 60 days, or if some or part of your home is being rented out.
 - You run a business from your home.
 - Changes at the insured address, including changes to security or renovations, as this may increase the chance of loss or damage to your home or contents.

If any of these changes occur, this may affect the premium and excesses applied to your policy.

If you would like to know more

If you would like to know more about how this might affect you, please contact us by calling us 7 days a week on 13 1905 or visiting us at <https://www.racq.com.au/support/faqs>

Household Certificate of Insurance

New Policy Direct Debit
TAX INVOICE. DATE ISSUED 17 JAN 2022



Contents Insurance

Insured address **8 VALENCIA BVD BURLEIGH WATERS 4220**

Selected cover

Sum/s insured	Contents	\$161,000
Basic excess	\$500	
Contents		
Earthquake excess	\$300	
	The earthquake excess will be on top of your basic excess in the event of a claim	
Period of insurance	17 January 2022 to midnight 17 January 2023	
Home details	You have told us your home is:	
	A Duplex, built in 2008	
	Of Brick Veneer construction with Tile roof	
	Rented and permanently occupied by tenants	
	Structurally sound and well maintained	
	Not under construction, reconstruction or renovation	
	Not used as a trade, business or professional workplace	
	Not unoccupied for more than 60 consecutive days	
Home security details	You have told us your home has the following security:	
	Key operated deadlocks on all external hinged doors	
	Key operated locks on all accessible windows	
	Security screens, grilles or bars fitted to all accessible windows	
Flood cover	This policy includes coverage for Flood	
Mortgagee	You have told us First Mac holds the First mortgage	
Legal liability	\$20 million	

SUM INSURED

Please review the sum insured to make sure it provides the right amount of cover for you.
Call 13 1905 to change the sum insured amount at any time

PREMIUM DISCOUNTS YOU RECEIVE

Residing in a Duplex	<input checked="" type="checkbox"/>
Household excellence bonus - claim free	<input checked="" type="checkbox"/>
10+ years	<input checked="" type="checkbox"/>
Contents - no claim discount	<input checked="" type="checkbox"/>

Optional benefits

Only those Optional benefits marked with a (tick) have been selected by you

Benefit description	Contents
Advanced cover	x
Mobile phone	x
Motor burnout	<input checked="" type="checkbox"/>
Pet cover	x
Small business contents	x
Specified items	x
Individual Items away from home	x
Grouped Items away from home	x
Call 13 1905 if you would like to add an Optional benefit.	



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Household Certificate of Insurance

New Policy Direct Debit
TAX INVOICE. DATE ISSUED 17 JAN 2022

Claims history

Claim history in the past 3 years

You have told us that no person insured or covered by this policy has suffered any home and contents loss or damage, whether an insurance claim was made or not, or had any liability claim made against you in the past 3 years.

Insurance history

Insurance history in the past 3 years

You have told us that no person insured or covered by this policy has had any insurance declined, cancelled, voided, renewal refused, a claim rejected or special conditions imposed in the past 3 years.

Criminal history

Criminal convictions in the past 5 years

You have told us that no person insured or covered by this policy has been convicted of a criminal a offence in the past 5 years.



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Household Certificate of Insurance

New Policy Direct Debit
TAX INVOICE. DATE ISSUED 17 JAN 2022

Total amount payable

Premium breakdown	Total
Insurance premium	\$544.54
GST	\$54.45
Stamp duty	\$53.91
Total amount payable	\$652.90

When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.



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Household Certificate of Insurance

New Policy Direct Debit

TAX INVOICE DATE ISSUED 17 JAN 2022

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Household Certificate of Insurance**Direct Debit Confirmation Certificate**
DATE ISSUED 17 JAN 2022racq.com/insurance

PO Box 4, Springwood Qld 4127

RACQ Insurance (Direct Debit User ID number 045108)

This certificate confirms your direct debit details based upon the information you have given us.

To view your insurance details, update your personal information, or change your direct debit details, please visit RACQ online at racq.com/login. If you have not accessed your My RACQ Profile before, you will need your RACQ membership number to register.

When we renew your policy we will continue to deduct the direct debit amount from your nominated account or card until you contact us to cancel or change that arrangement. If you would like to opt out from automatic renewal, call us on 13 1905 or visit an RACQ store.

Financial institution details

Financial institution:	MACQUARIE BANK LIMITED
Account name:	S J FARRELL SMSF PTY LTD
BSB number:	182512
Account number:	968171959

Annual direct debit details

Name:	S & J FARRELL SMSF P/L AS TRUSTEE FO
Policy type:	Contents Insurance
Policy number:	55101666PX
Period of insurance:	17 Jan 2022 to 17 Jan 2023
Debit amount:	\$652.90
Debit date:	17 Jan 2022



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Household Certificate of Insurance

New Policy Direct Debit

TAX INVOICE DATE ISSUED 17 JAN 2022

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RACQ Insurance Financial Services Guide

Licensed entity

RACQ Insurance Limited (RACQI), 2649 Logan Road, Eight Mile Plains, Queensland 4113, Telephone 13 1905, ABN 50 009 704 152, is the licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) 233082.

About this Financial Services Guide (FSG)

This FSG is provided to you by an Authorised Representative of RACQI. The purpose of this FSG is to set out information designed to assist you to decide whether to use any of the financial services or purchase any of the financial products as set out in this FSG. It also sets out other information and details required by law to be included in an FSG.

Other disclosure documentation

A Product Disclosure Statement (PDS) and any relevant Supplementary Product Disclosure Statement (SPDS) is available and will be provided to you. The PDS and any relevant SPDS includes important information on the terms of the insurance policy and you should read it carefully before purchasing a financial product issued by RACQI. Any communication from RACQI or its Authorised Representatives relating to insurance products may constitute either factual information and/or general product advice only and will not take into account your personal circumstances.

Authorised financial products

RACQI deals in general insurance risk products. RACQI, or its Authorised Representatives, may provide you with either factual information and/or general product advice about our insurance products. This factual information and/or advice, is not based on, and does not take into account, your personal objectives, financial situation or needs. You should carefully consider your own financial circumstances and whether you require independent advice before deciding whether to purchase a financial product.

Claims handling and settling services

RACQI are licensed, and its Authorised Representatives are authorised, under RACQI's AFSL to carry on a financial services business to provide a claims handling and settling service.

Authorised financial service

The Corporate Authorised Representative or employee of a Related Body Corporate of RACQI or Agency acting on behalf of RACQI is authorised by agreement with RACQI to arrange for clients to enter in to, vary or cancel the general insurance risk products. This includes the collection of insurance premiums and other related payments.

Corporate authorised representative acting on behalf of RACQ Insurance Limited

Name: RACQ Operations Pty Limited (RACQ) ABN 80 009 663 414

Address: 2649 Logan Road, Eight Mile Plains, 4113.

Phone: 13 1905

Representative Number: 234978

Store location: refer to the racq.com website or contact us on 13 1905.

Authorised representative (agency) acting on behalf of RACQ Insurance Limited

The Representative who is authorised to provide a financial service for and on behalf of RACQI and is employed by:

Name: BORDER AUTO THE PINES PTY LTD - ROBINA

ABN: 19110760417

Address: 19 ROBINA TOWN CENTRE DR ROBINA QLD 4226

Phone: 0755787933

How can you provide instructions

You can provide instructions by contacting the Corporate Authorised Representative or Agency or RACQ Bank.

Remuneration and associations

CORPORATE AUTHORISED REPRESENTATIVE (RACQ) acting on behalf of RACQI

RACQ is paid a fee by RACQI for the use of its distribution network, including staff, which is not solely attributable to any individual financial product or service. The fee includes access to telephones and for signage on their premises. The fee is in the order of 10% of the total premium received by RACQI per annum. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Employees of RACQ are paid a salary by RACQ. Any incentive bonuses paid are not anticipated to exceed an average of 7% of salaries per annum and are calculated having regard to the number and quality of services provided. **Importantly, these bonuses are not charged directly to you.**

Authorised representative (agency) acting on behalf of RACQI

RACQI pays the Agency \$120 for motor comprehensive policies, \$70 for boat comprehensive policies, \$65 for home contents, \$55 for home building, \$50 for caravan/trailer, \$45 for grouped/individual items away from home, \$40 for body corporate insurance, \$30 for pet insurance, \$25 for third party car liability, fire, theft and third party car liability, third party boat liability, bike/buggy policies and upgrade of cover to comprehensive. RACQI may also pay a portfolio development fee to the Agency as a service fee for increasing the size of the portfolio of RACQI financial products issued by the Agency. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Additional



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Related body corporate acting on behalf of RACQI

RACQI has an association with companies within the RACQ Group. RACQ Group means The Royal Automobile Club of Queensland Limited ABN 72 009 660 575 and each of its related entities. Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank is part of the RACQ Group and has a written agreement with RACQI to provide the financial services and products referred herein under RACQI's AFSL. The staff members of RACQ Bank are not Authorised Representatives of RACQI, but are employed by RACQ under a secondment agreement with RACQ Bank and are authorised by law to provide the financial services under RACQI's AFSL. RACQ Bank staff members do not receive any remuneration, commission or benefit from RACQI for the provision of the financial services and products referred herein. RACQ Bank may remunerate its staff members, but **importantly this remuneration is not charged directly to you.**

Compensation arrangements

The RACQ Group has professional indemnity insurance arrangements in place that comply with the requirements of section 912B of the Corporations Act. You do not have a direct right to claim under this insurance.

Complaint or dispute

If you have a complaint or dispute concerning our financial product or financial service described in this FSG please tell us. RACQI provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue. You can telephone us on 13 1905; write to us at PO Box 3004, Logan City, Qld 4114; email us at racqidisputeresolution@racq.com.au, visit us online at www.racq.com.au/contact-us/feedback-and-complaints or call into any RACQ, RACQ Bank or Agency store to let us know about your complaint. The matter will be managed and decided in line with our complaints management policy. You can find more information on our complaint management policy by visiting www.racq.com.au/contact-us/feedback-and-complaints.

External disputes resolution scheme membership

RACQI is a member of the ASIC approved Australian Financial Complaints Authority (AFCA).

You can contact them on 1800 931 678 or write to them at GPO Box 3, Melbourne, Victoria 3001 or www.afca.org.au.

Document preparation date: 28 October 2021

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

13-29

Household contents insurance policy

Prepared on: 17 November 2020 (effective 29 March 2021)

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event / Cover	Yes / No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	You're not covered for loss or damage caused by smoke or heat (e.g. melting or scorching) when your contents did not catch fire unless it is caused by a fire within 100 metres of the insured address. You're not covered for loss or damage to an item or device that explodes. PDS pg. 31
Flood	Yes	You're not covered for loss or damage to lawns or grass, swimming pools and spas and their covers and liners, the water in swimming pools and spas, shade or sail cloth and fabric awnings. PDS pg. 32
Storm	Yes	You're not covered for anything that happens while you're renovating your home (but we do cover wind damage caused by the storm). PDS pg. 24 & 36
Accidental Breakage	Yes / Optional	Yes – We pay for glass that is accidentally broken in certain furniture items. PDS pg. 44 We also cover accidental damage by a tenant if your home is being rented out under the extra benefit Accidental damage, malicious damage or theft by a tenant. PDS pg. 42 Optional – We cover accidental damage to some items under the optional benefit of Advanced cover. You're not covered for accidental damage to your mobile phone. PDS pg. 62 - 63
Earthquake	Yes	We cover your contents if an earthquake causes loss or damage. An earthquake excess applies on top of your basic excess. PDS pg. 30
Lightning	Yes	You're not covered for power surges or fluctuations that are caused by your electricity provider or other things like a tree falling onto a power line. PDS pg. 35
Theft and Burglary	Yes	We refer to Theft and Burglary as Theft. If your home is unoccupied, you're not covered for anything that happens after the first 60 days that no one has been living in your home. PDS pg. 24 & 38. We also cover theft by a tenant if your home is being rented out under the extra benefit Accidental damage, malicious damage or theft by a tenant. PDS pg. 42.
Actions of the sea	No	You're not covered for actions of the sea which include erosion and king tides (but we do cover flood or water runoff, tsunami and storm surge). PDS pg. 76
Malicious damage	Yes	We refer to Malicious damage as Vandalism. If your home is unoccupied, you're not covered for anything that happens after the first 60 days that no one has been living in your home. PDS pg. 24 & 39. We also cover malicious damage by a tenant if your home is being rented out under the extra benefit Accidental damage, malicious damage or theft by a tenant. PDS pg. 42.
Impacts	Yes	Includes the costs to remove and dispose of a tree or tree branch that causes the impact. You're not covered for loss or damage to contents in the open air. PDS pg. 33.
Escape of liquid	Yes	We refer to Escape of liquid as Leaks. Leaks are liquids that are leaking, bursting, discharging or overflowing from certain items or devices. You're not covered for loss or damage to the item or device which leaked. PDS pg. 34.
Cover for valuables, collections and items away from the insured address		
High value items and collections	Optional	We refer to High value items and collections as Specified items. You're not covered for loss or damage to Specified items unless the loss or damage is caused by an insured event when the Specified items are inside your home. PDS pg. 66.
Items away from the insured address	Optional	We refer to Items away from the insured address as Items away from home. You're not covered for loss or damage to your items away from home outside of Australia and New Zealand. PDS pg. 67 - 69

* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

STEP 3 Other things to consider

13-30

Limits

This policy has restrictions that limit your cover for certain events and items, for example, cameras and their accessories have a \$2,000 limit in our home contents policy. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example your basic excess would be payable on a claim for the insured event of Theft. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20 million for each accident. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your contents including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

*the insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us on 13 1905 or in writing to RACQ Insurance Limited, 2649 Logan Road, Eight Mile Plains, Qld 4113

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The policy this KFS relates to is:

- Provided/Distributed by RACQ Insurance Limited, AFS Licence Number 233082, and its Related Bodies Corporate (as that term is defined in the Corporations Act 2001(Cth)) and through RACQ Insurance authorised representatives.
- Underwritten by RACQ Insurance Limited, AFS Licence Number 233082.

Farrell SMSF
General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
<u>8 Valencia Boulevard, Burleigh Waters Q 4220 (FARRSJ18VALENCIA)</u>					
16/07/2021	Interest Charged		1,540.13		1,540.13 DR
16/08/2021	Interest Charged		1,589.41		3,129.54 DR
16/09/2021	Interest Charged		1,587.57		4,717.11 DR
16/10/2021	Interest Charged		1,534.29		6,251.40 DR
19/10/2021	Interest Charged		204.34		6,455.74 DR
			6,455.74		6,455.74 DR
<u>Interest - Firstmac LRBA (FMac7475)</u>					
19/11/2021	Loan Interest		1,250.19		1,250.19 DR
19/12/2021	Loan Interest		1,208.19		2,458.38 DR
19/01/2022	Loan Interest		1,246.60		3,704.98 DR
19/02/2022	Loan Interest		1,244.86		4,949.84 DR
19/03/2022	Loan Interest		1,122.81		6,072.65 DR
19/04/2022	Loan Interest		1,240.95		7,313.60 DR
19/05/2022	Loan Interest		1,201.73		8,515.33 DR
19/06/2022	Loan Interest		1,314.83		9,830.16 DR
			9,830.16		9,830.16 DR
Total Debits:			16,285.90		
Total Credits:			0.00		

15.1

Farrell SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Strata Levy Fees (42100)					
<u>8 Valencia Boulevard, Burleigh Waters Q 4220 (FARRSJ18VALENCIA)</u>					
28/09/2021	BPAY TO STRATAPAY-LEVY BP		1,220.80	15.2	1,220.80 DR
17/01/2022	BPAY TO STRATAPAY-LEVY BP		1,208.02	15.3	2,428.82 DR
08/06/2022	BPAY TO STRATAPAY-LEVY BP		1,269.52	15.4	3,698.34 DR
			3,698.34		3,698.34 DR

Total Debits: 3,698.34

Total Credits: 0.00

Body Corporate for
This CTS 37983

15.2

6 Santa Maria Court Burleigh Waters QLD 4220

Tel: 07 5504 2000 Fax: 07 5504 2001 Email sskb@sskb.com.au

TAX INVOICE
ABN 67 868 424 514

CONTRIBUTIONS NOTICE & other charges

S & J Farrell Property Pty Ltd
55 Tours Way
BURLEIGH WATERS QLD 4220

Notice Date 17 August 2021
Lot Number 8 Unit Number 8
Account Number 28
Contribution Entitlements 88
Interest Entitlements 82

Amount Payable \$1,220.80
Payment Due 01/10/21

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

CURRENT CONTRIBUTIONS

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/10/21 to 31/01/22	01/10/21	998.80	199.76	01/10/21	799.04
Sinking Fund	01/10/21 to 31/01/22	01/10/21	396.00	79.20	01/10/21	316.80
Insurance	01/10/21 to 31/01/22	01/10/21	104.96	0.00		104.96

(Contributions include GST)

GST component on gross of \$1,499.76 is \$136.34 GST on net of \$1,220.80 is \$110.98

AMOUNT PAYABLE: \$1,499.76 (less \$278.96 if paid by discount date = \$1,220.80)








NOTES

Fast. Secure. Convenient.

Get levy notices and meeting documentation securely and instantly delivered to your inbox!
Ditch the waste and go paperless.

For more details visit our website - www.sskb.com.au/paperless

Payment Options

-  **Tel:** 1300 552 311
Ref: 1566 1205 2
Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158
-  **www.stratamax.com.au**
Ref: 1566 1205 2
Internet: Visit this website to make a secure credit card payment over the internet.
-  **Tel:** 1300 552 311
Ref: 1566 1205 2
Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.
-  **Bill Code:** 74625
Ref: 1566 1205 2
BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.
-  **Billpay Code:** 9216
Ref No: 1566 1205 269
In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.
-  **Make cheque payable to:** StrataPay 1566 1205 2
Mail: Send cheque with this slip by mail to: **StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia**
-  **BSB:** 067-970
Account No: 1566 1205 2
(Applies to this bill only)
Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD).
Account Name: StrataPay Bank: CBA, Sydney, Australia.



StrataPay Reference

1566 1205 2

Amount **\$1,220.80** Due Date **01 Oct 21**

SSKB (Gold Coast) Pty Ltd
37983/02100028 Lot 8/8

S & J Farrell Property Pty Ltd
55 Tours Way
BURLEIGH WATERS QLD 4220



*71 216 156612052 69

All payments made through StrataPay payment options are subject to User Terms and Conditions available at www.stratapay.com or by calling 1300 135 610 or email info@stratapay.com. By using the payment options provided by StrataPay you are taken to have read and understood these User Terms and Conditions prior to using StrataPay. Credit card acceptance is subject to notation above. Additional charges may apply.

Body Corporate for
This CTS 37983

6 Santa Maria Court Burleigh Waters QLD 4220

Tel: 07 5504 2000 Fax: 07 5504 2001 Email sskb@sskb.com.au

15.3

TAX INVOICE
ABN 67 868 424 514

CONTRIBUTIONS NOTICE & other charges

S & J Farrell Property Pty Ltd
55 Tours Way
BURLEIGH WATERS QLD 4220

Notice Date 9 December 2021
Lot Number 8 Unit Number 8
Account Number 28
Contribution Entitlements 88
Interest Entitlements 82

Amount Payable \$1,208.02
Payment Due 01/02/22

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

CURRENT CONTRIBUTIONS

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/02/22 to 31/05/22	01/02/22	999.68	199.94	01/02/22	799.74
Sinking Fund	01/02/22 to 31/05/22	01/02/22	386.32	77.26	01/02/22	309.06
Insurance	01/02/22 to 31/05/22	01/02/22	99.22	0.00		99.22

(Contributions include GST)

GST component on gross of \$1,485.22 is \$135.02 GST on net of \$1,208.02 is \$109.82

AMOUNT PAYABLE: \$1,485.22 (less \$277.20 if paid by discount date = \$1,208.02)

NOTES

Delivery of your Levy Notice: Please note that following the recent QLD Body Corporate Legislative changes, if the Body Corporate Owners Roll contains an email address for your Lot(s) your Body Corporate notices will now be issued to your email address only and will not be issued in addition to a residential or postal address.

Your next levy and all future Body Corporate documentation will be issued to your email only. Please ensure that you add SSKB to your "Safe Senders" list and keep your email details updated with the Body Corporate.

Should you have an arrangement where your levy notices are sent separately to an agent via email, this will not change.

Payment Options



Tel: 1300 552 311
Ref: 1566 1205 2

Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158



www.stratamax.com.au
Ref: 1566 1205 2

Internet: Visit this website to make a secure credit card payment over the internet.



Tel: 1300 552 311
Ref: 1566 1205 2

Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.



Bill Code: 74625
Ref: 1566 1205 2

BPAY: Contact your participating financial institution to make a payment from your cheque or savings account using BPAY.



Billpay Code: 9216
Ref No: 1566 1205 269

In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.



Make cheque payable to:
StrataPay 1566 1205 2

Mail: Send cheque with this slip by mail to: **StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia**



BSB: 067-970
Account No: 1566 1205 2
(Applies to this bill only)

Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD).
Account Name: StrataPay Bank: CBA, Sydney, Australia.



StrataPay Reference
1566 1205 2

Amount **\$1,208.02** Due Date **01 Feb 22**

SSKB GOLD COAST PTY LTD
37983/02100028 Lot 8/8

S & J Farrell Property Pty Ltd
55 Tours Way
BURLEIGH WATERS QLD 4220



*71 216 156612052 69

All payments made through StrataPay payment options are subject to User Terms and Conditions available at www.stratapay.com or by calling 1300 135 610 or email info@stratapay.com. By using the payment options provided by StrataPay you are taken to have read and understood these User Terms and Conditions prior to using StrataPay. Credit card acceptance is subject to notation above. Additional charges may apply.

Body Corporate for

This CTS 37983

6 Santa Maria Court Burleigh Waters QLD 4220

Tel: 07 5504 2000 Fax: 07 5504 2001 Email sskb@sskb.com.au

15.4

CONTRIBUTIONS NOTICE & other charges

S & J Farrell Property Pty Ltd
55 Tours Way
BURLEIGH WATERS QLD 4220

TAX INVOICE
ABN 67 868 424 514

Notice Date 5 May 2022
Lot Number 8 Unit Number 8
Account Number 28
Contribution Entitlements 88
Interest Entitlements 82

Amount Payable \$1,269.52
Payment Due 15/06/22

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

Account	Period	CURRENT CONTRIBUTIONS				
		Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/06/22 to 30/09/22	15/06/22	998.80	199.76	15/06/22	799.04
Sinking Fund	01/06/22 to 30/09/22	15/06/22	387.20	77.44	15/06/22	309.76
Insurance	01/06/22 to 30/09/22	15/06/22	160.72	0.00		160.72

(Contributions include GST)

GST component on gross of \$1,546.72 is \$140.61 GST on net of \$1,269.52 is \$115.41

AMOUNT PAYABLE: \$1,546.72 (less \$277.20 if paid by discount date = \$1,269.52)

NOTES

Delivery of your Levy Notice: Please note that following the recent QLD Body Corporate Legislative changes, if the Body Corporate Owners Roll contains an email address for your Lot(s) your Body Corporate notices will now be issued to your email address only and will not be issued in addition to a residential or postal address.


Your next levy and all future Body Corporate documentation will be issued to your email only. Please ensure that you add SSKB to your "Safe Senders" list and keep your email details updated with the Body Corporate.

Should you have an arrangement where your levy notices are sent separately to an agent via email, this will not change.


Payment Options

 Tel: 1300 552 311
Ref: 1566 1205 2
Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158


 www.stratamax.com.au
Ref: 1566 1205 2
Internet: Visit this website to make a secure credit card payment over the internet.

 Tel: 1300 552 311
Ref: 1566 1205 2
Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.

 Biller Code: 74625
Ref: 1566 1205 2
BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.

 Billpay Code: 9216
Ref No: 1566 1205 269
In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.

 Make cheque payable to:
StrataPay 1566 1205 2
Mail: Send cheque with this slip by mail to: **StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia**

 BSB: 067-970
Account No: 1566 1205 2
(Applies to this bill only)
Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD).
Account Name: StrataPay Bank: CBA, Sydney, Australia.



StrataPay Reference
1566 1205 2
Amount **\$1,269.52** Due Date **15 Jun 22**

SSKB GOLD COAST PTY LTD
37983/02100028 Lot 8/8
S & J Farrell Property Pty Ltd
55 Tours Way
BURLEIGH WATERS QLD 4220



*71 216 156612052 69

All payments made through StrataPay payment options are subject to User Terms and Conditions available at www.stratapay.com or by calling 1300 135 610 or email info@stratapay.com. By using the payment options provided by StrataPay you are taken to have read and understood these User Terms and Conditions prior to using StrataPay. Credit card acceptance is subject to notation above. Additional charges may apply.

16-1

Farrell SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
<u>8 Valencia Boulevard, Burleigh Waters, Q 4220 (FARRSJ18VALENCIA)</u>					
12/07/2021	BPAY TO GCCC - WATER BP		452.47		452.47 DR
07/10/2021	BPAY TO GCCC - WATER BP		415.98		868.45 DR
17/01/2022	BPAY TO GCCC - WATER BP		453.29		1,321.74 DR
26/04/2022	BPAY TO GCCC - WATER BP		519.76		1,841.50 DR
			1,841.50		1,841.50 DR

16-2
16-3
16-5
16-6


Total Debits: 1,841.50

Total Credits: 0.00

GOLD COAST Water and Sewerage Rate Notice

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number **8 3137849 5** Date of issue **21 June 2021**


041 - 14031 - 6581
S & J FARRELL PROPERTY PTY LTD
PO BOX 456
MERMAID BEACH QLD 4218

Current Billing Period:
12 March 2021 to 14 June 2021
Amount due:
\$452.47 *16-2*
(see back for payment options)
Due date for payment:
22 July 2021
(interest penalty applies after due date)
To make payment
cityofgoldcoast.com.au/rates

8 VALENCIA BOULEVARDE, BURLEIGH WATERS
L 8 SP204162
(Payments received after 13 June 2021 may not be included in this notice)

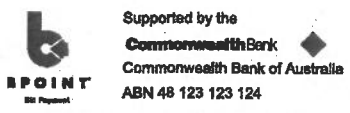
Water and sewerage charges (INCLUDES STATE BULK WATER PRICE)	<i>(see account page for details)</i>	\$452.47
Amount payable if paid by: 22 JULY 2021		\$452.47

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount



In Person / Mail Payment Advice
Name: S & J FARRELL PROPERTY PTY LTD
Ref: 8 3137849 5

*419 831378495 **Credit**

 **Bill Code: 868745**
Ref: 8 3137849 5



Total amount payable
Due by: 22 July 2021

\$452.47

Teller stamp and initials _____ No. of Cheques _____
Date / / _____ Cash _____
Cheques (see reverse) _____

For Credit
Gold Coast City Council

Tran Code 8 3 1 User ID 0 6 6 6 8 4 Customer Reference No. 0 0 0 0 0 8 3 1 3 7 8 4 9 5 6

\$

+ 7 5 7 +

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GOLDCOAST. Water and Sewerage Rate Notice

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 3137849 5

Date of issue
13 September 2021



041 - 16777 - 6898
S & J FARRELL PROPERTY PTY LTD
PO BOX 456
MERMAID BEACH QLD 4218

Current Billing Period:

15 June 2021 to 6 September 2021

Amount due:

\$415.98

(see back for payment options)

Due date for payment:

14 October 2021

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

16-3

8 VALENCIA BOULEVARDE, BURLEIGH WATERS
L 8 SP204162

(Payments received after 5 September 2021 may not be included in this notice)

Water and sewerage charges (see account page for details)
(INCLUDES STATE BULK WATER PRICE)

\$415.98

Amount payable if paid by: 14 OCTOBER 2021

\$415.98

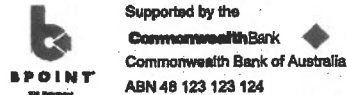
My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

CITY OF
GOLDCOAST.

In Person / Mail Payment Advice
Name: S & J FARRELL PROPERTY PTY LTD
Ref: 8 3137849 5

*419 831378495

Credit



Billier Code: 868745
Ref: 8 3137849 5



Total amount payable
Due by: **14 October 2021**

\$415.98

Date / /
Cash
Cheques (see reverse)

Teller stamp
and initials

No. of
Cheques

For Credit
Gold Coast City Council

Tran Code 8 3 1 User ID 0 6 6 6 8 4 Customer Reference No. 0 0 0 0 0 8 3 1 3 7 8 4 9 5 6

\$

+ 7 5 7 +

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11.4

Account for:
8 VALENCIA BOULEVARDE, BURLEIGH WATERS
L 8 SP204162

LOCAL GOVERNMENT DISTRIBUTION AND RETAIL PRICE

SEWERAGE ACCESS CHARGES

16 days charged at \$1.9838 per day (billing period 15/6/21 to 30/6/21)	\$31.74
68 days charged at \$1.9838 per day (billing period 1/7/21 to 6/9/21)	\$134.89

WATER ACCESS CHARGES

16 days charged at \$0.5810 per day (billing period 15/6/21 to 30/6/21)	\$9.29
68 days charged at \$0.5810 per day (billing period 1/7/21 to 6/9/21)	\$39.50

WATER USAGE CHARGES

1004 kilolitres charged at \$1.09 per kL (usage period 15/6/21 to 30/6/21)	\$1094.36
Your Lot's share of the Water Usage Charge is based on its Contribution Entitlement which is, 88 of 10009	\$9.62
4274 kilolitres charged at \$1.117 per kL (usage period 1/7/21 to 6/9/21)	\$4774.05
Your Lot's share of the Water Usage Charge is based on its Contribution Entitlement which is, 88 of 10009	\$41.97

STATE BULK WATER PRICE

WATER USAGE CHARGES

1004 kilolitres charged at \$3.122 per kL (usage period 15/6/21 to 30/6/21)	\$3134.48
Your Lot's share of the Water Usage Charge is based on its Contribution Entitlement which is, 88 of 10009	\$27.56
4274 kilolitres charged at \$3.231 per kL (usage period 1/7/21 to 6/9/21)	\$13809.29
Your Lot's share of the Water Usage Charge is based on its Contribution Entitlement which is, 88 of 10009	\$121.41

TOTAL CHARGES INCLUDED IN THE RATE NOTICE

\$415.98

Master Meter for 110 lots

WATER METER READINGS

Meter Number	Current Read Date	Current Reading	Previous Read Date	Previous Reading	#Days Charged	Cons (kL)
18HD00314	6 SEP 21	55557	14 JUN 21	50279	84	5278
TOTAL(kL)						5278



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GOLD COAST Water and Sewerage Rate Notice

Gold Coast City Council

ABN 31 858 548 460
Page 1

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 3137849 5

Date of issue
20 December 2021



041 - 14540 - 6890
S & J FARRELL PROPERTY PTY LTD
PO BOX 456
MERMAID BEACH QLD 4218

Current Billing Period:

7 September 2021 to 9 December 2021

Amount due:

\$453.29

(see back for payment options)

Due date for payment:

20 January 2022

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

16-5

8 VALENCIA BOULEVARDE, BURLEIGH WATERS
L 8 SP204162

(Payments received after 12 December 2021 may not be included in this notice)

Water and sewerage charges	(see account page for details)	\$453.29
(INCLUDES STATE BULK WATER PRICE)		

Amount payable if paid by: 20 JANUARY 2022	\$453.29
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My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount



In Person / Mail Payment Advice
Name: S & J FARRELL PROPERTY PTY LTD
Ref: 8 3137849 5

*419 831378495

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Biller Code: 868745
Ref: 8 3137849 5



Date

Cash

Teller stamp
and initials

No. of
Cheques

Cheques (see reverse)

Total amount payable
Due by: **20 January 2022**

\$453.29

For Credit
Gold Coast City Council

Tran Code	User ID	Customer Reference No.
8 3 1	0 6 6 6 8 4	0 0 0 0 8 3 1 3 7 8 4 9 5 6

\$

+ 7 5 7 +

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GOLD COAST Water and Sewerage Rate Notice

Gold Coast City Council

ABN 84 858 548 460
Page 1

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 3137849 5

Date of issue
28 March 2022



041 - 13955 - 6525
S & J FARRELL PROPERTY PTY LTD
PO BOX 456
MERMAID BEACH QLD 4218

Current Billing Period:

10 December 2021 to 22 March 2022

Amount due:

\$519.76

(see back for payment options)

Due date for payment:

28 April 2022

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

116-6

8 VALENCIA BOULEVARDE, BURLEIGH WATERS

L 8 SP204162

(Payments received after 20 March 2022 may not be included in this notice)

Water and sewerage charges (see account page for details)
(INCLUDES STATE BULK WATER PRICE)

\$519.76

Amount payable if paid by: 28 APRIL 2022

\$519.76

My Account is the secure and convenient way to manage your City services online. Sign up for My Account to check your rates and water notices, view your account balances online, and change your contact details and address. Also, to make it easier to manage your payments, eligible property owners can apply for extra time to pay rates and water bills. For more information visit cityofgoldcoast.com.au/myaccount

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CITY OF GOLD COAST

Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124

SPPOINT
Bill Payment

In Person / Mail Payment Advice

Name: S & J FARRELL PROPERTY PTY LTD
Ref: 8 3137849 5

*419 831378495

Credit



Billers Code: 868745
Ref: 8 3137849 5



Post
Billpay

Date

/ /

Cash

Teller stamp
and initials

No. of
Cheques

Cheques (see reverse)

Total amount payable
Due by: **28 April 2022**

\$519.76

For Credit
Gold Coast City Council

Tran Code User ID

Customer Reference No.

8 3 1 0 6 6 6 8 4 0 0 0 0 0 8 3 1 3 7 8 4 9 5 6

\$

+757+

16.7

Account for:
 8 VALENCIA BOULEVARDE, BURLEIGH WATERS
 L 8 SP204162

LOCAL GOVERNMENT DISTRIBUTION AND RETAIL PRICE

SEWERAGE ACCESS CHARGES	
103 days charged at \$1.9838 per day (billing period 10/12/21 to 22/3/22)	\$204.33
WATER ACCESS CHARGES	
103 days charged at \$0.5810 per day (billing period 10/12/21 to 22/3/22)	\$59.84
WATER USAGE CHARGES	
6686 kilolitres charged at \$1.117 per kL (usage period 10/12/21 to 22/3/22)	\$7468.26
Your Lot's share of the Water Usage Charge is based on its Contribution Entitlement which is, 88 of 10009	\$65.66

STATE BULK WATER PRICE

WATER USAGE CHARGES	
6686 kilolitres charged at \$3.231 per kL (usage period 10/12/21 to 22/3/22)	\$21602.46
Your Lot's share of the Water Usage Charge is based on its Contribution Entitlement which is, 88 of 10009	\$189.93

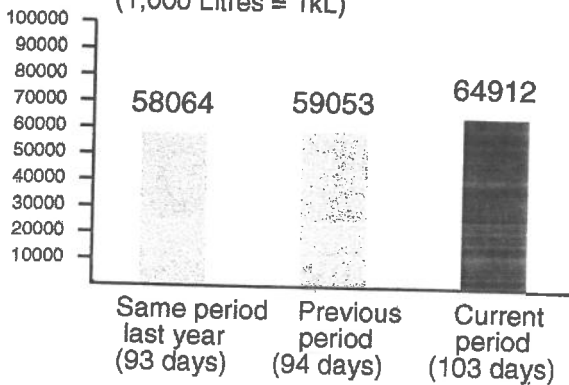
TOTAL CHARGES INCLUDED IN THE RATE NOTICE

\$519.76

Master Meter for 110 lots
 WATER METER READINGS

Meter Number	Current Read Date	Current Reading	Previous Read Date	Previous Reading	#Days Charged	Cons (kL)
18HD00314	22 MAR 22	67794	9 DEC 21	61108	103	6686
TOTAL(kL)						6686

Average Daily Usage (Litres)
 (1,000 Litres = 1kL)



Your Scheme's average daily water usage = 64912 litres (or 64.912 kL)
Your total average daily cost = \$5.04

The property's water usage may be influenced by a number of factors including number of occupants, property type, property size and own water use behaviours. If you're concerned about your usage, visit cityofgoldcoast.com.au/waterleaks for instructions on how to check for concealed leaks.

AU_1-6-2_007909/003955/006525 081549006550200

17-1

Farrell SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Borrowing costs (42200)					
<u>8 Valencia Boulevard, Burleigh Waters Q 4220 (FARRSJ18VALENCIA)</u>					
19/10/2021	Discharge Administration Fee		395.00		395.00 DR
19/10/2021	Write off Liberty loan borrowing costs on loan discharge		1,017.42		1,412.42 DR
30/06/2022	T/up borrowing costs write off Firstmac Loan		175.67		1,588.09 DR
			1,588.09		1,588.09 DR

Total Debits: 1,588.09

Total Credits: 0.00

Farrell SMSF

Borrowing Costs Liberty loan 31/08/20

\$1,220.90 Liberty Loan		Firstmac Loan		1317.56	
Year	Claim	Balance	Year	Claim	Balance
2021	203.48	1017.42			
2022	1017.42	0.00 loan paid out	2022	175.67	1141.89
			2023	263.51	878.37
			2024	263.51	614.86
			2025	263.51	351.35
			2026	263.51	87.84
			2027	87.84	0.00

TOTAL	Year	claim
	2022	1193.09
		395 Liberty discharge fee
		<u>1588.09</u>

660 SLA Funding
220 Firstmac
437.56 Difference between loan payout/new loan
<u>1317.56</u>

POSTED

17-2

17-3

TAX INVOICE

Farrell SMSF

Invoice Date
16 Sep 2021

SLA Funding Pty Ltd
PO Box 806
OXENFORD QLD 4210
AUSTRALIA

Invoice Number
INV-0004

Reference
Farrell SMSF

ABN
98 644 687 392

Description	Quantity	Unit Price	GST	Amount AUD
Arranging the refinance of your loan.	1.00	600.00	10%	600.00
Subtotal				600.00
TOTAL GST 10%				60.00
TOTAL AUD				660.00

SLA Funding Pty Ltd
BSB: 062-692
Account: 4245 7566

Due Date: 23 Sep 2021



PAYMENT ADVICE

Customer	Farrell SMSF
Invoice Number	INV-0004
Amount Due	660.00
Due Date	23 Sep 2021
Amount Enclosed	

To: SLA Funding Pty Ltd
PO Box 806
OXENFORD QLD 4210
AUSTRALIA

Enter the amount you are paying above



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



S & J FARRELL SMSF PTY LTD
PO BOX 456
MERMAID BEACH QLD 4218

1 Shelley Street
Sydney, NSW 2000

account balance **\$37,561.19**
as at 31 Dec 21

account name S & J FARRELL SMSF PTY LTD ATF
FARRELL SMSF
account no. 968171959

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			34,999.86
01.07.21	Deposit GNW ENTERPRISES LANDLORD TRF		2,638.30	37,638.16
01.07.21	Funds transfer TRANSACT FUNDS TFR TO ALL ABOUT TURF	668.79		36,969.37
05.07.21	Fees & charges CHEQUE BOOK FEE	30.00		36,939.37
12.07.21	BPAY BPAY TO GCCC - WATER	452.47		36,486.90
12.07.21	Funds transfer TRANSACT FUNDS TFR TO ALL ABOUT TURF	668.80		35,818.10
12.07.21	Funds transfer TRANSACT FUNDS TFR TO FARRELL BUILDERS P	2,105.15		33,712.95
12.07.21	Funds transfer TRANSACT FUNDS TFR TO JANELLE AND SHANE	790.18		32,922.77
12.07.21	Direct debit Infocus Infocus	137.50		32,785.27
16.07.21	Direct debit SECURE FUNDING P 3415873	2,044.35		30,740.92
22.07.21	Deposit PRECISION CH PASCH2107190001459		2,708.36	33,449.28
26.07.21	Deposit DEPOSIT		8.53	33,457.81

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. 968171959

deposits using BPay
From another bank



Bill code: 667022
Ref: 968 171 959

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name S & J FARRELL SMSF PTY LTD ATF
FARRELL SMSF
account no. 968171959

transaction	description	debits	credits	balance
28.07.21	Deposit		Vesta Mermaid Pt Q4 2021 Janelle 600.49	34,058.30
28.07.21	BPAY	BPAY TO COGC - RATES	1,021.63	33,036.67
02.08.21	Deposit		GNW ENTERPRISES LANDLORD TRF 2,109.10	35,145.77
12.08.21	Direct debit	Infocus Infocus	137.50	35,008.27
16.08.21	Direct debit	SECURE FUNDING P 3415873	2,044.35	32,963.92
01.09.21	Deposit		GNW ENTERPRISES LANDLORD TRF 2,638.30	35,602.22
16.09.21	Direct debit	SECURE FUNDING P 3415873	2,044.35	33,557.87
28.09.21	Funds transfer	TRANSACT FUNDS TFR TO SLA FUNDUNG	660.00	32,897.87
28.09.21	BPAY	BPAY TO STRATAPAY-LEVY	1,220.80	31,677.07
28.09.21	BPAY	BPAY TO ASIC	139.00	31,538.07
01.10.21	Deposit		GNW ENTERPRISES LANDLORD TRF 2,109.10	33,647.17
07.10.21	BPAY	BPAY TO GCCC - WATER	415.98	33,231.19
07.10.21	BPAY	BPAY TO ASIC	276.00	32,955.19
15.10.21	Direct debit	SECURE FUNDING P 3415873	2,044.35	30,910.84
21.10.21	Deposit		SECURE FUNDING P 3415873 2,044.35	32,955.19
21.10.21	Direct debit	RACQ Insurance 1282040115 G9D4DR	551.26	32,403.93
26.10.21	Deposit		SuperChoice P/L PC201021-122208133 864.90	33,268.83
01.11.21	Deposit		GNW ENTERPRISES LANDLORD TRF 2,109.10	35,377.93
16.11.21	Deposit		PRECISION CH PASCH2111110001064 3,064.40	38,442.33
19.11.21	Direct debit	FMC 10180142L49	1,759.72	36,682.61
01.12.21	Deposit		GNW ENTERPRISES LANDLORD TRF 2,638.30	39,320.91
20.12.21	Direct debit	FMC 10180142L49	1,759.72	37,561.19

continued on next

18-3



Macquarie Cash Management Account

enquiries 1800 806 310

account name S & J FARRELL SMSF PTY LTD ATF
FARRELL SMSF
account no. 968171959

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 21	20,971.90	23,533.23	37,561.19

* 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)

184



Macquarie Cash Management Account

enquiries 1800 806 310

account name S & J FARRELL SMSF PTY LTD ATF
FARRELL SMSF
account no. 968171959

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.



Macquarie Cash Management Account

enquiries 1800 806 310

account name S & J FARRELL SMSF PTY LTD ATF
FARRELL SMSF
account no. 968171959

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- 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

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



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1806



MACQUARIE

Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520
Sydney, NSW 2001



041 495147

S & J FARRELL SMSF PTY LTD
PO BOX 456
MERMAID BEACH QLD 4218

1 Shelley Street
Sydney, NSW 2000

account balance **\$43,417.08**
as at 30 Jun 22

account name S & J FARRELL SMSF PTY LTD ATF
FARRELL SMSF
account no. 968171959

transaction	description	debits	credits	balance
31.12.21	OPENING BALANCE			37,561.19
04.01.22	Deposit GNW ENTERPRISES LANDLORD TRF		2,109.10	39,670.29
17.01.22	BPAY BPAY TO STRATAPAY-LEVY	1,208.02		38,462.27
17.01.22	BPAY BPAY TO GCCC - WATER	453.29		38,008.98
18.01.22	Direct debit RACQ Insurance 1293176552 GA5HAU	652.90		37,356.08
19.01.22	Deposit PRECISION CH PASCH2201140004874		2,909.45	40,265.53
19.01.22	Direct debit FMC 10180142L49	1,759.72		38,505.81
27.01.22	Deposit SuperChoice P/L PC200122-175235978		878.66	39,384.47
28.01.22	Deposit RACQ Insurance 54324112PP GG8G		415.33	39,799.80
01.02.22	Deposit GNW ENTERPRISES LANDLORD TRF		2,109.10	41,908.90
14.02.22	BPAY BPAY TO COGC - RATES	1,021.63		40,887.27
21.02.22	Direct debit FMC 10180142L49	1,759.72		39,127.55

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. 968171959

deposits using BPay
From another bank



Bill code: 667022
Ref: 968 171 959

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name S & J FARRELL SMSF PTY LTD ATF
FARRELL SMSF
account no. 968171959

transaction	description	debits	credits	balance
22.02.22	Deposit		CBA Super contribution 2,000.00	41,127.55
01.03.22	Deposit		GNW ENTERPRISES LANDLORD TRF 2,109.10	43,236.65
21.03.22	Direct debit	FMC 10180142L49 1,759.72		41,476.93
01.04.22	Deposit		GNW ENTERPRISES LANDLORD TRF 2,638.30	44,115.23
19.04.22	Direct debit	FMC 10180142L49 1,759.72		42,355.51
26.04.22	BPAY	BPAY TO GCCC - WATER 519.76		41,835.75
27.04.22	BPAY	BPAY TO BMT TAX DEPRECIATION 715.00		41,120.75
02.05.22	Deposit		GNW ENTERPRISES LANDLORD TRF 2,109.10	43,229.85
18.05.22	BPAY	BPAY TO TAX OFFICE PAYMENTS 518.00		42,711.85
19.05.22	Direct debit	FMC 10180142L49 1,759.72		40,952.13
01.06.22	Deposit		GNW ENTERPRISES LANDLORD TRF 2,638.30	43,590.43
08.06.22	BPAY	BPAY TO STRATAPAY-LEVY 1,269.52		42,320.91
08.06.22	BPAY	BPAY TO TAX OFFICE PAYMENTS 1,463.25		40,857.66
20.06.22	Deposit		NAB Transfer Super Fund 8,000.00	48,857.66
20.06.22	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON 3,685.00		45,172.66
20.06.22	Direct debit	FMC 10180142L49 1,759.72		43,412.94
30.06.22	Interest	MACQUARIE CMA INTEREST PAID*	4.14	43,417.08

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name S & J FARRELL SMSF PTY LTD ATF
FARRELL SMSF
account no. 968171959

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 22	22,064.69	27,920.58	43,417.08

* 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)



Macquarie Cash Management Account

enquiries 1800 806 310

account name S & J FARRELL SMSF PTY LTD ATF
FARRELL SMSF
account no. 968171959

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	4.14
TOTAL INCOME PAID	4.14

Macquarie Cash Management Account

enquiries 1800 806 310

account name S & J FARRELL SMSF PTY LTD ATF
FARRELL SMSF
account no. 968171959

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- 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

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19-1

Farrell SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Real Estate Properties (Australian - Residential) (77200)					
<u>8 Valencia Boulevard, Burleigh Waters Q 4220 (FARRSJ18VALENCIA)</u>					
01/07/2021	Opening Balance	1.00			571,336.43 DR
01/07/2021	TRANSACT FUNDS TFR TO ALL ABOUT TURF TD - INVOICE 18964	0.00	668.79	19.2	572,005.22 DR
12/07/2021	TRANSACT FUNDS TFR TO ALL ABOUT TURF TD [TRANSACT FUNDS TFR TO ALL ABOUT TURF TD - INVOICE 18917	0.00	668.80	19.3	572,674.02 DR
30/06/2022	Revaluation - 30/06/2022 @ \$762,500.000000 (Net Asset Value) - 1.000000 Units on hand		189,825.98		762,500.00 DR
30/06/2022	Create Entries - Capital Works Expenditure Adjustment - 30/06/2022				762,500.00 DR
		1.00	191,163.57		762,500.00 DR

Total Debits: 191,163.57

Total Credits: 0.00

↑

19-4



Professional Turf Sales & Installation

19-2

TAX INVOICE

Janelle Farrell
Attention: Janelle Farrell
55 Tours Way
BURLEIGH WATERS QLD

Invoice Date
29 Jun 2021
Invoice Number
INV-18964
Reference
J003476
ABN
64 170 887 060

Nial Group Pty Ltd ATF All About Turf Trust
All About Turf
PO Box 164
ASHMORE CITY QLD 4214
accounts@allaboutturf.com.au
Accounts Enquiries: 07 5539 5515

Description	Quantity	Unit Price	GST	Amount AUD
J003476 Janelle. 8 Valencia Boulevard Burleigh Waters	1.00	607.99	10%	607.99

Remove unwanted material from site.
Supply, cart in, spread , level, screed and compact crusher dust.
Shape to allow surface water to naturally drain away at low point.
Dig out crusher around all parameters, mix with GP and place back in, smooth of to create a glue strip to adhere the synthetic turf too.
Supply and install Nouveau 35mm Australian made synthetic turf.
Supply and apply kiln dried sand, to the manufacturers specifications.
Power broom sand into the profile of the turf.
Clean up site.

Front Area: Price \$810.66 +.GST. Back Area: Price 1,621.32 + GST

Total \$2,421.98 + GST

Total Including GST \$2,675.17

Subtotal	607.99
TOTAL GST 10%	60.80
TOTAL AUD	668.79

Due Date: 29 Jun 2021

Terms & Conditions:-

Turf is a living growing product. All turfgrass upon delivery becomes the responsibility of the purchaser. All products remain the property of All About Turf until paid in full. Please refer to our web site www.allaboutturf.com.au for all maintenance instructions. Invoices exceeding our terms of trade will incur interest at 2.5% per month compounding.

PAYMENT OPTIONS

Remit to address:-

19-3



STATEMENT - Activity

Janelle Farrell
Attention: Janelle Farrell
55 Tours Way
BURLEIGH WATERS QLD

From Date
1 Mar 2021
To Date
2 Jul 2021
ABN
64 170 887 060

Nial Group Pty Ltd ATF All
About Turf Trust
All About Turf
PO Box 164
ASHMORE CITY QLD 4214
accounts@allaboutturf.co
m.au
Accounts Enquiries: 07
5539 5515

Date	Activity	Reference	Due Date	Invoice Amount	Payments	Balance AUD
1 Mar 2021	Opening Balance					0.00
8 Mar 2021	Invoice # INV-18376	J3476	15 Mar 2021	1,337.59		1,337.59
11 Mar 2021	Payment on Invoice # INV-18376	J3476			1,337.59	0.00
21 Jun 2021	Invoice # INV-18917	J003476	21 Jun 2021	668.80		668.80
29 Jun 2021	Invoice # INV-18964	J003476	29 Jun 2021	668.79		1,337.59
1 Jul 2021	Payment on Invoice # INV-18964	J003476 18...			668.79	668.80

BALANCE DUE AUD 668.80

Terms & Conditions:-

Turf is a living growing product. All turfgrass upon delivery becomes the responsibility of the purchaser. All products remain the property of All About Turf until paid in full. Please refer to our web site www.allaboutturf.com.au for all maintenance instructions. Invoices exceeding our terms of trade will incur interest at 2.5% per month compounding.

PAYMENT OPTIONS

Remit to address:-

All About Turf
PO Box 164
ASHMORE CITY QLD 4214

Direct Credit

Acc name: All About Turf
BSB: 114-879
Acc #: 430 162 595

19.4



TheOnsiteManager
.com.au

s & j Farrell Property Pty Ltd (tte)
8 Valencia Blvd
Burleigh Waters, QLD, 4220

Dear David

RE: Property Appraisal

Thank you for the opportunity to conduct an appraisal of your property at 8 Valencia Blvd Burleigh Waters Qld 4218.

After comparisons with similar properties in your area and the home in its current condition (as per last inspection) it is with confidence the market value of the home would be \$750,000 - \$775,000.

Median \$762500

We have arrived at the above figures from research of the area, the current market conditions and recent sales as well as comparing current condition of the home.

However, we must mention that we are not licensed valuers and that we are giving an opinion only based on the facts we see every day in Listing and Selling homes, market conditions and buyer trends.

Please do not hesitate to contact us should you require any further information.

Yours faithfully,

GKM Property Management Pty Ltd
Guy Elliott
Director & Principal Agent
0427 574 698
guy@gkmrealestate.biz

GKM Property Management Pty Ltd
Guy Elliott
Director & Principal Agent
0427 574 698
guy@gkmrealestate.biz

8/6 SANTA MARIA COURT, BURLEIGH WATERS, QLD 4220



Owner Details

Owner Name(s): S & J FARRELL PROPERTY PTY LTD (TTE)
 Owner Address: 8 VALENCIA BVD, BURLEIGH WATERS QLD 4220
 Phone(s):

Owner Type: Owner Occupied

Property Details

Property Type: Unit - Freehold [Unit]
 RPD: L8 SP204162
 Valuation Amount:
 Valuation Amount:
 Land Use: BUILDING UNITS (PRIMARY USE ONLY)
 Zoning
 Council: GOLD COAST CITY (ALBERT)
 Features: Build Yr: 2008, Storeys: 2, Double Storey, Highset, Brick and Tile, Ensuite, Garage, Built in Robes, Modern Kitchen, Air Conditioned

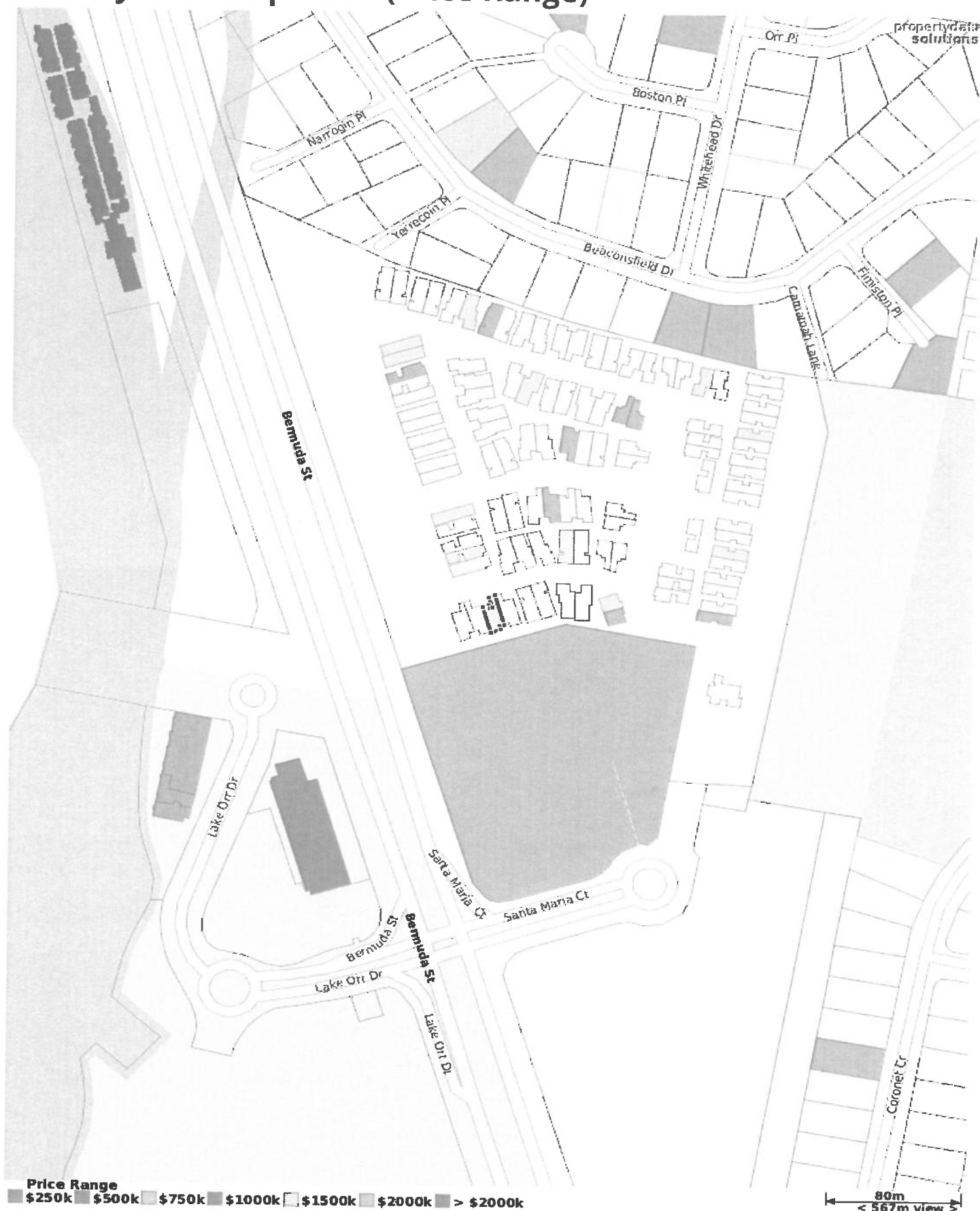
 3  2  2

Area: 191 m²
 Area \$/m²: \$1,086
 Water/Sewerage:
 Property ID: 9333875 / QLD40885109
 UBD Ref: UBD Ref: 049 K19

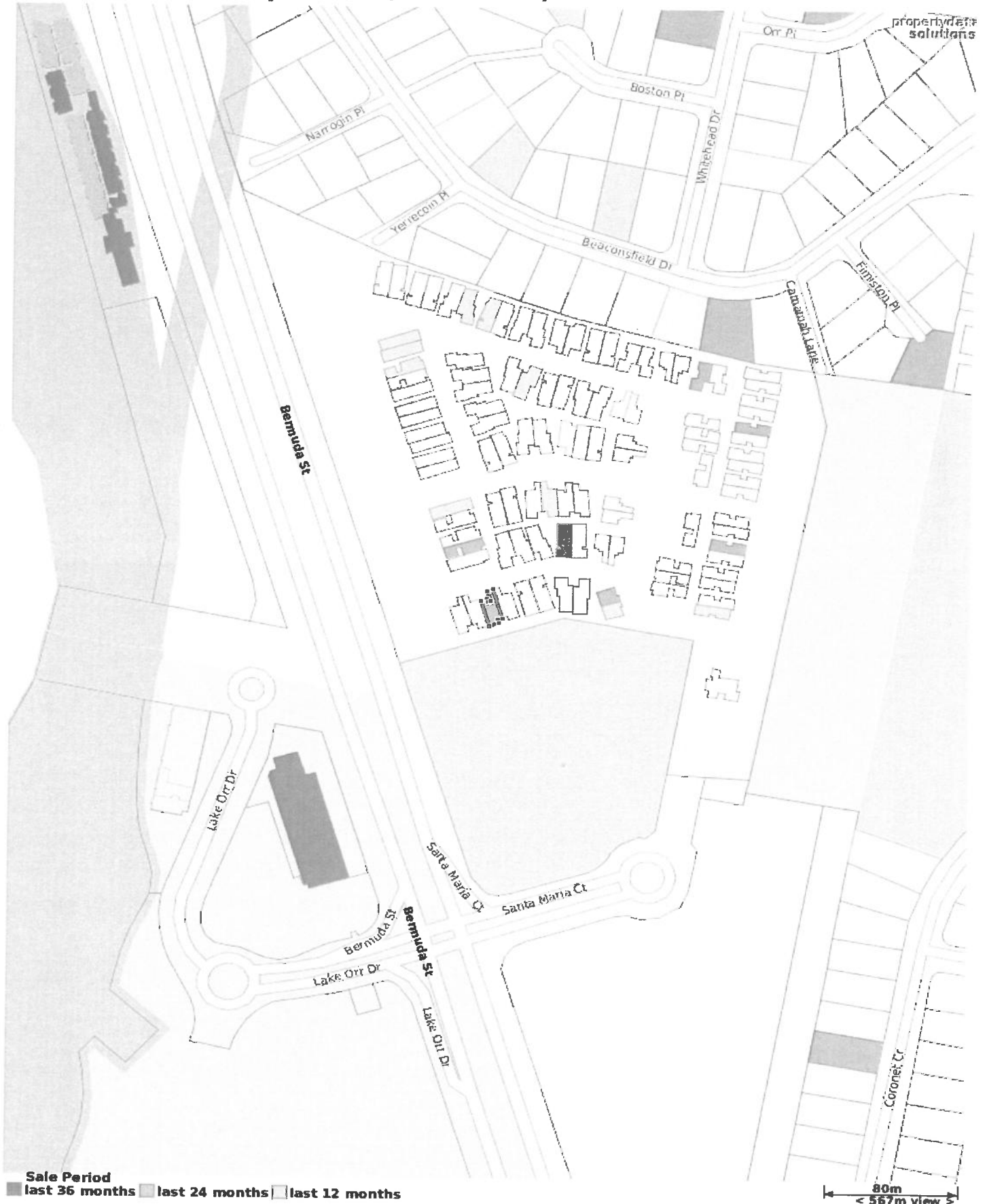
Sales History

Sale Amount:	Sale Date:	Vendor:	Area:	Sale Type:	Related:
\$ 530,000	17/08/2020	MCKEOWN	0 m ²	Normal Sale	No
\$ 385,900	03/01/2008	GEO DEVELOPMENTS PTY LTD	0 m ²	Normal Sale	No

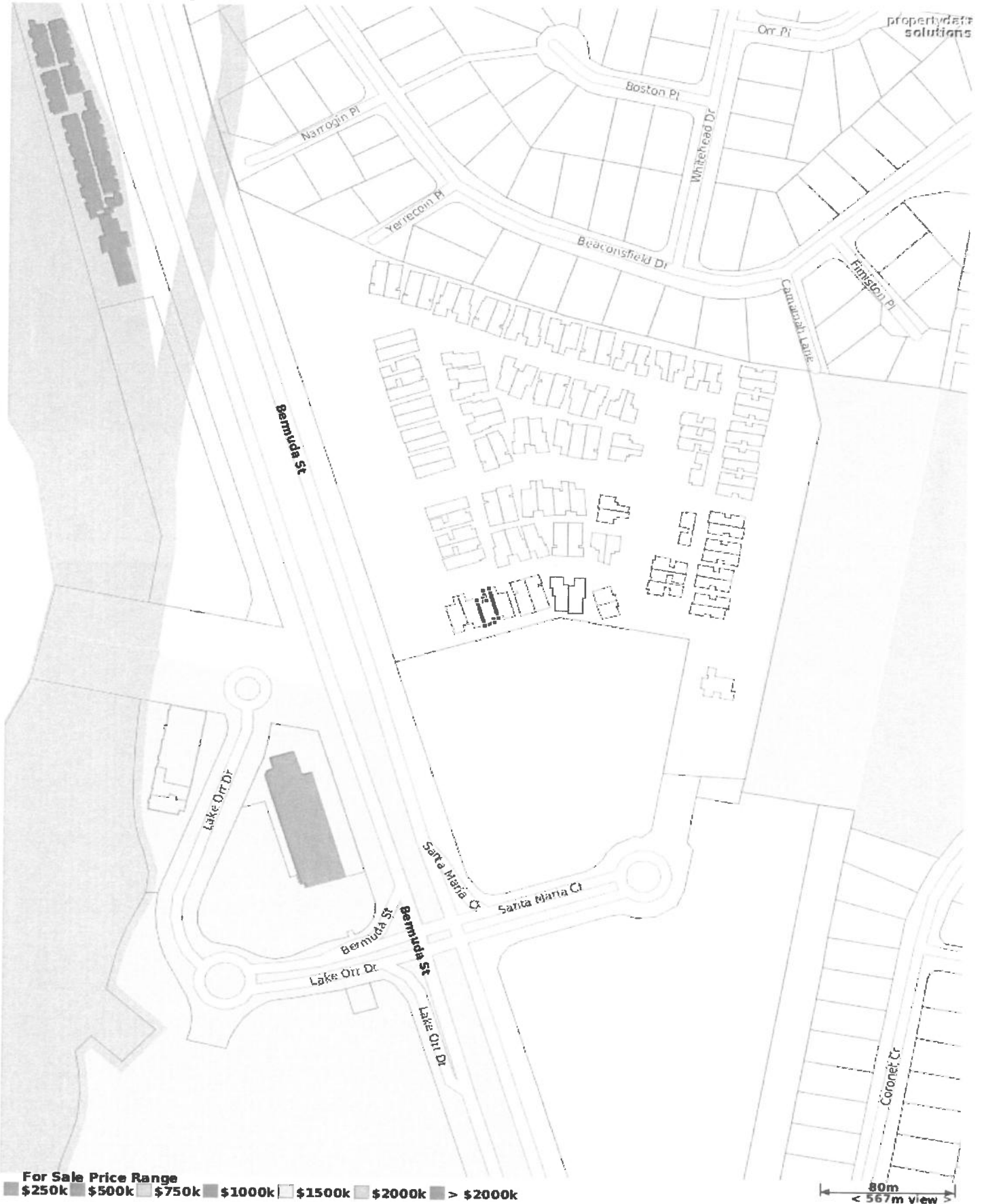
Nearby Sold Properties (Price Range)



Nearby Sold Properties (Sale Date)

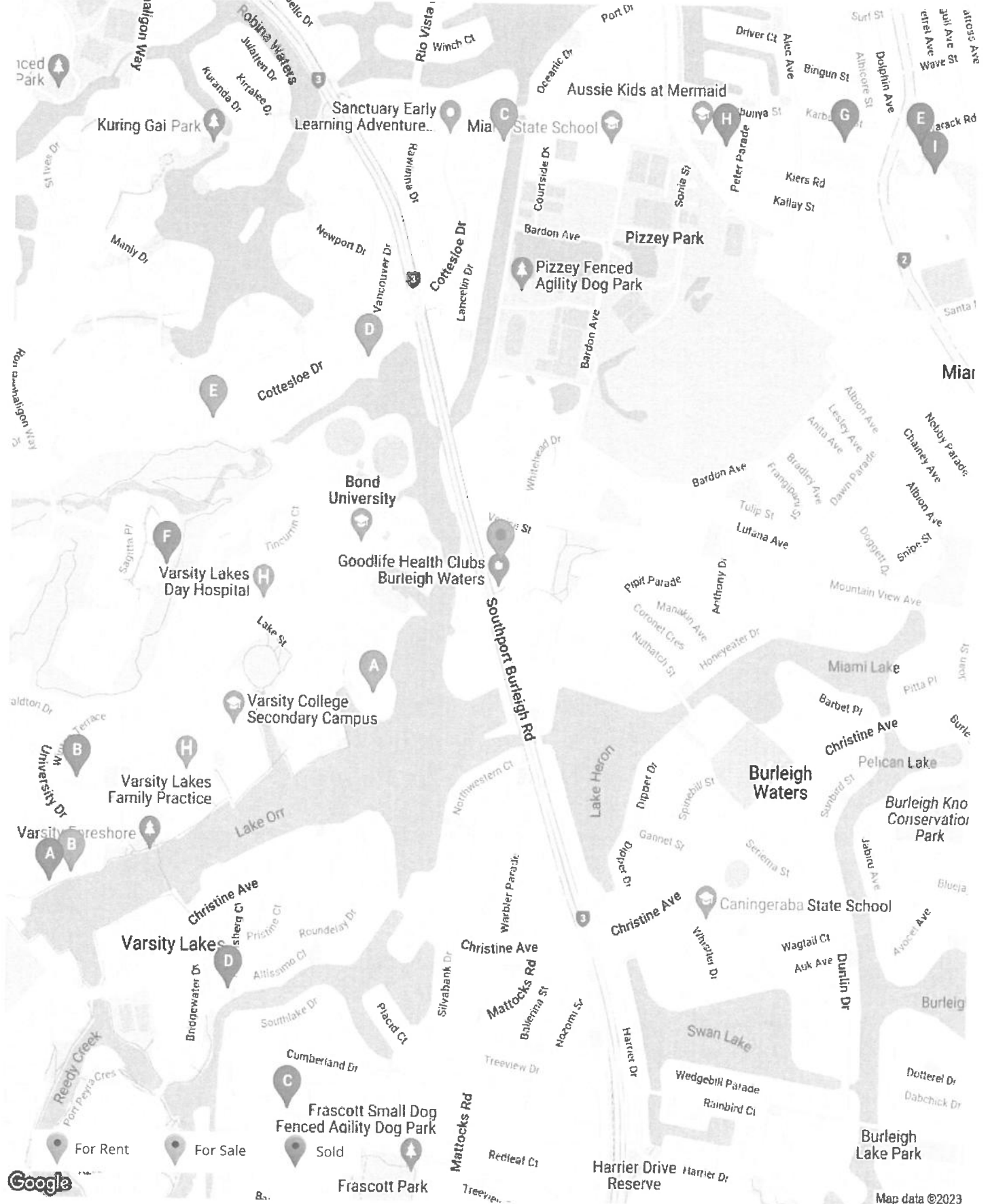


Nearby Properties For Sale





Comparable Properties Map



Nearby Comparable For Sale Properties

There are 7 properties selected within the radius of 2000.0m from the focus property. The lowest for sale price is \$625,000 and the highest for sale price is \$900,000 with a median sale price of \$736,000. Days listed ranges from 3 to 43 days with the average currently at 21 days for these selected properties.

143/251 VARSITY PDE, VARSITY LAKES 4227

UBD Ref: Gold Coast - 059 H1
Distance from Property: 680m

 3  2  2



Property Type: Unit
Area:
RPD: L143 SP151076

Features:

Current List Price: **Auction**

First List Price: Auction

Date Listed: 03/01/2023 Days Listed: 3 Days

Listed Price Change:



ID:21105517/19 CARINA PEAK DR, VARSITY LAKES 4227

 3  2  2



Property Type: Unit
Area:
RPD:

Features:

Current List Price: **OFFERS OVER \$630,000**

First List Price: OFFERS OVER \$630,000

Date Listed: 24/12/2022 Days Listed: 13 Days

Listed Price Change:

19 CARINA PEAK DR, VARSITY LAKES 4227

 3  2  2



Property Type: Unit
Area:
RPD:

Features:

Current List Price: **OFFERS OVER \$630,000**

First List Price: OFFERS OVER \$630,000

Date Listed: 23/12/2022 Days Listed: 14 Days

Listed Price Change:

48/29-49 VARSITY PDE, VARSITY LAKES 4227

UBD Ref: Gold Coast - 059 C4
Distance from Property: 2km

 3  2  2



Property Type: Unit
Area: 216 m² (216 m²)
RPD: L48 SP246292

Features: BUILD YR: 2015, STOREYS: 2, DOUBLE STOREY, HIGHSET, CONTEMPORARY, DECK, ENSUITE, GARAGE, FAMILY/RUMPUS ROOM, VERANDAH/DECK, BUILT IN ROBES, MODERN

Current List Price: **Just Listed !**

First List Price: Just Listed !

Date Listed: 21/12/2022 Days Listed: 16 Days

Listed Price Change:



129/215 COTTESLOE DR, MERMAID WATERS...

UBD Ref: Gold Coast - 049 K13
Distance from Property: 1.5km

 3  2  3



Property Type: Unit
Area:
RPD: L129 GTP101157

Features: CONTEMPORARY, SOLAR PANELS, DECK, ENSUITE, BUILT IN ROBES, AIR CONDITIONED, WATER FRONTAGE, IMPROVEMENTS: INTERCOM, DISHWASHER,

Current List Price: **Offers over \$880,000**

First List Price: New to Market

Date Listed: 08/12/2022 Days Listed: 29 Days

Listed Price Change:



Prepared on 06/01/2023 by The Onsite Manager, 07 3868 4047 at The Onsite Manager. © Property Data Solutions Pty Ltd 2023 (pricfinder.com.au)

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311/22-24 BEN LEXCEN PL, ROBINA 4226

UBD Ref: Gold Coast - 049 H16
Distance from Property: 902m

 3  2  2



Property Type: Unit
Area: 159 m²
RPD: L41 SP190127

Features:

Current List Price: **Offers Over \$799,000**
First List Price: Offers Over \$799,000
Date Listed: 05/12/2022 Days Listed: **32 Days**
Listed Price Change:



5/51 COTTESLOE DR, ROBINA 4226

UBD Ref: Gold Coast - 049 E17
Distance from Property: 1.2km

 3  2  1



Property Type: Unit
Area: (161 m²)
RPD: L5 GTP1823

Features: IMPROVEMENTS: TENNIS COURT

Current List Price: **Offers over \$665,000**
First List Price: New to the Market
Date Listed: 24/11/2022 Days Listed: **43 Days**
Listed Price Change:



Nearby Comparable Sold Properties

There are 9 sold properties selected within the radius of 2000.0m from the focus property. The lowest sale price is \$680,000 and the highest sale price is \$1,600,000 with a median sale price of \$760,000. Days listed ranges from 6 to 39 days with the average currently at 22 days for these selected properties.

33/49 VARSITY PDE, VARSITY LAKES, QLD 4227



Property Type: Unit
Area: 216 m²
Area \$/m²: \$4,167
RPD: L33 SP246291

Features: STOREYS: 2, DOUBLE STOREY, HIGHSET, CONTEMPORARY, DECK, ENSUITE, FAMILY/RUMPUS ROOM, BUILT IN ROBES, MODERN KITCHEN, AIR CONDITIONED, SCENIC

UBD Ref: Gold Coast - 059 C4
Distance from Property: 2.1km



Sale Price: **\$900,000 (Agents Advice - Sale)**
Sale Date: 21/12/2022 Days to Sell: **22 Days**
Last Price: Offers over \$890,000 Chg %:
First Price: Offers over \$890,000 Chg %:



9 MAGENTA DR, VARSITY LAKES, QLD 4227



Property Type: Unit
Area: 63 m²
Area \$/m²: \$11,185
RPD: L3 SP141139

Features:

UBD Ref: Gold Coast - 059 C2
Distance from Property: 1.8km



Sale Price: **\$710,000 (Agents Advice - Sale)**
Sale Date: 06/12/2022 Days to Sell: **26 Days**
Last Price: Offers over \$699,000 Chg %:
First Price: Offers over \$725,000 Chg %: **-2.1%**



2/2 RANDWICK CRT, VARSITY LAKES, QLD 4227



Property Type: Unit
Area:
Area \$/m²:
RPD: L2 SP105161

Features:

UBD Ref: Gold Coast - 059 G7
Distance from Property: 2.1km



Sale Price: **\$760,000 (Normal Sale)**
Sale Date: 02/12/2022 Days to Sell: **6 Days**
Last Price: Offers above \$699,000 Chg %:
First Price: Offers above \$699,000 Chg %:



16/3-21 REGENSBURG CL, VARSITY LAKES, QLD 4227



Property Type: Unit
Area:
Area \$/m²:
RPD: L16 BUP105977

Features:

UBD Ref: Gold Coast - 059 F5
Distance from Property: 1.9km



Sale Price: **\$680,000 (Normal Sale)**
Sale Date: 25/11/2022 Days to Sell: **37 Days**
Last Price: Under Contract (Under Chg %:
First Price: Expressions of Interest Chg %:



1/27 CHAIRLIFT AVE, MERMAID BEACH, QLD 4218



Property Type: Unit
Area: 126 m²
Area \$/m²: \$12,721
RPD: L1 SP173466

Features:

UBD Ref: Gold Coast - 049 R13
Distance from Property: 2.2km






Sale Price: **\$1,600,000 (Normal Sale)**
Sale Date: 19/11/2022 Days to Sell: **22 Days**
Last Price: AUCTION Chg %:
First Price: Auction Chg %:



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3/15 ANDROMEDA PDE, ROBINA, QLD 4226

UBD Ref: Gold Coast - 049 E19  3  3  2
Distance from Property: 1.3km





Property Type: Unit
Area: 263 m²
Area \$/m²: \$4,183
RPD: L3 SP177157

Sale Price: **\$1,100,000 (Normal Sale)**
Sale Date: 14/11/2022 Days to Sell: **39 Days**
Last Price: Price Guide \$1,100,000 Chg %:
First Price: Expressions of Interest Chg %:

Features: DECK, STUDY, BUILT IN ROBES, AIR CONDITIONED, CLOSE TO SCHOOLS, CLOSE TO TRANSPORT, FULLY FENCED, IMPROVEMENTS: SOLAR HOT WATER, CLOSE TO SHOPS,



1801/2214 GOLD COAST HWY, MERMAID WATERS, QLD

UBD Ref: Gold Coast - 049 Q13  3  2  2
Distance from Property: 2km




Property Type: Unit
Area:
Area \$/m²:
RPD: L53 SP116546

Sale Price: **\$750,000 (Normal Sale)**
Sale Date: 10/11/2022 Days to Sell: **21 Days**
Last Price: Contact Agent (Under Chg %:
First Price: Expressions Of Interest Chg %:

Features: IMPROVEMENTS: DISHWASHER, GYM, COURTYARD



2/15 SONIA ST, MERMAID WATERS, QLD 4218

UBD Ref: Gold Coast - 049 N13  3  1  2
Distance from Property: 1.7km






Property Type: Unit
Area:
Area \$/m²:
RPD: L2 GTP191

Sale Price: **\$730,000 (Normal Sale)**
Sale Date: 02/11/2022 Days to Sell: **6 Days**
Last Price: New to Market Chg %: **-4.9%**
First Price: New to Market Chg %:

Features: BUILT IN ROBES, IMPROVEMENTS: COURTYARD, DISHWASHER, INTERNAL LAUNDRY



17/1 GREAT HALL DR, MIAMI, QLD 4220

UBD Ref: Gold Coast - 050 A13  3  2  4
Distance from Property: 2.2km



Property Type: Unit
Area:
Area \$/m²:
RPD: L17 BUP102739

Sale Price: **\$850,000 (Normal Sale)**
Sale Date: 22/10/2022 Days to Sell: **N/A**
Last Price: Chg %:
First Price: Chg %:

Features: DECK, BUILT IN ROBES, IMPROVEMENTS: GYM, INTERCOM, DISHWASHER, SECURE PARKING



8/6 SANTA MARIA COURT, BURLEIGH WATERS, QLD 4220



Appraisal Price

This market analysis has been prepared on 06/01/2023 and all information given has been based on a current market analysis for the property listed above. Based on this, we believe this property to be estimated in the following range:

750,000 to 775,000

Contact your agent for further information:

Agent Name: GKM Property Management Pty Ltd
Mobile:
Office: The Onsite Manager
Office Phone: 07 3868 4047
Email: 9nfo@theonsitemanager.com.au

20.1



Janelle Farrell
 55 Tours Way
 BURLEIGH WATERS QLD 4220

Borrowers **Loan Account: 3415873**
 Farrell Bare Trust
 Farrell SMSF
 Janelle Rachael Farrell
 S & J Farrell Property Pty Ltd
 S & J Farrell SMSF Pty Ltd
 Shane Mark Farrell

Start Date: 1 July 2021 **End Date:** 11 February 2022
Opening Balance: \$367,417.22 **Closing Balance:** \$0.00
Interest Rate: 5.10% **Default Rate (if applicable):** 7.10%
Total Interest For Period: \$6,455.74 **Account Status:** Current

Date	Transaction	Debit	Credit	Balance
21/10/21	Refund Overpayment	\$2,044.35		\$0.00
19/10/21	Discharge Settlement		-\$368,264.91	-\$2,044.35
19/10/21	Pay Out Statement Fee	\$10.00		\$366,220.56
19/10/21	Discharge Administration Fee	\$395.00		\$366,210.56
19/10/21	Interest Charged	\$204.34		\$365,815.56
16/10/21	Service Fee	\$30.00		\$365,611.22
16/10/21	Interest Charged	\$1,534.29		\$365,581.22
15/10/21	Direct Debit Repayment		-\$2,044.35	\$364,046.93
16/09/21	Direct Debit Repayment		-\$2,044.35	\$366,091.28
16/09/21	Service Fee	\$30.00		\$368,135.63
16/09/21	Interest Charged	\$1,587.57		\$368,105.63
16/08/21	Direct Debit Repayment		-\$2,044.35	\$366,518.06
16/08/21	Service Fee	\$30.00		\$368,562.41
16/08/21	Interest Charged	\$1,589.41		\$368,532.41
16/07/21	Direct Debit Repayment		-\$2,044.35	\$366,943.00
16/07/21	Service Fee	\$30.00		\$368,987.35
16/07/21	Interest Charged	\$1,540.13		\$368,957.35
01/07/21	Opening balance			\$367,417.22
Totals		\$9,025.09	-\$376,442.31	

For all Customer Service enquiries and to access your account online, please phone 13 11 33.

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20.2

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 (AFCA) and can be contacted at 1800 931 678, www.afca.org.au, info@afca.org.au or GPO Box 3, Melbourne VIC 3001.



11 February 2022

Janelle Farrell
55 Tours Way
BURLEIGH WATERS QLD 4220

Re: Loan Account 3415873

Dear Janelle,

Thank you for your recent telephone call to our office.

As requested, please find attached a current statement of your loan account.

If you have any further questions please contact our customer service team on **13 11 33**.

Saskia Blow
Service Specialist

022060 041



Farrell Smsf
55 Tours Way
BURLEIGH WATERS QLD 4220

10180142L49

Statement Period

Statement Number 1

Start Date: 18/10/21 End Date: 01/01/22

Account Details

Product Description: SUPER LIVEZ 100247475
 Borrower Name: Farrell Smsf BSB & Account Number: 704-997 100247475
 Opening Balance: \$ 0.00 AccountType: L49
 Closing Balance: \$ -367,861.41 InterestRate: 3.990%

Effective	Posted	Description	Debit	Credit	Balance
	18/10/21	Opening Account Balance			0.00
	19/10/21	Interest Rate 3.990% P.a.			
	19/10/21	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	369,780.00		-369,780.00
	19/10/21	Withdrawal Chq Firstmac Services	220.00		-370,000.00
19/10/21	20/10/21	Credit from Pexa171498192d05 From: Pexa216802316d06 Ref: 402760 Surplus		1,077.53	-368,922.47
22/10/21	22/10/21	Debit For Permanent Principal Reduction	1,077.53		-370,000.00
22/10/21	22/10/21	Arrears Adjustment Permanent Principal Reduction		1,077.53	-368,922.47
	23/10/21	Payment Altered From 1764.86 To 1759.72 Due 19nov2021			
	19/11/21	Credit from 182512 968171959		1,759.72	-367,162.75
	19/11/21	Loan Interest	1,250.19		-368,412.94
	19/12/21	Credit from 182512 968171959		1,759.72	-366,653.22
	19/12/21	Loan Interest	1,208.19		-367,861.41
	01/01/22	Closing Account Balance			-367,861.41

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Farrell Smsf
55 Tours Way
BURLEIGH WATERS QLD 4220

10180142L49

Statement Period

Statement Number 2

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

Account Details

Product Description: SUPER LIVEZ 100247475
 Borrower Name: Farrell Smsf BSB & Account Number: 704-997 100247475
 Opening Balance: \$ -367,861.41 AccountType: L49
 Closing Balance: \$ -364,674.87 InterestRate: 4.740%

Effective	Posted	Description	Debit	Credit	Balance
01/01/22		Opening Account Balance			-367,861.41
19/01/22		Credit from 182512 968171959		1,759.72	-366,101.69
19/01/22		Loan Interest	1,246.60		-367,348.29
19/02/22		Credit from 182512 968171959		1,759.72	-365,588.57
19/02/22		Loan Interest	1,244.86		-366,833.43
19/03/22		Credit from 182512 968171959		1,759.72	-365,073.71
19/03/22		Loan Interest	1,122.81		-366,196.52
19/04/22		Credit from 182512 968171959		1,759.72	-364,436.80
19/04/22		Loan Interest	1,240.95		-365,677.75
18/05/22		Rate Altered From 3.990% (v) To 4.240% (v)			
19/05/22		Credit from 182512 968171959		1,759.72	-363,918.03
19/05/22		Loan Interest	1,201.73		-365,119.76
19/06/22		Credit from 182512 968171959		1,759.72	-363,360.04
19/06/22		Loan Interest	1,314.83		-364,674.87
20/06/22		Payment Altered From 1759.72 To 1812.80 Due 19jul2022			
22/06/22		Rate Altered From 4.240% (v) To 4.740% (v)			
01/07/22		Closing Account Balance			-364,674.87

POSTED



22.1

Activity statement 004

Tax type summary

Income tax year	2022
Period	01 July 2021 - 30 June 2022
Type	Pay as you go Instalments
Balance	\$365.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
01/08/2022	28/07/2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$365.00		\$365.00 DR



22.2

Activity statement 004

Date generated	21/11/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from 21 November 2020 to 21 November 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Oct 2022	30 Oct 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$373.00		\$0.00
27 Sep 2022	26 Sep 2022	Payment received		\$373.00	\$373.00 CR
2 Aug 2022	2 Aug 2022	General interest charge			\$0.00
1 Aug 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$365.00		\$0.00
28 Jul 2022	27 Jul 2022	Payment received		\$365.00	\$365.00 CR



22.3

Income tax 002

Date generated	21/11/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

5 results found - from 21 November 2020 to 21 November 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
9 Jun 2022	9 Jun 2022	General interest charge			\$0.00
9 Jun 2022	8 Jun 2022	Payment received		\$1,463.25	\$0.00
31 May 2022	31 May 2022	General interest charge			\$1,463.25 DR
30 May 2022	28 Feb 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,981.25		\$1,463.25 DR
19 May 2022	18 May 2022	Payment received		\$518.00	\$518.00 CR