

The Kay Family Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	1,763.00
Less	
Tax Losses Deducted	1,762.00
	<u>1,762.00</u>
SMSF Annual Return Rounding	(1.00)
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

AFTER
CREATE
ENTRIES

The Kay Family Superannuation Fund
Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	24200	Contributions			
(765.70)	24200/KAYKEL00001A	(Contributions) Kay, Kelly-Lee - Accumulation			4,022.02
(12,443.83)	24200/KAYSTE00001A	(Contributions) Kay, Stewart - Accumulation			14,752.08
	25000	Interest Received			
(2.42)	25000/ANZ464280434	ANZBUSINESSPREMIUMSAVER			1.78
1,060.00	30100	Accountancy Fees		1,250.00	
259.00	30400	ATO Supervisory Levy			
375.00	30700	Auditor's Remuneration		330.00	
	39000	Life Insurance Premiums			
4,642.62	39000/KAYKEL00001A	(Life Insurance Premiums) Kay, Kelly-Lee - Accumulation		4,997.33	
8,447.05	39000/KAYSTE00001A	(Life Insurance Premiums) Kay, Stewart - Accumulation		10,435.86	
(602.40)	48500	Income Tax Expense		264.30	
(969.32)	49000	Profit/Loss Allocation Account		1,498.39	
	50010	Opening Balance			
(4,959.14)	50010/KAYKEL00001A	(Opening Balance) Kay, Kelly-Lee - Accumulation			1,121.15
(2,988.42)	50010/KAYSTE00001A	(Opening Balance) Kay, Stewart - Accumulation			5,857.09
	52420	Contributions			
(765.70)	52420/KAYKEL00001A	(Contributions) Kay, Kelly-Lee - Accumulation			4,022.02
(12,443.83)	52420/KAYSTE00001A	(Contributions) Kay, Stewart - Accumulation			14,752.08
	53100	Share of Profit/(Loss)			
638.40	53100/KAYKEL00001A	(Share of Profit/(Loss)) Kay, Kelly-Lee - Accumulation		35.67	
1,053.18	53100/KAYSTE00001A	(Share of Profit/(Loss)) Kay, Stewart - Accumulation		1,542.55	
	53330	Income Tax			
(792.20)	53330/KAYKEL00001A	(Income Tax) Kay, Kelly-Lee - Accumulation			754.91
(1,425.07)	53330/KAYSTE00001A	(Income Tax) Kay, Stewart - Accumulation			1,796.90
	53800	Contributions Tax			
114.87	53800/KAYKEL00001A	(Contributions Tax) Kay, Kelly-Lee - Accumulation		603.30	
1,500.00	53800/KAYSTE00001A	(Contributions Tax) Kay, Stewart - Accumulation		2,212.81	

The Kay Family Superannuation Fund
Trial Balance

As at 30 June 2020

AFTER
 CREATE
 ENTRIES

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	53920	Life Insurance Premiums			
4,642.62	53920/KAYKEL00001A	(Life Insurance Premiums) Kay, Kelly-Lee - Accumulation		4,997.33	
8,447.05	53920/KAYSTE00001A	(Life Insurance Premiums) Kay, Stewart - Accumulation		10,435.86	
	60400	Bank Accounts			
2,383.44	60400/ANZ464280434	ANZBUSINESSPREMIUMSAVER		5,726.13	
0.00	88000	Sundry Creditors			1,580.00
4,594.80	89000	Deferred Tax Liability/Asset		4,330.50	
				<u>48,660.03</u>	<u>48,660.03</u>

Current Year Profit/(Loss): 1,762.69

The Kay Family Superannuation Fund
Trial Balance

As at 30 June 2020

*Before
 Create
 Entries*

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	24200	Contributions			
(765.70)	24200/KAYKEL00001A	(Contributions) Kay, Kelly-Lee - Accumulation			4,022.02
(12,443.83)	24200/KAYSTE00001A	(Contributions) Kay, Stewart - Accumulation			14,752.08
	25000	Interest Received			
(2.42)	25000/ANZ464280434	ANZBUSINESSPREMIUMSAVER			1.78
1,060.00	30100	Accountancy Fees		1,250.00	
259.00	30400	ATO Supervisory Levy			
375.00	30700	Auditor's Remuneration		330.00	
	39000	Life Insurance Premiums			
4,642.62	39000/KAYKEL00001A	(Life Insurance Premiums) Kay, Kelly-Lee - Accumulation		4,997.33	
8,447.05	39000/KAYSTE00001A	(Life Insurance Premiums) Kay, Stewart - Accumulation		10,435.86	
(602.40)	48500	Income Tax Expense			
(969.32)	49000	Profit/Loss Allocation Account		2,839.75	
	50010	Opening Balance			
(4,959.14)	50010/KAYKEL00001A	(Opening Balance) Kay, Kelly-Lee - Accumulation			1,121.15
(2,988.42)	50010/KAYSTE00001A	(Opening Balance) Kay, Stewart - Accumulation			5,857.09
	52420	Contributions			
(765.70)	52420/KAYKEL00001A	(Contributions) Kay, Kelly-Lee - Accumulation			4,022.02
(12,443.83)	52420/KAYSTE00001A	(Contributions) Kay, Stewart - Accumulation			14,752.08
	53100	Share of Profit/(Loss)			
638.40	53100/KAYKEL00001A	(Share of Profit/(Loss)) Kay, Kelly-Lee - Accumulation			0.00
1,053.18	53100/KAYSTE00001A	(Share of Profit/(Loss)) Kay, Stewart - Accumulation			0.00
	53330	Income Tax			
(792.20)	53330/KAYKEL00001A	(Income Tax) Kay, Kelly-Lee - Accumulation			749.56
(1,425.07)	53330/KAYSTE00001A	(Income Tax) Kay, Stewart - Accumulation			1,565.39
	53800	Contributions Tax			
114.87	53800/KAYKEL00001A	(Contributions Tax) Kay, Kelly-Lee - Accumulation		603.30	
1,500.00	53800/KAYSTE00001A	(Contributions Tax) Kay, Stewart - Accumulation		2,212.81	

The Kay Family Superannuation Fund
Trial Balance

As at 30 June 2020

*Before
 Create
 Entries*

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	53920	Life Insurance Premiums			
4,642.62	53920/KAYKEL00001A	(Life Insurance Premiums) Kay, Kelly-Lee - Accumulation		4,997.33	
8,447.05	53920/KAYSTE00001A	(Life Insurance Premiums) Kay, Stewart - Accumulation		10,435.86	
	60400	Bank Accounts			
2,383.44	60400/ANZ464280434	ANZBUSINESSPREMIUMSAVER		5,726.13	
0.00	88000	Sundry Creditors			1,580.00
4,594.80	89000	Deferred Tax Liability/Asset		4,594.80	
				<u>48,423.17</u>	<u>48,423.17</u>

Current Year Profit/(Loss): 1,762.69

301.00
307.00



TAX INVOICE

The Kay Family Superannuation
Attention: Kay, Kelley-Lee
31 Amos Dr
BALDIVIS WA 6171
AUSTRALIA
ABN: 78 904 052 861

Invoice Date
29 Jun 2020

Invoice Number
INV-17617

ABN
60 600 197 000

4You Accounting & Taxation
PO Box 840
ROCKINGHAM WA 6968
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
Preparation and Lodgement of Income Tax Return of Self Managed Superannuation Fund Taxation Return the year ended 30 June 2019.	1.00	363.64	10%	363.64
Preparation and Lodgement of Financial Statements and prepare documents for the year ended 30 June 2019.	1.00	772.73	10%	772.73
Correspondence and advice for the period to date.				
SMSF Audit Super Audits - A.W Boys	1.00	300.00	10%	300.00
			Subtotal	1,436.37
			TOTAL GST 10%	143.63
			TOTAL AUD	1,580.00
			Less Amount Paid	1,580.00
			AMOUNT DUE AUD	0.00

Due Date: 13 Jul 2020

PLEASE INCLUDE YOUR INVOICE NO. IN BANKING REFERENCE IF MAKING PAYMENT ONLINE

BSB 066159

A/c no. 10935332

Credit Card payment is also available by contacting our office on 08 9528 5863.

When paying by cheque, please complete this payment advice, detach and post to the address provided. Please note that our terms are 14 days and unpaid accounts are liable for up to 25% debt collection service fee, added to the unpaid balance.

Policy number	Insured person(s)	Type of Insurance	Commencement date
YL241790	Kelly-Lee Kay	Term Life	24 Apr 2018
YF241790	Kelly-Lee Kay	Flexible Linking Plus	24 Apr 2018

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **1300 553 764** between 8:00am and 6:30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

Head of Customer Service



Your BT Protection Plans Renewal Summary for Income Linking Plus

Effective: 9 Mar 2020

Policy owner Kelly-Lee Kay (31099121)

Address 31 AMOS DRIVE
BALDIVIS WA 6171

Your policy details

Portfolio number BL241790-A
Policy number CF241791
Product name Income Linking Plus
Policy risk commencement date 9 Mar 2018
Renewal date 9 Mar each year

Premium details

Premium \$49.42
Policy fee \$0.00
Stamp duty \$1.94
Total premium payable \$54.36
Premiums payable 9th March and then at a monthly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Kelly-Lee Kay (31099121)	15 Jun 1977	Female	Non-Smoker	No

Kelly-Lee Kay	Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
	Super Plus IP Benefit (Own)	\$10,000	9 Mar 2043	Stepped	No	S

Benefit type indemnity
Waiting period 30 days
Benefit period To Age 65

39000 / KAYKEL

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Income Protection	CL241791	Kelly-Lee Kay	9 Mar 2018

Loyalty benefit details

Kelly-Lee Kay Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	9 Mar 2021

Discount details

Insured person discounts	Discount	Applies to
Kelly-Lee Kay	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Income Linking Plus	CF241791	Kelly-Lee Kay	9 Mar 2018

Loyalty benefit details

Kelly-Lee Kay Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	9 Mar 2021

Discount details

Insured person discounts	Discount	Applies to
Kelly-Lee Kay	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

10 July 2020



39000 / KAYSTE

M 054986



THE TRUSTEES
THE KAY FAMILY SUPER FUND
31 AMOS DRIVE
BALDIVIS WA 6171

Dear Secretary,

Your BT Income Protection Policy
Number: C0806334

Thank you for being a valued BT customer

I am writing to advise you that the total of your premiums paid for the year to 30 June 2020 was \$6770.68

Under current Australian taxation legislation, the part of the income protection policy premium attributable to benefits deemed to be of an income nature, is generally deductible for tax purposes where you are gainfully employed

We recommend you seek advice from your tax professional if you have any specific questions in relation to your personal financial situation and the associated tax implications

Benefit Name	Income Benefit	% of premium
Total Disability Benefit	Yes	100%
Partial Disability Benefit		
Increasing Claims Benefit		
Recurrent Disability Benefit		
Future Insurability Benefit		

Please note the remaining benefits under your policy are not deemed to be of an income nature for taxation purposes and their cost, as a proportion of the total premium, is deemed to be immaterial

If you have any questions, please contact your financial planner or call us on 1300 553 764 Monday to Friday between 8 00am to 6 30pm (Sydney time)

Yours sincerely

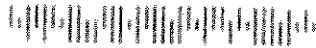
Head of Customer Service

BT Group

Contact BT

30 Apr 2020

F 000341



THE TRUSTEES
THE KAY FAMILY SUPER FUND
31 AMOS DRIVE
BALDIVIS WA 6171

Portfolio No: B0806934-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones

Your policy is guaranteed renewable

Your renewal date is 21 May 2020. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
<u>C0806334</u>	Stewart Karrie Kay	Income Protection	\$617.09 *	Monthly	Automatic debit
CF806386	Stewart Karrie Kay	Income Linking Plus	\$86.80	Monthly	Automatic debit
Y0906386	Stewart Karrie Kay	Term Life	\$243.64 *	Monthly	Automatic debit
YF806386	Stewart Karrie Kay	Flexible Linking Plus	\$281.30	Monthly	Automatic debit

\$96-73

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

BT Insurance Limited is a member of the BT Insurance Group. The BT Insurance Group is a group of companies controlled by BT Insurance Limited. The BT Insurance Group is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The BT Insurance Group is authorised to accept deposits from members of the public. The BT Insurance Group is authorised to accept deposits from members of the public. The BT Insurance Group is authorised to accept deposits from members of the public.

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39000 / KAMSTE

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule including any discounts or loyalty bonuses that may apply to your cover with us

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover, so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **1300 553 754** between 8:00am and 6:30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

Head of Customer Service

39000/KATSTE

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Term Life	Y0806386	Stewart Karrie Kay	21 May 2018

Loyalty benefit details

Stewart Karrie Kay Benefit type	Loyalty benefit	Loyalty benefit effective date
Living Plus Benefit	\$17,101	14 Aug 2018
Super Plus TPD Benefit (Own)	\$34,202	14 Aug 2018

Discount details

Insured person discounts	Discount	Applies to
Stewart Karrie Kay	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary



Your BT Protection Plans Renewal Summary for Term Life

Effective: 21 May 2020

Policy owner The Kay Family Super Fund

Address THE KAY FAMILY SUPER FUND
31 AMOS DRIVE
BALDIVIS WA 6171

Your policy details

Portfolio number B0806334-A
Policy number Y0806386
Product name Term Life
Policy risk commencement date 21 May 2018
Renewal date 21 May each year

Premium details

Premium \$326.61
Policy fee \$8.61
Stamp duty \$8.62
Total premium payable \$343.64
Premiums payable 21st May and then at a monthly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Stewart Karrie Kay (31009325)	25 Oct 1971	Male	Non-Smoker	No

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	21 May 2070	\$2,052,052	Stepped	No	N/A
TPD Benefit (Any)	21 May 2070	\$884,030	Stepped	No	A

Optional benefits selected TPD Buy Back



The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Flexible Linking Plus	YF806386	Stewart Karrie Kay	21 May 2018

Loyalty benefit details

Stewart Karrie Kay Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$102,605	14 Aug 2018
TPD Benefit (Any)	\$34,202	14 Aug 2018

Discount details

Insured person discounts	Discount	Applies to
Stewart Karrie Kay	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary

**Your BT Protection Plans
 Renewal Summary for Income Linking Plus**

Effective: 21 May 2020

Policy owner Stewart Karrie Kay (31099325)

Address 31 AMOS DRIVE
 BALDIVIS WA 6171

Your policy details

Portfolio number B0906334-A

Policy number CF806386

Product name Income Linking Plus

Policy risk commencement date 21 May 2018

Renewal date 21 May each year

Premium details

Premium 578.91

Policy fee 50.00

Stamp duty \$7.89

Total premium payable \$66.80

Premiums payable 21st May and then at a monthly frequency

CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Stewart Karrie Kay (31099325)	25 Oct 1971	Male	Non-Smoker	No

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Super Plus IP Benefit (Own)	\$16,888	21 May 2037	Stepped	No	14

Benefit type Agreed Value
Waiting period 30 days
Benefit period To Age 65



**Your BT Protection Plans
 Renewal Summary for Income Protection**

Effective: 21 May 2020

Policy owner The Kay Family Super Fund
Address THE KAY FAMILY SUPER FUND
 31 AMOS DRIVE
 BALDIVIS WA 6171

Your policy details

Portfolio number B0806334-A
Policy number C0806334
Product name Income Protection
Policy risk commencement date 21 May 2018
Renewal date 21 May each year

Premium details

Premium \$552.38
Policy fee \$8.61
Stamp duty \$56.10
Total premium payable \$617.09
Premiums payable 21st May and then at a monthly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Stewart Karrie Kay (31098325)	25 Oct 1971	Male	Non-Smoker	No

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$16,888	21 May 2037	Stepped	No	5

Benefit type Agreed Value
Waiting period 30 days
Benefit period To Age 65



The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Income Linking Plus	CF806388	Stewart Karrie Kay	21 May 2018

Loyalty benefit details

Stewart Karrie Kay Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	14 Aug 2018

Discount details

Insured person discounts	Discount	Applies to
Stewart Karrie Kay	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

60400 / — 434



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 28
07 JUNE 2019 TO 08 JULY 2019

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$3,836.81

Total Deposits:

\$2,052.25

Total Withdrawals:

\$1,505.62

Closing Balance:

\$4,383.44

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

60400 / - 434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
07 JUN	OPENING BALANCE			3,836.81
11 JUN	PAYMENT TO BT LIFE INSURANC CL241791 016-010	263.41		3,573.40
17 JUN	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT (411936) EFFECTIVE DATE 16 JUN 2019	259.00		3,314.40
21 JUN	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.47		2,462.93
24 JUN	PAYMENT TO BT LIFE INSURANC YL241790 016-010	131.74		2,331.19
28 JUN	TRANSFER FROM QUICKSUPER QUICKSPR2463816549		52.25	2,383.44 ✓
03 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 530638 FROM 458454821		2,000.00	4,383.44
TOTALS AT END OF PAGE		\$1,505.62	\$2,052.25	
TOTALS AT END OF PERIOD		\$1,505.62	\$2,052.25	\$4,383.44

Yearly Summary

Previous Year to 30/06/2019 (\$)

Interest earned on deposits 2.42

Fee Summary

Fees Charged for period: 01 JUN 2019 to 28 JUN 2019

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/07/19 and the monthly fee cycle, as appears above, ended on 28/06/19.

60400 / 434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.80
This is made up of:	
Value of Free Transactions	1.80

Protecting your privacy

Protecting your privacy is crucial to the way we do business. That's why we've simplified our Privacy Policy to better explain how we manage and protect your personal information, particularly when providing a product or service to you.

Watch our short video and read our updated Privacy Policy at www.anz.com.au/privacy.

IMPORTANT INFORMATION

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

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

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.

60400/— 434



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 29
08 JULY 2019 TO 08 AUGUST 2019

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$4,383.44

Total Deposits:

\$92.15

Total Withdrawals:

\$1,246.62

Closing Balance:

\$3,228.97

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

60400/—434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
08 JUL	OPENING BALANCE			4,383.44
09 JUL	PAYMENT TO BT LIFE INSURANC CL241791 016-010	263.41		4,120.03
22 JUL	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.47		3,268.56
24 JUL	PAYMENT TO BT LIFE INSURANC YL241790 016-010	131.74		3,136.82
01 AUG	TRANSFER FROM QUICKSUPER QUICKSPR2487533386		92.15	3,228.97
TOTALS AT END OF PAGE		\$1,246.62	\$92.15	
TOTALS AT END OF PERIOD		\$1,246.62	\$92.15	\$3,228.97

Fee Summary

Fees Charged for period: 29 JUN 2019 to 31 JUL 2019

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/08/19 and the monthly fee cycle, as appears above, ended on 31/07/19.**Summary of Relationship Benefit for this account**

Amount (\$)

Your Relationship Benefit**0.60****This is made up of:**

Value of Free Transactions

0.60

60400/ — 434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 30

08 AUGUST 2019 TO 06 SEPTEMBER 2019

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$3,228.97

Total Deposits:

\$2,076.95

Total Withdrawals:

\$1,246.62

Closing Balance:

\$4,059.30

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

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
08 AUG	OPENING BALANCE			3,228.97
09 AUG	PAYMENT TO BT LIFE INSURANC CL241791 016-010	263.41		2,965.56
21 AUG	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.47		2,114.09
26 AUG	PAYMENT TO BT LIFE INSURANC YL241790 016-010	131.74		1,982.35
02 SEP	ANZ M-BANKING FUNDS TFER TRANSFER 498049 FROM 458454821		2,000.00	3,982.35
05 SEP	TRANSFER FROM QUICKSUPER QUICKSPR2512746685		76.95	4,059.30
TOTALS AT END OF PAGE		\$1,246.62	\$2,076.95	
TOTALS AT END OF PERIOD		\$1,246.62	\$2,076.95	\$4,059.30

Fee Summary

Fees Charged for period: 01 AUG 2019 to 30 AUG 2019

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 06/09/19 and the monthly fee cycle, as appears above, ended on 30/08/19.**Summary of Relationship Benefit for this account**

Amount (\$)

Your Relationship Benefit 0.60**This is made up of:**

Value of Free Transactions 0.60

60400/—434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 31
06 SEPTEMBER 2019 TO 08 OCTOBER 2019

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$4,059.30

Total Deposits:

\$38.00

Total Withdrawals:

\$1,246.62

Closing Balance:

\$2,850.68

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Lost/Stolen Cards: 1800 033 844

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
06 SEP	OPENING BALANCE			4,059.30
09 SEP	PAYMENT TO BT LIFE INSURANC CL241791 016-010	263.41		3,795.89
23 SEP	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.47		2,944.42
24 SEP	PAYMENT TO BT LIFE INSURANC YL241790 016-010	131.74		2,812.68
04 OCT	TRANSFER FROM QUICKSUPER QUICKSPR2534317605		38.00	2,850.68
TOTALS AT END OF PAGE		\$1,246.62	\$38.00	
TOTALS AT END OF PERIOD		\$1,246.62	\$38.00	\$2,850.68

Fee Summary

Fees Charged for period: 31 AUG 2019 to 30 SEP 2019

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/10/19 and the monthly fee cycle, as appears above, ended on 30/09/19.**Summary of Relationship Benefit for this account**

Amount (\$)

Your Relationship Benefit**0.60****This is made up of:**

Value of Free Transactions

0.60

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 32
08 OCTOBER 2019 TO 08 NOVEMBER 2019

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$2,850.68

Total Deposits:

\$4,139.89

Total Withdrawals:

\$1,246.62

Closing Balance:

\$5,743.95

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

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
08 OCT	OPENING BALANCE			2,850.68
09 OCT	PAYMENT TO BT LIFE INSURANC CL241791 016-010	263.41		2,587.27
21 OCT	ANZ M-BANKING FUNDS TFER TRANSFER 836630 FROM 458454821		2,000.00	4,587.27
21 OCT	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.47		3,735.80
24 OCT	PAYMENT TO BT LIFE INSURANC YL241790 016-010	131.74		3,604.06
07 NOV	ANZ M-BANKING FUNDS TFER TRANSFER 111725 FROM 458454821		2,000.00	5,604.06
08 NOV	TRANSFER FROM QUICKSUPER QUICKSPR2560722199		139.89	5,743.95
TOTALS AT END OF PAGE		\$1,246.62	\$4,139.89	
TOTALS AT END OF PERIOD		\$1,246.62	\$4,139.89	\$5,743.95

Fee Summary

Fees Charged for period: 01 OCT 2019 to 31 OCT 2019

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/11/19 and the monthly fee cycle, as appears above, ended on 31/10/19.**Summary of Relationship Benefit for this account**

Amount (\$)

Your Relationship Benefit 0.60**This is made up of:**

Value of Free Transactions 0.60

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 33
08 NOVEMBER 2019 TO 06 DECEMBER 2019

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$5,743.95

Total Deposits:

\$86.78

Total Withdrawals:

\$1,246.62

Closing Balance:

\$4,584.11

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

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
08 NOV	OPENING BALANCE			5,743.95
11 NOV	PAYMENT TO BT LIFE INSURANC CL241791 016-010	263.41		5,480.54
21 NOV	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.47		4,629.07
25 NOV	PAYMENT TO BT LIFE INSURANC YL241790 016-010	131.74		4,497.33
29 NOV	CREDIT INTEREST PAID		0.21	4,497.54
06 DEC	TRANSFER FROM QUICKSUPER QUICKSPR2583379622		86.57	4,584.11
TOTALS AT END OF PAGE		\$1,246.62	\$86.78	
TOTALS AT END OF PERIOD		\$1,246.62	\$86.78	\$4,584.11

This Statement Includes

Interest earned on deposits	\$0.21
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Fee Summary

Fees Charged for period: 01 NOV 2019 to 29 NOV 2019

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 06/12/19 and the monthly fee cycle, as appears above, ended on 29/11/19.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions 0.60

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 34
06 DECEMBER 2019 TO 08 JANUARY 2020

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$4,584.11

Total Deposits:

\$213.35

Total Withdrawals:

\$1,246.62

Closing Balance:

\$3,550.84

NEED TO GET IN TOUCH?



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

60400/434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
06 DEC	OPENING BALANCE			4,584.11
09 DEC	PAYMENT TO BT LIFE INSURANC CL241791 016-010	263.41		4,320.70
13 DEC	TRANSFER FROM ATO ATO004000011608210		132.12	4,452.82
23 DEC	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.47		3,601.35
24 DEC	PAYMENT TO BT LIFE INSURANC YL241790 016-010	131.74		3,469.61
2020				
08 JAN	TRANSFER FROM QUICKSUPER QUICKSPR2606032199		81.23	3,550.84
TOTALS AT END OF PAGE		\$1,246.62	\$213.35	
TOTALS AT END OF PERIOD		\$1,246.62	\$213.35	\$3,550.84

Fee Summary

Fees Charged for period: 30 NOV 2019 to 31 DEC 2019

Summary of ANZ Transaction Fees

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

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/01/20 and the monthly fee cycle, as appears above, ended on 31/12/19.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.20
This is made up of:	
Value of Free Transactions	1.20

60400 / -434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 35
08 JANUARY 2020 TO 07 FEBRUARY 2020

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$3,550.84

Total Deposits:

\$1,518.17

Total Withdrawals:

\$1,246.62

Closing Balance:

\$3,822.39

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OR



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

60400/434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
08 JAN	OPENING BALANCE			3,550.84
09 JAN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 860411 FROM 458454821		1,500.00	5,050.84
09 JAN	PAYMENT TO BT LIFE INSURANC CL241791 016-010	263.41		4,787.43
21 JAN	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.47		3,935.96
24 JAN	PAYMENT TO BT LIFE INSURANC YL241790 016-010	131.74		3,804.22
07 FEB	TRANSFER FROM QUICKSUPER QUICKSPR2628895968		18.17	3,822.39
TOTALS AT END OF PAGE		\$1,246.62	\$1,518.17	
TOTALS AT END OF PERIOD		\$1,246.62	\$1,518.17	\$3,822.39

Fee Summary

Fees Charged for period: 01 JAN 2020 to 31 JAN 2020

Summary of ANZ Transaction Fees

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

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 07/02/20 and the monthly fee cycle, as appears above, ended on 31/01/20.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.20
This is made up of:	
Value of Free Transactions	1.20

60400 / 434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 36
07 FEBRUARY 2020 TO 06 MARCH 2020

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$3,822.39

Total Deposits:

\$1,617.58

Total Withdrawals:

\$1,246.42

Closing Balance:

\$4,193.55

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OR



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

60400/434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
07 FEB	OPENING BALANCE			3,822.39
10 FEB	PAYMENT TO BT LIFE INSURANC CL241791 016-010	263.41		3,558.98
20 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 577760 FROM 458454821		1,500.00	5,058.98
21 FEB	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.37		4,207.61
24 FEB	PAYMENT TO BT LIFE INSURANC YL241790 016-010	131.64		4,075.97
28 FEB	CREDIT INTEREST PAID		0.02	4,075.99
06 MAR	TRANSFER FROM QUICKSUPER QUICKSPR2651179688		117.56	4,193.55
	TOTALS AT END OF PAGE	\$1,246.42	\$1,617.58	
	TOTALS AT END OF PERIOD	\$1,246.42	\$1,617.58	\$4,193.55

This Statement Includes

Interest earned on deposits	\$0.02
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Fees Charged for period: 01 FEB 2020 to 28 FEB 2020

Summary of ANZ Transaction Fees

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

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 06/03/20 and the monthly fee cycle, as appears above, ended on 28/02/20.

60400 / - 434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.20
This is made up of:	
Value of Free Transactions	1.20

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 37
06 MARCH 2020 TO 08 APRIL 2020

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$4,193.55

Total Deposits:

\$4,000.09

Total Withdrawals:

\$1,303.64

Closing Balance:

\$6,890.00

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OR



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

60400 / -434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
06 MAR	OPENING BALANCE			4,193.55
09 MAR	PAYMENT TO BT LIFE INSURANC CL241791 016-010	320.63		3,872.92
18 MAR	ANZ M-BANKING FUNDS TFER TRANSFER 472897 FROM 458454821		2,000.00	5,872.92
23 MAR	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.37		5,021.55
24 MAR	PAYMENT TO BT LIFE INSURANC YL241790 016-010	131.64		4,889.91
31 MAR	CREDIT INTEREST PAID		0.09	4,890.00
03 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 166612 FROM 458454821		2,000.00	6,890.00
TOTALS AT END OF PAGE		\$1,303.64	\$4,000.09	
TOTALS AT END OF PERIOD		\$1,303.64	\$4,000.09	\$6,890.00

This Statement Includes

Interest earned on deposits	\$0.09
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Fee Summary

Fees Charged for period: 29 FEB 2020 to 31 MAR 2020

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/04/20 and the monthly fee cycle, as appears above, ended on 31/03/20.

60400 / 434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	0.60
This is made up of:	
Value of Free Transactions	0.60

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 38
08 APRIL 2020 TO 08 MAY 2020

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$6,890.00

Total Deposits:

\$2,085.97

Total Withdrawals:

\$1,312.69

Closing Balance:

\$7,663.28

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

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
08 APR	OPENING BALANCE			6,890.00
09 APR	PAYMENT TO BT LIFE INSURANC CL241791 016-010	320.63		6,569.37
16 APR	TRANSFER FROM QUICKSUPER QUICKSPR2677450823		85.50	6,654.87
21 APR	PAYMENT TO BT LIFE INSURANC C0806334 016-610	851.37		5,803.50
24 APR	PAYMENT TO BT LIFE INSURANC YL241790 016-010	140.69		5,662.81
30 APR	CREDIT INTEREST PAID		0.47	5,663.28
06 MAY	ANZ M-BANKING FUNDS TFER TRANSFER 360278 FROM 458454821		2,000.00	7,663.28
TOTALS AT END OF PAGE		\$1,312.69	\$2,085.97	
TOTALS AT END OF PERIOD		\$1,312.69	\$2,085.97	\$7,663.28

This Statement Includes

Interest earned on deposits	\$0.47
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Fee Summary

Fees Charged for period: 01 APR 2020 to 30 APR 2020

Summary of ANZ Transaction Fees

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

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/05/20 and the monthly fee cycle, as appears above, ended on 30/04/20.

604001-434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.20
This is made up of:	
Value of Free Transactions	1.20

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 39
08 MAY 2020 TO 08 JUNE 2020

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$7,663.28

Total Deposits:

\$765.48

Total Withdrawals:

\$1,422.05

Closing Balance:

\$7,006.71

NEED TO GET IN TOUCH?



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OR



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

60400 / -434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
08 MAY	OPENING BALANCE			7,663.28
11 MAY	TRANSFER FROM SUPERCHOICE P/L PC060520-145445868		752.08	8,415.36
11 MAY	PAYMENT TO BT LIFE INSURANC CL241791 016-010	320.63		8,094.73
12 MAY	TRANSFER FROM QUICKSUPER QUICKSPR2692426790		12.82	8,107.55
21 MAY	PAYMENT TO BT LIFE INSURANC C0806334 016-610	960.73		7,146.82
25 MAY	PAYMENT TO BT LIFE INSURANC YL241790 016-010	140.69		7,006.13
29 MAY	CREDIT INTEREST PAID		0.58	7,006.71
TOTALS AT END OF PAGE		\$1,422.05	\$765.48	
TOTALS AT END OF PERIOD		\$1,422.05	\$765.48	\$7,006.71

This Statement Includes

Interest earned on deposits	\$0.58
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Fee Summary

Fees Charged for period: 01 MAY 2020 to 29 MAY 2020

Summary of ANZ Transaction Fees

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

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/06/20 and the monthly fee cycle, as appears above, ended on 29/05/20.

60400/434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.20
This is made up of:	
Value of Free Transactions	1.20

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 40
08 JUNE 2020 TO 08 JULY 2020

THE MANAGER
KAY FAMILY SUPERANNUATION FUND
31 AMOS DR
BALDIVIS WA 6171

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

STEWART GARRIE KAY & KELLY-LEE KAY ATF
KAY FAMILY SUPERANNUATION FUND

Branch Number (BSB)

016-010

Account Number

4642-80434

Opening Balance:

\$7,006.71

Total Deposits:

\$141.47

Total Withdrawals:

\$1,422.05

Closing Balance:

\$5,726.13

NEED TO GET IN TOUCH?



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OR



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

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
08 JUN	OPENING BALANCE			7,006.71
09 JUN	PAYMENT TO BT LIFE INSURANC CL241791 016-010	320.63		6,686.08
10 JUN	TRANSFER FROM QUICKSUPER QUICKSPR2710013560		44.88	6,730.96
22 JUN	PAYMENT TO BT LIFE INSURANC C0806334 016-610	960.73		5,770.23
24 JUN	PAYMENT TO BT LIFE INSURANC YL241790 016-010	140.69		5,629.54
30 JUN	TRANSFER FROM QUICKSUPER QUICKSPR2723730482		96.18	5,725.72
30 JUN	CREDIT INTEREST PAID		0.41	5,726.13
	TOTALS AT END OF PAGE	\$1,422.05	\$141.47	
	TOTALS AT END OF PERIOD	\$1,422.05	\$141.47	\$5,726.13

This Statement Includes

Interest earned on deposits	\$0.41
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Yearly Summary

Previous Year to 30/06/2020 (\$)

Interest earned on deposits	1.78
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Fee Summary

Fees Charged for period: 30 MAY 2020 to 30 JUN 2020

Summary of ANZ Transaction Fees

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

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 08/07/20 and the monthly fee cycle, as appears above, ended on 30/06/20.

60400 / -434

BUSINESS PREMIUM SAVER STATEMENT

Account Number 4642-80434

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.20
This is made up of:	
Value of Free Transactions	1.20

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Australian Government
Australian Taxation Office

Agent 4YOU ACCOUNTING & TAXATION

Client THE TRUSTEE FOR KAY FAMILY
SUPERANNUATION FUND

ABN 78 904 052 861

TFN 940 820 594

850 00

Income tax 551

Date generated	15/03/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

8 results found - from 15 March 2019 to 15 March 2021 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Aug 2020	27 Aug 2020	General interest charge			\$0.00
27 Aug 2020	26 Aug 2020	Payment received		\$259.00 ✓	\$0.00
1 Jul 2020	1 Jul 2020	General interest charge			\$259.00 DR
30 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$259.00		\$259.00 DR
18 Jun 2019	18 Jun 2019	General interest charge			\$0.00
18 Jun 2019	17 Jun 2019	Payment received		\$259.00	\$0.00
3 Jun 2019	3 Jun 2019	General interest charge			\$259.00 DR
15 May 2019	15 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$259.00		\$259.00 DR



Australian Government
Australian Taxation Office

Agent 4YOU ACCOUNTING & TAXATION

Client THE TRUSTEE FOR KAY FAMILY
SUPERANNUATION FUND

ABN 78 904 052 861

TFN 940 820 594

A handwritten signature in black ink, appearing to be '85000'.

Activity statement 001

Date generated	15/03/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from 15 March 2019 to 15 March 2021 sorted by **processed date** ordered **newest to oldest**