

## WORKPAPERS INDEX

<b>Client:</b>	SYT	<b>Prepared by:</b>	ORL
<b>End Client:</b>	Hull Family Super Fund	<b>Period:</b>	30/06/2019

<i>Ref</i>	<i>Detail</i>	
	<b>Closing report</b>	
<b>A</b>	<b>Client Instructions</b>	<input checked="" type="checkbox"/>
<b>B</b>	<b>Financial Statements</b>	<input checked="" type="checkbox"/>
<b>C</b>	<b>Tax Return</b>	<input checked="" type="checkbox"/>
<b>D</b>	<b>Prior year information</b>	<input checked="" type="checkbox"/>
<b>E</b>	<b>Preparation Documents</b>	<input checked="" type="checkbox"/>
<b>F</b>	<b>Source Documents</b>	<input checked="" type="checkbox"/>



<b>CLOSING REPORT</b>	<b>SYT</b>
<b>End client</b>	<b>Hull Family Super Fund</b>
<b>Period</b>	<b>30/06/2019</b>

**Executive Summary**

2019 Financial statement  
2019 Tax return

**Done**

2019 Financial statement	Software: BGL 360
2019 Tax return	Software: BGL 360

**Output Documents**

<b>Name</b>	<b>Type</b>	<b>Comments</b>
Full report	.pdf	with cross reference

**Preparation Comments**

**KEY ASSUMPTIONS MADE:**

**OTHER COMMENTS:**

**MISSING DOCUMENTS:**



# A. CLIENT INSTRUCTIONS



**Vietnam Operations Centre**

7th and 8th Floors, BlueSky Tower, Saigon Airport Plaza,  
No. 1, Bach Dang street, Ward 2, Tan Binh District, Ho Chi Minh City,  
Vietnam

Tel: +84 (0)8 3547-4488 Fax: +84 (0)8 3547 2234

info@odyssey-resources.com

www.odyssey-resources.com

**A1**

## Hull Family Super Fund 2019

Hi there,

Please prepare accounts for the above fund





**Vietnam Operations Centre**

7th and 8th Floors, BlueSky Tower, Saigon Airport Plaza, No. 1, Bach Dang street, Ward 2, Tan Binh District, Ho Chi Minh City, Vietnam  
Tel: +84 (0)8 3547-4488 Fax: +84 (0)8 3547 2234 info@odyssey-resources.com  
www.odyssey-resources.com

**Hull Family Super Fund - FY19**

Market Value of property



**Vietnam Operations Centre**

7th and 8th Floors, BlueSky Tower, Saigon Airport Plaza,  
No. 1, Bach Dang street, Ward 2, Tan Binh District, Ho Chi Minh City,  
Vietnam

Tel: +84 (0)8 3547-4488 Fax: +84 (0)8 3547 2234

info@odyssey-resources.com

www.odyssey-resources.com

**A3**

## Hull Family Super Fund 2019 - Reopen

Hi there,

Please find attached requested docs.

Let me know if you need anything else.

Linsey

ODYSSEY ODYSSEY ODYSSEY  
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## QUERY NOTIFICATION

**Client:** SYT  
**End Client:** Hull Family Super Fund 2019 - Reopen  
**Year end:** 30/06/2019  
**Date:** 12/03/2021



No	Account	Description	Client response
1	Contribution	<p>Please confirm the amounts in Contribution Report attached are correctly identified.</p> <p>If not, please advise treatment of these amounts.</p> <p>(Please refer to attached file – page 1-4)</p>	Yes
2	Property	<p>Regards to property - 52 Minimbah West Branch Rd, Minimba:</p> <p>1/ We received lease agreement for \$1,630 rent income. However, they were not paid for 12 months. Therefore, please confirm total \$11,410 rent income through bank account is correct. Otherwise, please advise. (Please refer to attached file – page 5)</p> <p>2/ Please confirm valuation at 30/06/2019 is \$430,000 per document provided. If not, please advise. (Please refer to attached file – page 6)</p>	<p><b>Total rent income :</b>  <b>11,410 (A10) + 3,260 (A12) = 14,670</b></p> <p>1/ Amount paid through bank is correct</p> <p>2/ Correct</p>
3	Expense	<p>Please confirm any accounting/ audit expenses to be recorded this year.</p> <p>If expenses in this year please provide tax invoice(s). Please also advise treatment (sundry creditor or non-concessional contribution) as we cannot find payment from the fund's bank account.</p>	\$1430 on 11/9/18. Of which \$330 is auditing fees
4	Suspense	<p>Please provide further information and/or supporting documents for the transactions listed in the suspense account.</p> <p>(Please refer to attached file – page 7)</p>	Please find "attached file with answers"

# QUERY NOTIFICATION

**Client:** SYT  
**End Client:** Hull Family Super Fund 2019 - Reopen  
**Year end:** 30/06/2019  
**Date:** 12/03/2021



No	Account	Description	Client response
5	Tax invoice	We received some tax invoice per attached but we could not find any payment through bank account for them. Please confirm they were belong to super fund and also advise further for the treatment.  (Please refer to attached file – page 8-10)	Please find "attached file with answers"
6	Member's TFN	Please note that TFN of GEOFFERY HULL is not provided per the TFN from 2017 is the same with Fund's TFN.  ==> Please therefore provide member's TFN for GEOFFERY HULL.	203708831
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30/07/2018	Deposit CBA Surfside	Employer	82.08
06/08/2018	Deposit CBA Surfside	Employer	82.88
13/08/2018	Deposit CBA Surfside Super [Deposit CBA Surfside super]	Employer	82.88
20/08/2018	Deposit CBA Zuper	Employer	82.08
27/08/2018	Deposit CBA Surfside	Employer	82.88
03/09/2018	Deposit CBA Surfside Super [Deposit CBA Surfside super]	Employer	82.88
10/09/2018	Deposit CBA Surfside	Employer	82.88
17/09/2018	Deposit CBA Surfside Super	Employer	82.08
17/09/2018	Deposit CBA G Hurrelsalsacifice	Employer	50.00
24/09/2018	Deposit CBA Sside Super	Employer	82.08
24/09/2018	Deposit CBA salary sacrifice	Employer	50.00
01/10/2018	Deposit CBA Surfside Super	Employer	82.08
01/10/2018	Deposit CBA Ssidesal sacrifice	Employer	50.00
08/10/2018	Deposit CBA Sside super	Employer	82.08
08/10/2018	Deposit CBA Salary sacrifice	Employer	50.00
15/10/2018	Deposit CBA Surfside Super	Employer	82.08
15/10/2018	Deposit CBA salary sacrifice	Employer	50.00
22/10/2018	Deposit CBA Surfside super	Employer	82.08
22/10/2018	Deposit CBA Geoff salary sfice	Employer	50.00
29/10/2018	Deposit CBA Surfside Super	Employer	82.08
29/10/2018	Deposit CBA Geoff salary sfice	Employer	50.00

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05/11/2018	Deposit CBA Surfside super	Employer	82.08
05/11/2018	Deposit CBA Sside sal sacrific	Employer	50.00
12/11/2018	Deposit CBA Surfside Super	Employer	82.08
12/11/2018	Deposit CBA Salary Sfice	Employer	50.00
19/11/2018	Deposit CBA Surfside Super	Employer	82.08
19/11/2018	Deposit CBA Sal sacrifice	Employer	50.00
26/11/2018	Deposit CBA Surfside Super	Employer	82.08
26/11/2018	Deposit CBA salary sacrifice	Employer	50.00
03/12/2018	Deposit CBA Surfside Super [Deposit CBA Surfside super]	Employer	146.58
03/12/2018	Deposit CBA salary sacrifice	Employer	50.00
10/12/2018	Deposit CBA Surfside super	Employer	82.08
10/12/2018	Deposit CBA Sal sacrifice	Employer	50.00
17/12/2018	Deposit CBA Surfside Super	Employer	82.08
17/12/2018	Deposit CBA Geoff sal sacrific	Employer	50.00
24/12/2018	Deposit CBA Surfside Super	Employer	82.08
24/12/2018	Deposit CBA Surfside Super [Deposit CBA Surfside super]	Employer	86.73
24/12/2018	Deposit CBA Geoff sal sacrific	Employer	50.00
24/12/2018	Deposit CBA Geoff sal sacrific	Employer	50.00
07/01/2019	Deposit CBA Surfside Super [Deposit CBA Surfside super]	Employer	86.73
07/01/2019	Deposit CBA Geoff sal sacrific	Employer	50.00

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16/01/2019	Deposit CBA super 10 to 27 jan	Employer	246.24				
16/01/2019	Deposit CBA Geoff sal sacrific	Employer	150.00				
<b>Total - HULL, GEOFFREY DOUGLAS</b>			<b>3,622.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Total for all members</b>			<b>3,622.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	

<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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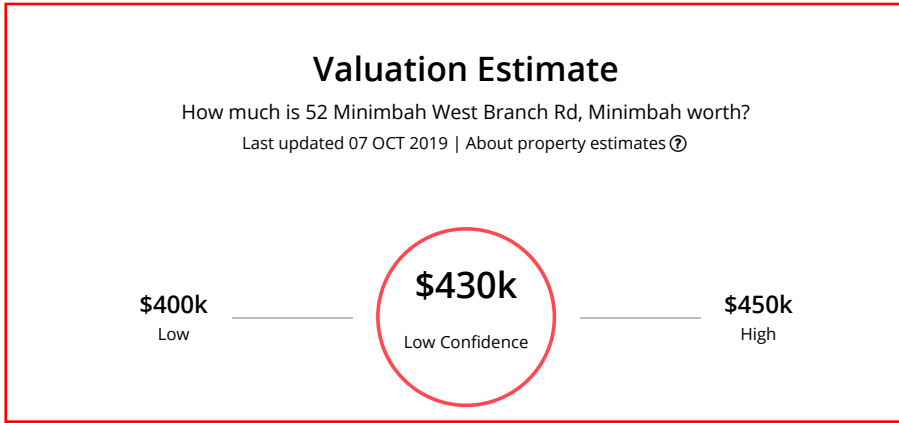
## Hull Family Super Fund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Rental Property Income (28000)</b>					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
17/07/2018	Deposit Leanne Freel rent Prize			1,630.00	1,630.00 CR
15/08/2018	Deposit Leanne Freel rent Prize			1,630.00	3,260.00 CR
17/09/2018	Deposit Leanne Freel rent Prize			1,630.00	4,890.00 CR
22/02/2019	Deposit Mona Vale NSW			1,630.00	6,520.00 CR
25/03/2019	Deposit Forster NSW			1,630.00	8,150.00 CR
23/04/2019	Deposit Forster NSW			1,630.00	9,780.00 CR
24/05/2019	Deposit Mona Vale NSW			1,630.00	11,410.00 CR
				<b>11,410.00</b>	<b>11,410.00 CR</b>

**Total Debits: 0.00**

**Total Credits: 11,410.00**



## Property History for 52 Minimbah West Branch Rd, Minimbah

A timeline of how this property has performed in the market  
Get the full picture on [Domain](#)

Last Sold

**\$325,000**

26 FEB 2015 - Government



26 FEB 2015 - Sold \$325,000



29 OCT 2014 - Listed for Sale \$330,000

Get the full picture on [Domain](#)

### Thinking Airbnb?











Find out how much you can earn if you rent 52 Minimbah West Branch Rd on Airbnb.

How much could I earn?

# Hull Family Super Fund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Bank Data Clearing Account (91000)</b>					
Bank Data Clearing Account (91000)					
11/09/2018	Withdrawal Mobile 1723543 Pymt Sydney Tax prize investments		1,430.00	 Accounting fees	1,430.00 DR
11/09/2018	Withdrawal Mobile 4624711 Bpay Origin Ene prize investments		470.86	 Gas	1,900.86 DR
11/09/2018	Withdrawal Mobile 6254788 Bpay Elgas Limi prize investments		287.30	 Gas	2,188.16 DR
11/09/2018	Withdrawal Mobile 7015378 Bpay Asic prize investments		377.00		2,565.16 DR
11/09/2018	Withdrawal Mobile 8464483 Bpay Midcoast F 52 Minimbah West b		442.85	 Council	3,008.01 DR
04/10/2018	Withdrawal Mobile 1630421 Pymt Nabiac pes 2273		800.00	 Pest Control	3,808.01 DR
15/10/2018	Withdrawal Mobile 5464171 Bpay Origin Ene electricity bill		500.00		4,308.01 DR
21/11/2018	Deposit Mona Vale NSW			(F4) 3,260.00 	1,048.01 DR
23/11/2018	Withdrawal Mobile 5361142 Bpay Midcoast F prize investments		443.54	 Council	1,491.55 DR
10/01/2019	Withdrawal Mobile 1929661 Pymt Mid coast prize investments		245.00	Council	1,736.55 DR
10/01/2019	Withdrawal Mobile 8991782 Bpay Origin Ene prize investments		366.27		2,102.82 DR
14/01/2019	Withdrawal Mobile 1822651 Bpay Asic		263.00		2,365.82 DR
28/03/2019	Deposit Taree NSW			(F8) 600.00 	1,765.82 DR
10/04/2019	Withdrawal Mobile 1159840 Bpay Origin Ene		576.83	Personal contribution	2,342.65 DR
08/05/2019	Withdrawal Mobile 1449966 Bpay Elgas Limi		155.00		2,497.65 DR
			<b>6,357.65</b>	<b>3,860.00</b>	<b>2,497.65 DR</b>

Total Debits: 6,357.65

Total Credits: 3,860.00

**Glen Dimplex Australia Pty Ltd**

1340 FERNTREE GULLY RD  
SCORESBY VIC 3179  
AUSTRALIA  
Phone: 1-300-556 816  
Fax: 1-800-058 900

GST: 69 118 275 460



**Tax Invoice No:** 1434064  
**Page No:** 1 of 1

**Account Address:** CASH SALES - WEBSHOP (SP)  
SPARE PARTS ONLY  
1340 FERNTREE GULLY ROAD  
SCORESBY  
AUSTRALIA  
VIC 3179

Phone

Fax

1434064

**Shipping Address:** Geoffrey hull  
52 Minimbah west branch road  
Minimbah  
AU  
NSW 2312

Phone

Fax

Fob desc

**Ship Via** EFM Logistics

Invoice Date	Due Date	Sales Person	Org Id	Our Order No.	Your Order No.
06/05/19	06/05/19	Administration	11421 /000	0366805 /00	MAS-WEB01028

Part ID	Description	Order Qty	Ship Qty	U/M	Unit Price	Extd Price AUD
684001	DAMPER 4" (100MM)	1.000	1.000	EA	25.27	25.27
684022	HANDLE SOO	1.000	1.000	EA	26.92	26.92
	CHARGES: Freight Spares and Accessories					25.00

**Client's Note**

Fire place for heating- paid personally- record as non concessional contribution

The Terms and Conditions of Sale apply to this invoice as if set out in full.

Bank Details for EFT Payments  
A/C Name: Glen Dimplex Australia Pty Ltd  
HSBC BSB: 343001  
A/C: 166719001

Invoice Sub-Total		77.19
GST		7.72
<b>Invoice Total</b>	<b>AUD</b>	<b>84.91</b>



Biscount

# Forster Mowers & Outdoor Power Equipment

ABN 42 141 410 979

Warren and Rachele Wicks Pty. Ltd. T/As Forster Mowers & Outdoor Power Equipment

36 Lake Street

Forster, NSW428

Ph: 02 6554 6935 Fax 02 6554 7397

eMail sales@forstermowers.com

Invoice to:

**Geoff Hull**

52 Minimbah West Branch Road

Minibah NSW 2132

0432791955

Tax Invoice	Date	A/c Abbn	Order #	ABN	
Cash 12319 # 6	24/12/18 10:17 am	HUL001			
Locn.	Item Number	Description	Quan.	Price	Total T
SR	HOAL1027 UMK 225SR				
		LINE-STAR 2.7MMX33M	1	15.40	15.40 T
SR	STA0781 319 8061	1L - HP Ultra 2-Stroke Oil	1	31.60	31.60 T
SR	STA5605 750 4303	2-n-1 File Holder - 4.0mm Picco	1	60.95	60.95 T
SR	STA7004 872 1743	Fuel Can 5L	1	0.00	0.00 T
SR	STA0781 516 2000	1L - SynthPlus Bar & Cutter Lube	1	11.20	11.20 T
S/O	STUSG51	SG 51 - 12L Manual Backpack Sprayer	1	161.00	161.00 T
	Serial No.2216368				
S/O	STCMS17 0	MS170	1	254.05	254.05 T
	Serial No.8 14 239 522				
BELT1	GAPBELA105	VEE BELT A105	1	27.00	27.00 T
	STIHL Warranty Registration				
	Warranty for the above STIHL Units has been recorded.				
	I acknowledge that the STIHL product has been assembled and pre delivered.				



Plz ignore

1 CRESCENT AVENUE  
N.S.W. 2430

Phone (02) 6557 7777  
417 389 977

2ogm@bigpond.net.au

H2O Services Pty Ltd

ABN 24 838 387 350 trading as:

## TANKS2GO!!

TAX INVOICE

0022376

Date 31/1/19

Prize Investments Pty Ltd  
52 Minimbah West branch rd  
Minimbah

DESCRIPTION of JOB:

Supply & install: 1x 22,500 litre rivergum -  
poly water tank

PAID

Client's Note

New rainwater tank - paid personally - record as NCC

Will thank Marissa

PRICE

incl. GST

277.73

Goods remains with H2O Services Pty Ltd trading as Tanks 2 Go!! until payment in full has been received.

PAY THIS INVOICE AS NO STATEMENT WILL BE ISSUED

TOTAL incl. GST \$

3000

Sub-total Ex GST 510.18

GST Content 51.02

TOTAL inc GST 561.20



EFTPOS

Direct deposit details: COMMONWEALTH BANK - BSB 062 603 - Acc 10603545



Unit 1 / 8 Machinery St Darra QLD 4069  
 P: 07 3375 1464 E: sales@mrstoves.com.au

## TAX INVOICE #190696

ABN	Date
47 166 954 838	03 May 2019

**Bill To:**

Geoff Hull

A: Nabisac NSW 2312

T: 0432 791 955

E: geoff@hull.com.au

**Installation Address:**

Geoff Hull

A: Nabisac NSW 2312

T: 0432 791 955

E: geoff@hull.com.au

**Notes:** \*\*Adam Otto picking up

Sales Person	Pick Up Date
Jesse Lutze	Friday, 3 May 2019

Description	Qty	Price	Discount	Amount
4.5" S/Steel Flue Kit 3.6m Flue Kit * Half Shield first length Triple Skin Kit	1	\$500.00		\$500.00
Flashing No 7 Large Red Silicone	1	\$90.00		\$90.00

**Client's Note**

replace the chimney for the fire place as the one installed was damaged and unsafe - paid personally- record as NCC


**Bank Details**
**Account Name:** EMBRI PTY LTD - MR STOVES

**BSB:** 084 424

**Account #:** 39 481 2641

**Ref:** 190696...Hull

Payment terms as stated on invoice. All costs incurred to recover unpaid accounts will be added to invoice. Goods remain the property of EMBRI Pty Ltd until final payment is received.

Use of a credit card can incur a surcharge of up to 2.5%

<b>GST:</b>	\$53.64
<b>Invoice Total:</b>	\$590.00
<b>Paid to Date:</b>	\$590.00
<b>Balance Due:</b>	\$0.00

## QUERY NOTIFICATION

**Client:** SYT  
**End Client:** Hull Family Super Fund 2019 - Reopen  
**Year end:** 30/06/2019  
**Date:** 07/04/2021



No	Account	Description	Client response
1	Contribution	Please advise type of \$600 personal (A12) contributions on 28/03/2019 should be concessional or non-concessional.  (Re your advice on query No.4 sent on 12/03/2021)	non- concessional
2	ASIC	Please provide tax invoice for \$263 ASIC paid on 14/01/2019.  (Note that tax invoice provided for \$377 fee in 2019 & \$267 next FY).  (Re query No.4 sent on 12/03/2021)	attached Asic invoice 3
3	Expense	Super fund paid total \$1,131.39 for council rates per attached files. However, there was total \$1,770.35 expense per tax invoice provided. Please clarify or advise treatment for the diffence and overdue payment (if any).  (Please refer to attached files - page 1-2)	the difference would have been unpaid at financial years end, please recognise as payable <b>1,770.35 (F66) - 1,131.39 (A17) = 638.96</b>
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## Hull Family Super Fund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Council Rates (41960)</b>					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
11/09/2018	Withdrawal Mobile 8464483 Bpay Midcoast F 52 Minimbah West b Council		442.85 <b>F2</b>		442.85 DR
23/11/2018	Withdrawal Mobile 5361142 Bpay Midcoast F prize investments Council		443.54 <b>F5</b>		886.39 DR
10/01/2019	Withdrawal Mobile 1929661 Pymt Mid coast prize investments Council No inv		245.00 <b>F7</b>		1,131.39 DR
			<b>1,131.39</b>		<b>1,131.39 DR</b>

**Total Debits: 1,131.39**

**Total Credits: 0.00**



Forster | 4 Breese Parade  
PO Box 450 Forster 2428

council@midcoast.nsw.gov.au  
ABN 44 961 208 161  
Phone (02) 6591 7222



WAGERWON PTY LTD  
PO Box 994  
DARLINGHURST NSW 1300



015  
R0\_151

**RATE NOTICE**

01/07/2018 to 30/06/2019

**A18<sup>STD</sup>**

ASSESSMENT NO: 177849  
DUE DATE: 31/08/2018  
1ST INSTALMENT: \$442.85  
TOTAL AMOUNT: \$1,770.35



For emailed notices:  
[midcoast.enotices.com.au](http://midcoast.enotices.com.au)  
Reference No: **B4724EA44Y**

Posting Date: 16/07/2018

**Important: Please contact us if your mailing address is incorrect (see over)**

**LOCATION AND DESCRIPTION OF PROPERTY**

52 Minimbah West Branch Road, MINIMBAH NSW 2312  
Lot 4 DP 572753

**PROPERTY RATING CATEGORY**

Residential (Rural Sector)

**RATES AND CHARGES****RATES IN \$ OR CHARGE****RATEABLE VALUE  
(Base Date 01/07/2016)****AMOUNT**

RATES AND CHARGES	RATES IN \$ OR CHARGE	RATEABLE VALUE (Base Date 01/07/2016)	AMOUNT
Base Amount Residential			657.00
Residential Rural Sector	0.00314600	200,000	629.20
Onsite Sewage Mang/Approv Charge	80.00000000	1	80.00
Domestic Waste Management Charge	360.00000000	1	360.00
Waste Management Charge	44.15000000	1	44.15

Please deduct any payments made since 4 July 2018

If there are any arrears included in this notice, interest charges will accrue daily at 7.5% until paid and the assessment may be subject to recovery action by Council.

If the instalment amount is not received by the due date, interest will be charged daily at 7.5% per annum.

1st Instalment	2nd Instalment	3rd Instalment	4th Instalment	Total Amount
31/08/2018 \$442.85	30/11/2018 \$442.50	28/02/2019 \$442.50	31/05/2019 \$442.50	\$1,770.35

**PAYMENT OPTIONS:**

Help us reduce costs by setting up a direct debit.

**Direct Debit:**

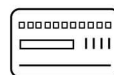
Arrange to have your rates paid automatically from your cheque or savings account. Complete the authority form on our website, or contact us.



**Biller Code:** 53017  
**Ref:** 5000 1778 49

**Telephone/Internet:**

Contact your participating financial institution to make this payment from your cheque or savings account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Credit Card<sup>1</sup>, by phone:**

Call 1300 858 977 and quote  
Assessment No: **177849**

or

**Credit Card<sup>1</sup>, online:**

Visit [www.midcoast.nsw.gov.au/paymyrates](http://www.midcoast.nsw.gov.au/paymyrates), select online payment and link to Great Lakes region, quoting  
Assessment No: **177849**

See over for additional payment options.



INTERNAL USE ONLY

<sup>1</sup> Please note a merchant fee applies to all credit card payments.



## B. FINANCIAL STATEMENTS

Financial statements and reports for the year ended  
30 June 2019

Hull Family Super Fund

# Hull Family Super Fund

## Reports Index

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Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

Compilation Report

Statement of Taxable Income

Trustee Minute / Resolution

Members Statement

Contributions Breakdown

Investment Summary

Investment Movement

Investment Income

CGT Register

Trial Balance



## Hull Family Super Fund

## Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
<b>Assets</b>			
<b>Investments</b>			
Fixtures and Fittings (at written down value) - Unitised	2	3,831.48	1,194.49
Real Estate Properties ( Australian - Residential)	3 <b>B21</b>	426,168.52	435,527.51
<b>Total Investments</b>		<u>430,000.00</u>	<u>436,722.00</u>
<b>Other Assets</b>			
Borrowing Cost	<b>D17</b>	384.04	985.64
Westpac DIY Super Working #9985	<b>B21</b>	(4.99)	1,948.37
Westpac DIY Super Savings #9993		237.01	9,583.70
<b>Total Other Assets</b>		<u>616.06</u>	<u>12,517.71</u>
<b>Total Assets</b>		<u>430,616.06</u>	<u>449,239.71</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable	<b>B12</b>	776.50	1,369.50
Sundry Creditors	<b>A16#3</b>	638.96	0.00
Limited Recourse Borrowing Arrangements	<b>F35</b>	243,827.33	246,853.68
<b>Total Liabilities</b>		<u>245,242.79</u>	<u>248,223.18</u>
<b>Net assets available to pay benefits</b>		<u>185,373.27</u>	<u>201,016.53</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
HULL, GEOFFREY DOUGLAS - Accumulation	<b>B15</b>	185,373.27	201,016.53
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>185,373.27</u>	<u>201,016.53</u>

# Hull Family Super Fund

## Operating Statement

For the year ended 30 June 2019

	Note	2019	2018
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received	F27	50.77	96.17
Rental Property Income	8 A4#2.1	14,670.00	13,011.00
<b>Contribution Income</b>			
Employer Contributions	B17-20	3,622.28	2,048.32
Personal Non Concessional		4,274.91	0.00
Proceeds from Insurance Policies		0.00	15,298.16
<b>Total Income</b>		<u>22,617.96</u>	<u>30,453.65</u>
<b>Expenses</b>			
Accountancy Fees		1,100.00	0.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		330.00	0.00
ASIC Fees		311.00	301.00
Bank Charges		65.00	95.00
Borrowing Expense		601.60	601.60
Depreciation		363.01	221.97
Non Deductible Expenses		0.00	260.63
Interest Paid		14,472.65	14,407.63
Fines	E2-4	329.00	883.00
Property Expenses - Electricity		1,913.96	1,332.35
Property Expenses - Council Rates		1,770.35	1,521.84
Property Expenses - Insurance Premium		1,853.12	2,258.21
Property Expenses - Pest Control		800.00	0.00
Property Expenses - Repairs Maintenance		674.91	0.00
Property Expenses - Sundry Expenses		442.30	279.51
		<u>25,285.90</u>	<u>22,421.74</u>
<b>Member Payments</b>			
Life Insurance Premiums		3,616.33	2,550.87
<b>Investment Losses</b>			
Changes in Market Values	9 E5	9,358.99	(58,694.51)
<b>Total Expenses</b>		<u>38,261.22</u>	<u>(33,721.90)</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>(15,643.26)</u>	<u>64,175.55</u>
Income Tax Expense	10	0.00	(0.17)
<b>Benefits accrued as a result of operations</b>		<u>(15,643.26)</u>	<u>64,175.72</u>

**Hull Family Super Fund****Notes to the Financial Statements**

For the year ended 30 June 2019

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**Note 1: Summary of Significant Accounting Policies**

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

**a. Measurement of Investments**

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

**b. Cash and Cash Equivalents**

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

**c. Revenue**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

# Notes to the Financial Statements

For the year ended 30 June 2019

## Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

## Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

## Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

## Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

## Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

## Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

## d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

## e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

### Note 2: Fixtures and Fittings (at written down value) - Unitised

	2019 \$	2018 \$
Air-conditioner	955.59	1,194.49
Rainwater Tank	2,875.89	0.00
	3,831.48	1,194.49

### Note 3: Real Estate Properties ( Australian - Residential)

2019 \$	2018 \$
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# Hull Family Super Fund

## Notes to the Financial Statements

For the year ended 30 June 2019

52 Minimbah West Branch Rd, Minimbah, NSW 2312	426,168.52	435,527.51
	426,168.52	435,527.51

### Note 4: Banks and Term Deposits

	2019 \$	2018 \$
<b>Banks</b>		
Westpac DIY Super Savings #9993	237.01	9,583.70
Westpac DIY Super Working #9985	(4.99)	1,948.37
	232.02	11,532.07

### Note 5: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	201,016.53	136,840.81
Benefits accrued as a result of operations	(15,643.26)	64,175.55
Current year member movements	0.00	0.17
	185,373.27	201,016.53

### Note 6: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2019 \$	2018 \$
Vested Benefits	185,373.27	201,016.53

### Note 7: Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

### Note 8: Rental Income

	2019 \$	2018 \$
52 Minimbah West Branch Rd, Minimbah, NSW 2312	14,670.00	13,011.00
	14,670.00	13,011.00

### Note 9: Changes in Market Values

## Hull Family Super Fund

**Notes to the Financial Statements**

For the year ended 30 June 2019

**Unrealised Movements in Market Value**

	<b>2019</b>	<b>2018</b>
	<b>\$</b>	<b>\$</b>
<b>Real Estate Properties ( Australian - Residential)</b>		
52 Minimbah West Branch Rd, Minimbah, NSW 2312	(9,358.99)	58,694.51
	<hr/>	<hr/>
	(9,358.99)	58,694.51
	<hr/>	<hr/>
<b>Total Unrealised Movement</b>	(9,358.99)	58,694.51
	<hr/>	<hr/>

**Realised Movements in Market Value**

	<b>2019</b>	<b>2018</b>
	<b>\$</b>	<b>\$</b>
<b>Total Realised Movement</b>	0.00	0.00
	<hr/>	<hr/>
<b>Changes in Market Values</b>	(9,358.99)	58,694.51
	<hr/>	<hr/>

**Note 10: Income Tax Expense**

	<b>2019</b>	<b>2018</b>
	<b>\$</b>	<b>\$</b>
The components of tax expense comprise		
Prior Year Over/Under Provision for Income Tax	0.00	(0.17)
	<hr/>	<hr/>
Income Tax Expense	0.00	(0.17)
	<hr/>	<hr/>

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	(2,346.49)	9,626.33
Less:		
Tax effect of:		
Non Taxable Contributions	641.24	0.00
Increase in MV of Investments	0.00	8,804.18
Tax Adjustment – Investment Expenses (I1)	0.00	0.00
Other Non-Taxable Income	0.00	2,294.72
Add:		
Tax effect of:		
Decrease in MV of Investments	1,403.85	0.00
SMSF Non-Deductible Expenses	49.35	171.45

## Hull Family Super Fund

**Notes to the Financial Statements**

For the year ended 30 June 2019

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Tax Losses	1,534.50	1,300.65
Rounding	0.03	0.47
Less credits:		
Current Tax or Refund	<u>0.00</u>	<u>0.00</u>

**Hull Family Super Fund**  
**Trustees Declaration**

PRIZE INVESTMENTS PTY LTD ACN: 169576345

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The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....  
GEOFFREY DOUGLAS HULL  
PRIZE INVESTMENTS PTY LTD  
Director

Date:



# Hull Family Super Fund Compilation Report

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We have compiled the accompanying special purpose financial statements of the Hull Family Super Fund which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

## **The Responsibility of the Trustee(s)**

The Trustee(s) of Hull Family Super Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

## **Our Responsibility**

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

## **Assurance Disclaimer**

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

of

Signed:

Dated:

## Hull Family Super Fund

**Statement of Taxable Income**

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	<b>B4</b> (15,643.26)
<b>Less</b>	
Non Taxable Contributions	<b>B17-20</b> 4,274.91
	<u>4,274.91</u>
<b>Add</b>	
Decrease in MV of investments	<b>E5</b> 9,358.99
SMSF non deductible expenses	<b>E3</b> 329.00
	<u>9,687.99</u>
SMSF Annual Return Rounding	0.18
<b>Taxable Income or Loss</b>	<u>(10,230.00)</u>
Income Tax on Taxable Income or Loss	0.00
<b>CURRENT TAX OR REFUND</b>	<u>0.00</u>
Supervisory Levy	259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>259.00</u>

**Income tax payable 30/06/2019:**

<b>+ 2016 FY:</b>	<b>\$851.50 (D34)</b>
<b>+ 2017 FY:</b>	<b>\$259 (D25)</b>
<b>+ 2018 FY:</b>	<b>\$259 (D10)</b>
<b>+ 2019 FY:</b>	<b>\$259</b>
<b>+ ITA :</b>	<b>(852) (F120)</b>
<b>Sum:</b>	<b>\$776.50</b>

# Memorandum of Resolutions of the Director(s) of

PRIZE INVESTMENTS PTY LTD ACN: 169576345

ATF Hull Family Super Fund

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**FINANCIAL STATEMENTS OF SUPERANNUATION FUND:**

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 thereon be adopted.

**TRUSTEE'S DECLARATION:**

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

**ANNUAL RETURN:**

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

**TRUST DEED:**

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

**INVESTMENT STRATEGY:**

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

**INSURANCE COVER:**

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

**ALLOCATION OF INCOME:**

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

**AUDITORS:**

It was resolved that

TONY BOYS

of

Po Box 3376, Rundle Mall, South Australia 5000

act as auditors of the Fund for the next financial year.

**TAX AGENTS:**

It was resolved that

TAXSPOT PROFESSIONALS PTY LTD

act as tax agents of the Fund for the next financial year.

**TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:**

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**Memorandum of Resolutions of the Director(s) of**

PRIZE INVESTMENTS PTY LTD ACN: 169576345

ATF Hull Family Super Fund

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**CLOSURE:**

Signed as a true record –

.....

GEOFFREY DOUGLAS HULL

Date:

# Hull Family Super Fund Members Statement

B15

GEOFFREY DOUGLAS HULL  
20 Yurong Street  
Darlinghurst, New South Wales, 2010, Australia

## Your Details

Date of Birth : Provided  
Age: 44  
Tax File Number: Provided  
Date Joined Fund: 15/05/2014  
Service Period Start Date: 15/05/2014  
Date Left Fund:  
Member Code: HULGEO00001A  
Account Start Date: 15/05/2014  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 185,373.27  
Total Death Benefit 523,025.27 **185,373.27 + 337,652 (F109)**  
Disability Benefit 337,652.00 **F109**

## Your Balance

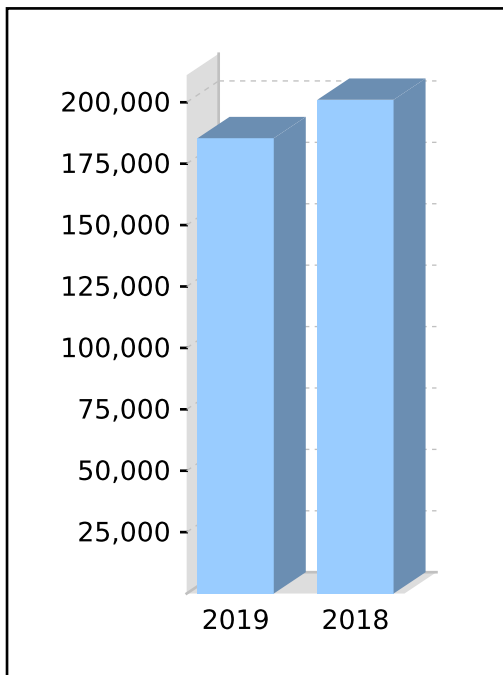
Total Benefits 185,373.27

### Preservation Components

Preserved 185,373.27  
Unrestricted Non Preserved  
Restricted Non Preserved

### Tax Components

Tax Free 4,420.50  
Taxable 180,952.77  
Investment Earnings Rate -9.56%



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	201,016.53	136,840.81
<u>Increases to Member account during the period</u>		
Employer Contributions	3,622.28	2,048.32
Personal Contributions (Concessional) <b>B17-20</b>	4,274.91	
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		15,298.16
Transfers In		
Net Earnings	(19,924.12)	49,379.94
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	543.30	307.25
Income Tax	(543.30)	(307.42)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	3,616.33	2,550.87
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	185,373.27	201,016.53

**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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GEOFFREY DOUGLAS HULL  
Director

# Hull Family Super Fund Contributions Breakdown Report

For The Period 01 July 2018 - 30 June 2019

## Summary

Member	D.O.B	Age (at 30/06/2018)	Total Super Balance (at 30/06/2018) *1	Concessional	Non-Concessional	Other	Reserves	Total
HULL, GEOFFREY DOUGLAS	Provided	43	201,016.53	3,622.28	4,274.91	0.00	0.00	7,897.19
<b>All Members</b>				<b>3,622.28</b>	<b>4,274.91</b>	<b>0.00</b>	<b>0.00</b>	<b>7,897.19</b>

\*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
HULL, GEOFFREY DOUGLAS	Concessional	3,622.28	25,000.00	21,377.72 Below Cap
	Non-Concessional	4,274.91	100,000.00	95,725.09 Below Cap

## NCC Bring Forward Caps

Member	Bring Forward Cap	2016	2017	2018	2019	Total	Current Position
HULL, GEOFFREY DOUGLAS	N/A	616.50	145.59	0.00	4,274.91	N/A	Bring Forward Not Triggered

## HULL, GEOFFREY DOUGLAS

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
02/07/2018	Deposit CBA Sside super	Employer	82.08	<span style="color: red;">↑</span> <span style="color: red; font-weight: bold;">F15</span> <span style="color: red;">↓</span>							
09/07/2018	Deposit CBA Surfside	Employer	82.08								
16/07/2018	Deposit CBA Surfside	Employer	82.08								
23/07/2018	Deposit CBA Surfside	Employer	82.08								

30/07/2018	Deposit CBA Surfside	Employer	82.08	↑ <b>F15</b> ↓
06/08/2018	Deposit CBA Surfside	Employer	82.88	
13/08/2018	Deposit CBA Surfside Super [Deposit CBA Surfside super]	Employer	82.88	↓ <b>F16</b> ↑
20/08/2018	Deposit CBA Zuper	Employer	82.08	
27/08/2018	Deposit CBA Surfside	Employer	82.88	↓ <b>F18</b> ↑
03/09/2018	Deposit CBA Surfside Super [Deposit CBA Surfside super]	Employer	82.88	
10/09/2018	Deposit CBA Surfside	Employer	82.88	↓ <b>F19</b> ↑
17/09/2018	Deposit CBA Surfside Super	Employer	82.08	
17/09/2018	Deposit CBA G Hurrelsalsacifice	Employer	50.00	↓ <b>F19</b> ↑
24/09/2018	Deposit CBA Sside Super	Employer	82.08	
24/09/2018	Deposit CBA salary sacrifice	Employer	50.00	↓ <b>F19</b> ↑
01/10/2018	Deposit CBA Surfside Super	Employer	82.08	
01/10/2018	Deposit CBA Ssidesal sacrifice	Employer	50.00	↓ <b>F19</b> ↑
08/10/2018	Deposit CBA Sside super	Employer	82.08	
08/10/2018	Deposit CBA Salary sacrifice	Employer	50.00	↓ <b>F19</b> ↑
15/10/2018	Deposit CBA Surfside Super	Employer	82.08	
15/10/2018	Deposit CBA salary sacrifice	Employer	50.00	↓ <b>F19</b> ↑
22/10/2018	Deposit CBA Surfside super	Employer	82.08	
22/10/2018	Deposit CBA Geoff salary sfice	Employer	50.00	↓ <b>F19</b> ↑
29/10/2018	Deposit CBA Surfside Super	Employer	82.08	
29/10/2018	Deposit CBA Geoff salary sfice	Employer	50.00	↓



05/11/2018	Deposit CBA Surfside super	Employer	82.08	↑	
05/11/2018	Deposit CBA Sside sal sacrific	Employer	50.00		
12/11/2018	Deposit CBA Surfside Super	Employer	82.08		
12/11/2018	Deposit CBA Salary Sfice	Employer	50.00		
19/11/2018	Deposit CBA Surfside Super	Employer	82.08		
19/11/2018	Deposit CBA Sal sacrifice	Employer	50.00		
26/11/2018	Deposit CBA Surfside Super	Employer	82.08		
26/11/2018	Deposit CBA salary sacrifice	Employer	50.00		
03/12/2018	Deposit CBA Surfside Super [Deposit CBA Surfside super]	Employer	146.58		
03/12/2018	Deposit CBA salary sacrifice	Employer	50.00		F19
10/12/2018	Deposit CBA Surfside super	Employer	82.08		
10/12/2018	Deposit CBA Sal sacrifice	Employer	50.00		
17/12/2018	Deposit CBA Surfside Super	Employer	82.08		
17/12/2018	Deposit CBA Geoff sal sacrific	Employer	50.00		
24/12/2018	Deposit CBA Surfside Super	Employer	82.08		
24/12/2018	Deposit CBA Surfside Super [Deposit CBA Surfside super]	Employer	86.73		
24/12/2018	Deposit CBA Geoff sal sacrific	Employer	50.00		
24/12/2018	Deposit CBA Geoff sal sacrific	Employer	50.00		↓
07/01/2019	Deposit CBA Surfside Super [Deposit CBA Surfside super]	Employer	86.73		F21
07/01/2019	Deposit CBA Geoff sal sacrific	Employer	50.00	↓	

16/01/2019	Deposit CBA super 10 to 27 jan	Employer	246.24			
16/01/2019	Deposit CBA Geoff sal sacrific	Employer	150.00			
31/01/2019	New Rainwater Tank	Personal - Non-Concessional		3,000.00	<b>A14</b>	
28/03/2019	Deposit Taree NSW	Personal - Non-Concessional		600.00	<b>A16#1</b>	
03/05/2019	INV 0696	Personal - Non-Concessional		590.00	<b>A15</b>	
06/05/2019	INV I434064	Personal - Non-Concessional		84.91	<b>A13</b>	
<b>Total - HULL, GEOFFREY DOUGLAS</b>			<b>A4#1/A6-9</b>	<b>3,622.28</b>	<b>4,274.91</b>	<b>0.00 0.00</b>

**0.00 0.00 0.00**

<b>Total for all members</b>			<b>3,622.28</b>	<b>4,274.91</b>	<b>0.00</b>	<b>0.00</b>
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# Hull Family Super Fund Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
Westpac DIY Super Savings #9993		237.010000	237.01 <b>F26</b>	237.01	237.01			0.06 %
Westpac DIY Super Working #9985		(4.990000)	(4.99) <b>F12</b>	(4.99)	(4.99)			(0.00) %
			<b>232.02</b>		<b>232.02</b>		<b>0.00 %</b>	<b>0.05 %</b>
<b>Fixtures and Fittings (at written down value) - Unitised</b>								
AIR	Air-conditioner	1.00	955.590000	955.59	1,416.46	(460.87)	(32.54) %	0.22 %
TANK	Rainwater Tank	1.00	2,875.890000	2,875.89	3,000.00	(124.11)	(4.14) %	0.67 %
			<b>3,831.48</b>		<b>4,416.46</b>	<b>(584.98)</b>	<b>(13.25) %</b>	<b>0.89 %</b>
<b>Real Estate Properties ( Australian - Residential)</b>								
52MINIBAH	52 Minimbah West Branch Rd, Minimbah, NSW 2312	1.00	426,168.520000	426,168.52	338,624.00	87,544.52	25.85 %	99.06 %
			<b>426,168.52</b>		<b>338,624.00</b>	<b>87,544.52</b>	<b>25.85 %</b>	<b>99.06 %</b>
			<b>430,232.02</b>		<b>343,272.48</b>	<b>86,959.54</b>	<b>25.33 %</b>	<b>100.00 %</b>

**E1**

**Sum = 430,000 (F93/A4#2.2)**

## Hull Family Super Fund Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
Westpac DIY Super Savings #9993		9,583.70		3,849.14		(13,195.83)			237.01	237.01
Westpac DIY Super Working #9985		1,948.37		24,792.52		(26,745.88)			(4.99)	(4.99)
		<b>11,532.07</b>		<b>28,641.66</b>		<b>(39,941.71)</b>			<b>232.02</b>	<b>232.02</b>
<b>Fixtures and Fittings (at written down value) - Unitised</b>										
Air-conditioner	1.00	1,416.46						1.00	1,416.46	955.59
Rainwater Tank			1.00	3,000.00				1.00	3,000.00	2,875.89
		<b>1,416.46</b>		<b>3,000.00</b>					<b>4,416.46</b>	<b>3,831.48</b>
<b>Real Estate Properties ( Australian - Residential)</b>										
52 Minimbah West Branch Rd, Minimbah, NSW 2312	1.00	338,624.00						1.00	338,624.00	426,168.52
		<b>338,624.00</b>							<b>338,624.00</b>	<b>426,168.52</b>
		<b>351,572.53</b>		<b>31,641.66</b>		<b>(39,941.71)</b>			<b>343,272.48</b>	<b>430,232.02</b>

# Hull Family Super Fund

## Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
<b>Bank Accounts</b>												
Westpac DIY Super Savings #9993	47.75			47.75	0.00	0.00	0.00	47.75			0.00	0.00
Westpac DIY Super Working #9985	3.02			3.02	0.00	0.00	0.00	3.02			0.00	0.00
	<b>50.77</b>			<b>50.77</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>50.77</b>			<b>0.00</b>	<b>0.00</b>
<b>Real Estate Properties ( Australian - Residential)</b>												
52MINIBAH 52 Minimbah West Branch Rd, Minimbah, NSW 2312	14,670.00							14,670.00				
	<b>14,670.00</b>							<b>14,670.00</b>				
	<b>14,720.77</b>			<b>50.77</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>14,720.77</b>			<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **14,720.77**Net Capital Gain **0.00****Total Assessable Income 14,720.77**

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

## Hull Family Super Fund

# CGT Register Report

As at 30 June 2019

Investment	Transaction	Contract	CGT	Units	Cost Base	Cost Base Adj	Cost Base Adj	Reduced Cost	Adjusted Cost	Net Other	Net Indexed	Gross	CGT Loss
	Date	Date	Transaction			Tax Def	Tax Free	Base	Base	Capital Gain	Gain	Discounted	
			Type									Gain	

### Fixtures and Fittings (at written down value) - Unitised

Air-conditioner

30/06/2019	30/06/2019	Depreciation											238.90 E1
------------	------------	--------------	--	--	--	--	--	--	--	--	--	--	-----------

Rainwater Tank

31/01/2019	31/01/2019	Purchase	1.00		3,000.00								A14
------------	------------	----------	------	--	----------	--	--	--	--	--	--	--	-----

30/06/2019	30/06/2019	Depreciation											124.11 E1
------------	------------	--------------	--	--	--	--	--	--	--	--	--	--	-----------

## Hull Family Super Fund

## Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
(2,048.32)	24200/HULGEO00001 A	(Contributions) HULL, GEOFFREY DOUGLAS - Accumulation			7,897.19
(58,694.51)	24700	Changes in Market Values of Investments		9,358.99	
	<b>25000</b>	<b>Interest Received</b>			
(2.09)	25000/WBC9985	Westpac DIY Super Working #9985			3.02
(94.08)	25000/WBC9993	Westpac DIY Super Savings #9993			47.75
	<b>27500</b>	<b>Proceeds from Insurance Policies</b>			
(15,298.16)	27500/HULGEO00001 A	(Proceeds from Insurance Policies) HULL, GEOFFREY DOUGLAS - Accumulation			
	<b>28000</b>	<b>Rental Property Income</b>			
(13,011.00)	28000/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312			14,670.00
	30100	Accountancy Fees		1,100.00	
259.00	30400	ATO Supervisory Levy		259.00	
	30700	Auditor's Remuneration		330.00	
301.00	30800	ASIC Fees		311.00	
95.00	31500	Bank Charges		65.00	
601.60	31600	Borrowing Expense		601.60	
	<b>33400</b>	<b>Depreciation</b>			
221.97	33400/AIR	Air-conditioner		238.90	
	33400/TANK1	Rainwater Tank		124.11	
260.63	36000	Non Deductible Expenses			
14,407.63	37900	Interest Paid		14,472.65	
883.00	38200	Fines		329.00	
	<b>39000</b>	<b>Life Insurance Premiums</b>			
2,550.87	39000/HULGEO00001 A	(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation		3,616.33	
	<b>41920</b>	<b>Property Expenses - Electricity</b>			
1,332.35	41920/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		1,913.96	
	<b>41960</b>	<b>Property Expenses - Council Rates</b>			
1,521.84	41960/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		1,770.35	

## Hull Family Super Fund

## Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>41980</b>	<b>Property Expenses - Insurance Premium</b>			
2,258.21	41980/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		1,853.12	
	<b>42040</b>	<b>Property Expenses - Pest Control</b>			
	42040/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		800.00	
	<b>42060</b>	<b>Property Expenses - Repairs Maintenance</b>			
	42060/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		674.91	
	<b>42110</b>	<b>Property Expenses - Sundry Expenses</b>			
279.51	42110/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		442.30	
(0.17)	48600	Prior Years Under/Over Provision for Income Tax			
64,175.72	49000	Profit/Loss Allocation Account			15,643.26
	<b>50010</b>	<b>Opening Balance</b>			
(136,840.81)	50010/HULGEO00001 A	(Opening Balance) HULL, GEOFFREY DOUGLAS - Accumulation			201,016.53
	<b>52420</b>	<b>Contributions</b>			
(2,048.32)	52420/HULGEO00001 A	(Contributions) HULL, GEOFFREY DOUGLAS - Accumulation			7,897.19
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
(49,379.94)	53100/HULGEO00001 A	(Share of Profit/(Loss)) HULL, GEOFFREY DOUGLAS - Accumulation		19,924.12	
	<b>53330</b>	<b>Income Tax</b>			
(307.42)	53330/HULGEO00001 A	(Income Tax) HULL, GEOFFREY DOUGLAS - Accumulation			543.30
	<b>53800</b>	<b>Contributions Tax</b>			
307.25	53800/HULGEO00001 A	(Contributions Tax) HULL, GEOFFREY DOUGLAS - Accumulation		543.30	
	<b>53900</b>	<b>Insurance Policy Proceeds</b>			
(15,298.16)	53900/HULGEO00001 A	(Insurance Policy Proceeds) HULL, GEOFFREY DOUGLAS - Accumulation			0.00
	<b>53920</b>	<b>Life Insurance Premiums</b>			
2,550.87	53920/HULGEO00001 A	(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation		3,616.33	
	<b>60400</b>	<b>Bank Accounts</b>			



## Hull Family Super Fund

**Trial Balance**

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
1,948.37	60400/WBC9985	Westpac DIY Super Working #9985			4.99
9,583.70	60400/WBC9993	Westpac DIY Super Savings #9993		237.01	
985.64	68100	Borrowing Cost		384.04	
	<b>72650</b>	<b>Fixtures and Fittings (at written down value) - Unitised</b>			
1,194.49	72650/AIR	Air-conditioner	1.0000	955.59	
	72650/TANK1	Rainwater Tank	1.0000	2,875.89	
	<b>77200</b>	<b>Real Estate Properties ( Australian - Residential)</b>			
435,527.51	77200/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312	1.0000	426,168.52	
(1,369.50)	85000	Income Tax Payable/Refundable			776.50
	<b>85500</b>	<b>Limited Recourse Borrowing Arrangements</b>			
(246,853.68)	85500/WBC4907	Westpac Property Loan #4907			243,827.33
0.00	88000	Sundry Creditors			638.96
				<b>492,966.02</b>	<b>492,966.02</b>

Current Year Profit/(Loss): (15,643.26)

ODYSSEY ODYSSEY ODYSSEY  
Odyssey Odyssey Odyssey  
Odyssey Odyssey Odyssey



## C. TAX RETURN

## Signature as prescribed in tax return

**Self-managed superannuation  
fund annual return**

# 2019

**Who should complete this annual return?**

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➡ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

**To complete this annual return**

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

- Place  in ALL applicable boxes.

- Postal address for annual returns:

**Australian Taxation Office**  
GPO Box 9845  
[insert the name and postcode  
of your capital city]

For example;

**Australian Taxation Office**  
GPO Box 9845  
SYDNEY NSW 2001

**Section A: Fund information**

**1 Tax file number (TFN)**

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

**2 Name of self-managed superannuation fund (SMSF)**

Hull Family Super Fund

**3 Australian business number (ABN)** (if applicable)

**4 Current postal address**

Level 8

65 York Street

Suburb/town

Sydney

State/territory

NSW

Postcode

2000

**5 Annual return status**

Is this an amendment to the SMSF's 2019 return?

**A** No  Yes

Is this the first required return for a newly registered SMSF?

**B** No  Yes

Signature as prescribed in tax return

Tax File Number

Provided

**6 SMSF auditor**

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other 

Family name

BOYS

First given name

TONY

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

0410712708

Postal address

Po Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed **A** Day  / Month  / Year Was Part A of the audit report qualified? **B** No  Yes Was Part B of the audit report qualified? **C** No  Yes If the audit report was qualified, have the reported issues been rectified? **D** No  Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number Fund account number 

Fund account name

Hull Family Super Fund

I would like my tax refunds made to this account.  Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number Account number 

Account name

**C Electronic service address alias**

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

Signature as prescribed in tax return

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B**  **A** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No  Yes

**9 Was the fund wound up during the income year?**

No  Yes  If yes, provide the date on which the fund was wound up  /  /  Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C**  Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Signature as prescribed in tax return

Tax File Number

**Section B: Income**

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year? **G** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

Have you applied an exemption or rollover? **M** No  Yes  Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$  **A4#2.1**

Gross interest **C** \$  **F27**

Forestry managed investment scheme income **X** \$

Gross foreign income **D1** \$  Net foreign income **D** \$  Loss

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$  Number

Gross payments where ABN not quoted **H** \$

**Calculation of assessable contributions**  
Assessable employer contributions

**R1** \$  **B17-20**

plus Assessable personal contributions **R2** \$

plus **R3** \$  **\*\*No-TFN-quoted contributions**  
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST **R6** \$

Gross distribution from partnerships **I** \$  Loss

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$  Code

**Assessable contributions**  
**R** \$   
*(R1 plus R2 plus R3 less R6)*

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends **U1** \$  Code

plus \*Net non-arm's length trust distributions **U2** \$

plus \*Net other non-arm's length income **U3** \$

\*Other income **S** \$

\*Assessable income due to changed tax status of fund **T** \$

**Net non-arm's length income**  
**U** \$   
*(subject to 45% tax rate)*  
*(U1 plus U2 plus U3)*

#This is a mandatory label.  
\*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

**GROSS INCOME** **W** \$  Loss   
*(Sum of labels A to U)*

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME** **V** \$  Loss   
*(W less Y)*

Signature as prescribed in tax return

Tax File Number

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="14,472"/>	A2 \$ <input type="text"/>	
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$ <input type="text"/>	
Capital works expenditure	D1 \$ <input type="text"/>	D2 \$ <input type="text"/>	
Decline in value of depreciating assets	E1 \$ <input type="text" value="363"/>	E2 \$ <input type="text"/>	
Insurance premiums – members	F1 \$ <input type="text" value="3,616"/>	F2 \$ <input type="text"/>	
Death benefit increase	G1 \$ <input type="text"/>		
SMSF auditor fee	H1 \$ <input type="text" value="330"/>	H2 \$ <input type="text"/>	
Investment expenses	I1 \$ <input type="text" value="7,455"/> E3	I2 \$ <input type="text"/>	
Management and administration expenses	J1 \$ <input type="text" value="2,336"/>	J2 \$ <input type="text"/>	
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$ <input type="text"/>	
Other amounts	L1 \$ <input type="text"/>	L2 \$ <input type="text" value="329"/>	
Tax losses deducted	M1 \$ <input type="text"/>		
<b>TOTAL DEDUCTIONS</b> <b>N \$ <input type="text" value="28,572"/></b> <small>(Total A1 to M1)</small>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y \$ <input type="text" value="329"/></b> <small>(Total A2 to L2)</small>	
<b>#TAXABLE INCOME OR LOSS</b> <b>O \$ <input type="text" value="10,230"/></b> <small>Loss</small> <input type="checkbox" value="L"/> <small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>		<b>TOTAL SMSF EXPENSES</b> <b>Z \$ <input type="text" value="28,901"/></b> <small>(N plus Y)</small>	

#This is a mandatory label.

B4

Signature as prescribed in tax return

Tax File Number

Section D: Income tax calculation statement

#Important: Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2019 on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<input type="text" value="0"/>
<i>(an amount must be included even if it is zero)</i>		
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="0.00"/>
<i>(an amount must be included even if it is zero)</i>		
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<input type="text" value="0.00"/>
<i>(an amount must be included even if it is zero)</i>		
Gross tax	<b>B \$</b>	<input type="text" value="0.00"/>
<i>(T1 plus J)</i>		

Foreign income tax offset	<b>C1 \$</b>	<input type="text"/>
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>
Non-refundable non-carry forward tax offsets	<b>C \$</b>	<input type="text"/>
<i>(C1 plus C2)</i>		

**SUBTOTAL 1**

**T2 \$**

*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	<input type="text" value="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input type="text" value="0.00"/>
Early stage investor tax offset	<b>D3 \$</b>	<input type="text" value="0.00"/>
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input type="text" value="0.00"/>
Non-refundable carry forward tax offsets	<b>D \$</b>	<input type="text" value="0.00"/>
<i>(D1 plus D2 plus D3 plus D4)</i>		
<b>SUBTOTAL 2</b>	<b>T3 \$</b>	<input type="text" value="0.00"/>
<i>(T2 less D – cannot be less than zero)</i>		

Complying fund's franking credits tax offset	<b>E1 \$</b>	<input type="text"/>
No-TFN tax offset	<b>E2 \$</b>	<input type="text"/>
National rental affordability scheme tax offset	<b>E3 \$</b>	<input type="text"/>
Exploration credit tax offset	<b>E4 \$</b>	<input type="text" value="0.00"/>
Refundable tax offsets	<b>E \$</b>	<input type="text"/>
<i>(E1 plus E2 plus E3 plus E4)</i>		

**#TAX PAYABLE T5 \$**

*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

**G \$**

B12



Signature as prescribed in tax return

Tax File Number

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text" value="0.00"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text" value="0.00"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

B12

<b>*Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0.00"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="259.00"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: **Losses**

**14 Losses**

**I** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

Tax losses carried forward to later income years **U \$**

Net capital losses carried forward to later income years **V \$**

Signature as prescribed in tax return [ ] Tax File Number Provided

Section F: Member information

MEMBER 1

Title: Mr [X] Mrs [ ] Miss [ ] Ms [ ] Other [ ]
Family name: HULL
First given name: GEOFFREY DOUGLAS
Other given names: [ ]
Member's TFN: Provided
Date of birth: Provided

Contributions OPENING ACCOUNT BALANCE \$ 201,016.53

Refer to instructions for completing these labels.

Employer contributions A \$ 3,622.28
ABN of principal employer A1 [ ]
Personal contributions B \$ 4,274.91
CGT small business retirement exemption C \$ [ ]
CGT small business 15-year exemption amount D \$ [ ]
Personal injury election E \$ [ ]
Spouse and child contributions F \$ [ ]
Other third party contributions G \$ [ ]

Proceeds from primary residence disposal H \$ [ ]
Receipt date H1 [ ] / [ ] / [ ]
Assessable foreign superannuation fund amount I \$ [ ]
Non-assessable foreign superannuation fund amount J \$ [ ]
Transfer from reserve: assessable amount K \$ [ ]
Transfer from reserve: non-assessable amount L \$ [ ]
Contributions from non-complying funds and previously non-complying funds T \$ [ ]
Any other contributions (including Super Co-contributions and Low Income Super Amounts) M \$ [ ]

TOTAL CONTRIBUTIONS N \$ 7,897.19 (Sum of labels A to M)

Other transactions

Accumulation phase account balance S1 \$ 185,373.27
Retirement phase account balance - Non CDBIS S2 \$ 0.00
Retirement phase account balance - CDBIS S3 \$ 0.00
0 TRIS Count

Allocated earnings or losses O \$ 23,540.45
Inward rollovers and transfers P \$ [ ]
Outward rollovers and transfers Q \$ [ ]
Lump Sum payments R1 \$ [ ]
Income stream payments R2 \$ [ ]

Loss [L]
Code [ ]
Code [ ]

CLOSING ACCOUNT BALANCE S \$ 185,373.27 (S1 plus S2 plus S3)

Accumulation phase value X1 \$ [ ]
Retirement phase value X2 \$ [ ]
Outstanding limited recourse borrowing arrangement amount Y \$ [ ]

B15

Signature as prescribed in tax return

Tax File Number

Section H: **Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

**Limited recourse borrowing arrangements**

Australian residential real property **J1** \$

Australian non-residential real property **J2** \$

Overseas real property **J3** \$

Australian shares **J4** \$

Overseas shares **J5** \$

Other **J6** \$

B3

15c Other investments Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$

(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No  Yes  \$

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

Signature as prescribed in tax return

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements		<b>V1 \$</b> <input type="text" value="243,827"/>	Borrowings <b>V \$</b> <input type="text" value="243,827"/>
Permissible temporary borrowings		<b>V2 \$</b> <input type="text"/>	
Other borrowings		<b>V3 \$</b> <input type="text"/>	
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W \$</b> <input type="text" value="185,373"/>	
Reserve accounts		<b>X \$</b> <input type="text"/>	
Other liabilities		<b>Y \$</b> <input type="text" value="1,416"/>	
<b>TOTAL LIABILITIES</b>		<b>Z \$</b> <input type="text" value="430,616"/>	

B3

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H \$**

Total TOFA losses **I \$**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2018–19 income year, write 2019). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2019*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Signature as prescribed in tax return

Tax File Number

Provided

**Section K: Declarations**



Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date  /  /

**Preferred trustee or director contact details:**

Title: Mr  Mrs  Miss  Ms  Other

Family name  HULL

First given name  GEOFFREY DOUGLAS Other given names

Phone number  0292119790

Email address  snoborder@icloud.com

Non-individual trustee name (if applicable)  PRIZE INVESTMENTS PTY LTD

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs



The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2019* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title: Mr  Mrs  Miss  Ms  Other

Family name  Forbes

First given name  James Other given names

Tax agent's practice  TAXSPOT PROFESSIONALS PTY LTD

Tax agent's phone number  0292119790

Reference number  BHULLSMSF

Tax agent number  24759991



## D. PRIOR YEAR INFORMATION

## Hull Family Super Fund

## Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
(8,790.49)	24200/HULGEO00001 A	(Contributions) HULL, GEOFFREY DOUGLAS - Accumulation			2,048.32
	24700	Changes in Market Values of Investments			58,694.51
	<b>25000</b>	<b>Interest Received</b>			
(2.53)	25000/WBC9985	Westpac DIY Super Working #9985			2.09
(88.36)	25000/WBC9993	Westpac DIY Super Savings #9993			94.08
	<b>27500</b>	<b>Proceeds from Insurance Policies</b>			
(10,714.24)	27500/HULGEO00001 A	(Proceeds from Insurance Policies) HULL, GEOFFREY DOUGLAS - Accumulation			15,298.16
	<b>28000</b>	<b>Rental Property Income</b>			
(15,600.00)	28000/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312			13,011.00
	970.00 30100	Accountancy Fees			
	259.00 30400	ATO Supervisory Levy		259.00	
	350.00 30700	Auditor's Remuneration			
	249.00 30800	ASIC Fees		301.00	
	153.00 31500	Bank Charges		95.00	
	601.60 31600	Borrowing Expense		601.60	
	<b>33400</b>	<b>Depreciation</b>			
	33400/AIR	Air-conditioner		221.97	
	36000	Non Deductible Expenses		260.63	
14,238.42	37900	Interest Paid		14,407.63	
	38200	Fines		883.00	
	<b>39000</b>	<b>Life Insurance Premiums</b>			
2,338.21	39000/HULGEO00001 A	(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation		2,550.87	
	<b>41920</b>	<b>Property Expenses - Electricity</b>			
1,294.30	41920/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		1,332.35	
	<b>41960</b>	<b>Property Expenses - Council Rates</b>			
1,822.82	41960/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		1,521.84	
	<b>41980</b>	<b>Property Expenses - Insurance Premium</b>			

## Hull Family Super Fund

## Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
1,564.56	41980/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		2,258.21	
	<b>42060</b>	<b>Property Expenses - Repairs Maintenance</b>			
550.00	42060/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312			
	<b>42110</b>	<b>Property Expenses - Sundry Expenses</b>			
375.50	42110/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312		279.51	
0.64	48600	Prior Years Under/Over Provision for Income Tax			0.17
10,428.57	49000	Profit/Loss Allocation Account		64,175.72	
	<b>50010</b>	<b>Opening Balance</b>			
(126,412.24)	50010/HULGEO00001 A	(Opening Balance) HULL, GEOFFREY DOUGLAS - Accumulation			136,840.81
	<b>52420</b>	<b>Contributions</b>			
(8,790.49)	52420/HULGEO00001 A	(Contributions) HULL, GEOFFREY DOUGLAS - Accumulation			2,048.32
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
6,737.31	53100/HULGEO00001 A	(Share of Profit/(Loss)) HULL, GEOFFREY DOUGLAS - Accumulation			49,379.94
	<b>53330</b>	<b>Income Tax</b>			
(1,296.09)	53330/HULGEO00001 A	(Income Tax) HULL, GEOFFREY DOUGLAS - Accumulation			307.42
	<b>53800</b>	<b>Contributions Tax</b>			
1,296.73	53800/HULGEO00001 A	(Contributions Tax) HULL, GEOFFREY DOUGLAS - Accumulation		307.25	
	<b>53900</b>	<b>Insurance Policy Proceeds</b>			
(10,714.24)	53900/HULGEO00001 A	(Insurance Policy Proceeds) HULL, GEOFFREY DOUGLAS - Accumulation			15,298.16
	<b>53920</b>	<b>Life Insurance Premiums</b>			
2,338.21	53920/HULGEO00001 A	(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation		2,550.87	
	<b>60400</b>	<b>Bank Accounts</b>			
944.63	60400/WBC9985	Westpac DIY Super Working #9985		1,948.37	
8,286.16	60400/WBC9993	Westpac DIY Super Savings #9993		9,583.70	
1,587.24	68100	Borrowing Cost		985.64	
	<b>72650</b>	<b>Fixtures and Fittings (at written down value) - Unitised</b>			



## Hull Family Super Fund

**Trial Balance**

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	72650/AIR	Air-conditioner	1.0000	1,194.49	
	<b>77200</b>	<b>Real Estate Properties ( Australian - Residential)</b>			
376,833.00	77200/52MINIBAH1	52 Minimbah West Branch Rd, Minimbah, NSW 2312	1.0000	435,527.51	
(1,110.67)	85000	Income Tax Payable/Refundable			1,369.50
	<b>85500</b>	<b>Limited Recourse Borrowing Arrangements</b>			
(249,584.05)	85500/WBC4907	Westpac Property Loan #4907			246,853.68
(115.50)	88000	Sundry Creditors			0.00
				<b>541,246.16</b>	<b>541,246.16</b>

Current Year Profit/(Loss): 64,175.55

AMENDED

100017996MS

Signature as prescribed in tax return

[Empty signature box]

Self-managed superannuation fund annual return

2018

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2018 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2018 (NAT 71606) (the instructions) can assist you to complete this annual return.

To complete this annual return

- Print clearly, using a BLACK pen only.
Use BLOCK LETTERS and print one character per box.
Place X in ALL applicable boxes.

SMITH ST [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Section A: Fund information

1 Tax file number (TFN) Provided

To assist processing, write the fund's TFN at the top of pages 3, 5 and 7.

The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return.

2 Name of self-managed superannuation fund (SMSF)

Hull Family Super Fund

3 Australian business number (ABN) (if applicable) 88376812366

4 Current postal address

Level 8
65 York Street
Sydney NSW 2000

5 Annual return status

- Is this an amendment to the SMSF's 2018 return? No Yes X
Is this the first required return for a newly registered SMSF? No X Yes

AMENDED

100017996MS

Signature as prescribed in tax return [ ] Tax File Number [ Provided ]

6 SMSF auditor

Auditor's name
Title: Mr [X] Mrs [ ] Miss [ ] Ms [ ] Other [ ]

Family name [ BOYS ]

First given name [ TONY ] Other given names [ ]

SMSF Auditor Number [ 100014140 ] Auditor's phone number [ 0410712708 ]

Postal address [ Po Box 3376 ]

[ ]

Suburb/town [ Rundle Mall ] State/territory [ SA ] Postcode [ 5000 ]

Date audit was completed A [ 09 ] / [ 03 ] / [ 2021 ]

Was Part B of the audit report qualified? B No [ ] Yes [X]

If the audit report was qualified, have the reported compliance issues been rectified? C No [ ] Yes [X]

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Financial institution details for super payments and tax refunds

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits) [ 032196 ] Fund account number [ 439985 ]

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) [ Hull Family Super Fund ]

B Financial institution details for tax refunds only

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits) [ ] Account number [ ]

Account name (for example, J&Q Citizen ATF J&Q Family SF) [ ]

C Electronic service address alias

We will use your electronic service address alias to communicate with your fund about ATO super payments.

[ ]

AMENDED

100017996MS

Signature as prescribed in tax return

Tax File Number

Provided

- 8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B** **A** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** No  Yes

**9 Was the fund wound up during the income year?**

- No  Yes  If yes, provide the date on which the fund was wound up  Day /  Month /  Year Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C**  Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

AMENDED

100017996MS

Signature as prescribed in tax return

Fund's tax file number (TFN)

**Section B: Income**

**Do not complete this section** if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year? **G** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2018*.

Have you applied an exemption or rollover? **M** No  Yes  Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income **D1** \$  Net foreign income **D** \$  Loss

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$  Number

Gross payments where ABN not quoted **H** \$

**Calculation of assessable contributions**

Assessable employer contributions **R1** \$

plus Assessable personal contributions **R2** \$

plus <sup>#</sup>No-TFN-quoted contributions **R3** \$  (an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6** \$

Gross distribution from partnerships **I** \$  Loss

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$  Code

**Assessable contributions** **R** \$  (R1 plus R2 plus R3 less R6)

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends **U1** \$

plus \*Net non-arm's length trust distributions **U2** \$

plus \*Net other non-arm's length income **U3** \$

\*Other income **S** \$  Code

\*Assessable income due to changed tax status of fund **T** \$

**Net non-arm's length income** **U** \$  (subject to 45% tax rate) (U1 plus U2 plus U3)

#This is a mandatory label.  
\*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

**GROSS INCOME** (Sum of labels **A** to **U**) **W** \$  Loss

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME** (W less Y) **V** \$  Loss

AMENDED

100017996MS

Signature as prescribed in tax return

Tax File Number

Provided

### Section C: Deductions and non-deductible expenses

#### 12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$	14,407	A2 \$	
Interest expenses overseas	B1 \$		B2 \$	
Capital works expenditure	D1 \$		D2 \$	
Decline in value of depreciating assets	E1 \$	221	E2 \$	
Insurance premiums – members	F1 \$	2,550	F2 \$	
Death benefit increase	G1 \$			
SMSF auditor fee	H1 \$		H2 \$	
Investment expenses	I1 \$	5,392	I2 \$	
Management and administration expenses	J1 \$	1,256	J2 \$	
Forestry managed investment scheme expense	U1 \$		U2 \$	
Other amounts	L1 \$		L2 \$	1,143
Tax losses deducted	M1 \$			
	<b>TOTAL DEDUCTIONS</b> <b>N \$</b> 23,826 <small>(Total A1 to M1)</small>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y \$</b> 1,143 <small>(Total A2 to L2)</small>	
	<b>*TAXABLE INCOME OR LOSS</b> <b>O \$</b> 8,671 <span style="float:right">Loss <input type="checkbox"/></span> <small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>		<b>TOTAL SMSF EXPENSES</b> <b>Z \$</b> 24,969 <small>(N plus Y)</small>	

\*This is a mandatory label.

AMENDED

100017996MS

Signature as prescribed in tax return

Tax File Number

Provided

### Section D: Income tax calculation statement

**#Important:**

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

#### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2018* on how to complete the calculation statement.

#Taxable income **A** \$

*(an amount must be included even if it is zero)*

#Tax on taxable income **T1** \$

*(an amount must be included even if it is zero)*

#Tax on no-TFN-quoted contributions **J** \$

*(an amount must be included even if it is zero)*

Gross tax **B** \$

*(T1 plus J)*

Foreign income tax offset  
**C1** \$

Rebates and tax offsets  
**C2** \$

Non-refundable non-carry forward tax offsets

**C** \$

*(C1 plus C2)*

SUBTOTAL 1

**T2** \$

*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset  
**D1** \$

Early stage venture capital limited partnership tax offset carried forward from previous year  
**D2** \$

Early stage investor tax offset  
**D3** \$

Early stage investor tax offset carried forward from previous year  
**D4** \$

Non-refundable carry forward tax offsets

**D** \$

*(D1 plus D2 plus D3 plus D4)*

SUBTOTAL 2

**T3** \$

*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset  
**E1** \$

No-TFN tax offset  
**E2** \$

National rental affordability scheme tax offset  
**E3** \$

Exploration credit tax offset  
**E4** \$

Refundable tax offsets

**E** \$

*(E1 plus E2 plus E3 plus E4)*

#TAX PAYABLE **T5** \$

*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

**G** \$

AMENDED

Signature as prescribed in tax return

Fund's tax file number (TFN)

Provided

Credit for interest on early payments – amount of interest	<b>H1 \$</b>	<input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b>	<input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b>	<input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b>	<input type="text" value="0.00"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b>	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b>	<input type="text" value="0.00"/>
<b>Eligible credits</b>	<b>H \$</b>	<input type="text"/>
		<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<input type="text" value="0.00"/>
		<i>(unused amount from label E – an amount must be included even if it is zero)</i>

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<input type="text" value="259.00"/>
		<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

### Section E: Losses

#### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

Tax losses carried forward to later income years	<b>U \$</b>	<input type="text" value="9,102"/>
Net capital losses carried forward to later income years	<b>V \$</b>	<input type="text"/>



AMENDED

100017996MS

Signature as prescribed in tax return

Tax File Number

Section F: Member information

MEMBER 1

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth  /  /

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$

**TOTAL CONTRIBUTIONS N** \$

Other transactions

Allocated earnings or losses **O** \$

Accumulation phase account balance **S1** \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS **S2** \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS **S3** \$

Lump Sum payment **R1** \$

Income stream payment **R2** \$

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$    
 *(S1 plus S2 plus S3)*

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

AMENDED

100017996MS

Signature as prescribed in tax return

[Signature box]

Tax File Number

Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts A \$ [ ]

Unlisted trusts B \$ [ ]

Insurance policy C \$ [ ]

Other managed investments D \$ [ ]

15b Australian direct investments

Cash and term deposits E \$ 11,532

Limited recourse borrowing arrangements

Australian residential real property J1 \$ 436,722

Australian non-residential real property J2 \$ [ ]

Overseas real property J3 \$ [ ]

Australian shares J4 \$ [ ]

Overseas shares J5 \$ [ ]

Other J6 \$ [ ]

Debt securities F \$ [ ]

Loans G \$ [ ]

Listed shares H \$ [ ]

Unlisted shares I \$ [ ]

Limited recourse borrowing arrangements J \$ 436,722

Non-residential real property K \$ [ ]

Residential real property L \$ [ ]

Collectables and personal use assets M \$ [ ]

Other assets O \$ 985

15c Overseas direct investments

Overseas shares P \$ [ ]

Overseas non-residential real property Q \$ [ ]

Overseas residential real property R \$ [ ]

Overseas managed investments S \$ [ ]

Other overseas assets T \$ [ ]

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ 449,239 (Sum of labels A to T)

15d In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? A No [X] Yes [ ] \$ [ ]

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? A No [ ] Yes [X]

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? B No [X] Yes [ ]

AMENDED

Signature as prescribed in tax return

Tax File Number

Provided

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$	246,853	
Permissible temporary borrowings	<b>V2</b> \$		
Other borrowings	<b>V3</b> \$		
Borrowings		<b>V</b> \$	246,853
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b> \$	201,017
Reserve accounts		<b>X</b> \$	
Other liabilities		<b>Y</b> \$	1,369
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$	449,239

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2017–18 income year, write 2018). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2018*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2018* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2018*. **D**

Tax File Number

Section K: **Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

Date  /  /

**Preferred trustee or director contact details:**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2018* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

**Hull Family Super Fund**  
**Members Statement**

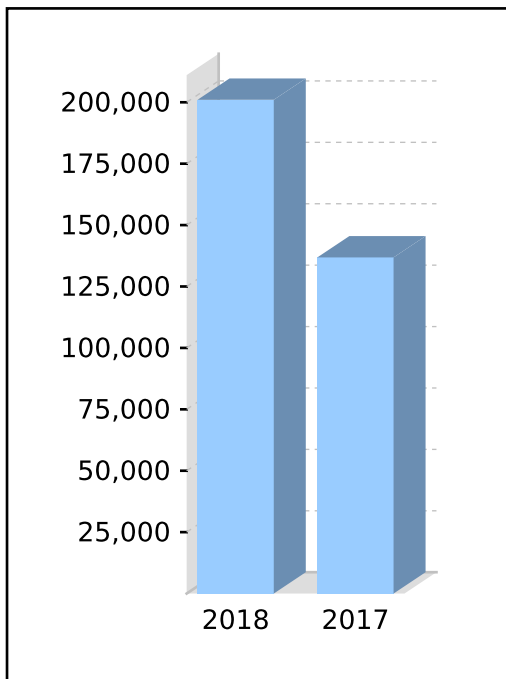
GEOFFREY DOUGLAS HULL  
 20 Yurong Street  
 Darlinghurst, New South Wales, 2010, Australia

**Your Details**

Date of Birth :	14/03/1975	Nominated Beneficiaries	N/A
Age:	43	Vested Benefits	201,017
Tax File Number:	Not Provided	Total Death Benefit	528,835
Date Joined Fund:	15/05/2014	Disability Benefit	327,818
Service Period Start Date:	15/05/2014		
Date Left Fund:			
Member Code:	HULGEO00001A		
Account Start Date	15/05/2014		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

**Your Balance**

<b>Total Benefits</b>	201,017
<u>Preservation Components</u>	
Preserved	201,017
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	146
Taxable	200,871
Investment Earnings Rate	34%



**Your Detailed Account Summary**

	This Year	Last Year
Opening balance at 01/07/2017	136,841	126,412
<u>Increases to Member account during the period</u>		
Employer Contributions	2,048	8,645
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		146
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies	15,298	10,714
Transfers In		
Net Earnings	49,381	(6,737)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	307	1,297
Income Tax	(307)	(1,296)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	2,551	2,338
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2018	201,017	136,841

**Trustee's Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

GEOFFREY DOUGLAS HULL  
Director

## HULL FAMILY SUPERANNUATION FUND

### BORROWING COST

Year End: 30/06/2015

Borrowing costs incurred in the Year ending :

30/06/2017

The Date borrowing costs incurred:

18/02/2015

Expenses incurred:	Amount
Borrowing costs incurred	\$ 3,008.00
Description -	
<b>TOTAL</b>	<b>\$ 3,008.00</b>

BORROWING COSTS DEDUCTIONS TO CLAIM IN EACH YEAR			
YEAR	Days per year	Amortised Expense	Closing Balance
30/06/2015	132	\$ 217.56	\$ 2,790.44
30/06/2016	365	\$ 601.60	\$ 2,188.84
30/06/2017	365	\$ 601.60	\$ 1,587.24
30/06/2018	365	\$ 601.60	\$ 985.64
30/06/2019	365	\$ 601.60	\$ 384.04
18/02/2020	233	\$ 384.04	\$ -
		\$ -	\$ -
<b>TOTAL DEDUCTIONS</b>		<b>\$ 3,008.00</b>	

# Depreciation Schedule

For The Period 01 July 2017 - 30 June 2018

Investment	Cost	Opening Written Down Value	Adjustments			Depreciation				Closing Written Down Value
			Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation <sup>1</sup>	Method	Rate	Calculated Depreciation <sup>2</sup>	Posted Depreciation <sup>3</sup>	
<b>Fixtures and Fittings (at written down value) - Unitised</b>										
Air-conditioner		0.00		1,416.46	1,109.88	Diminishing Value	20.00 %	221.97	221.97	1,194.49
		<b>0.00</b>		<b>1,416.46</b>	<b>1,109.88</b>				<b>221.97</b>	<b>1,194.49</b>
		<b>0.00</b>		<b>1,416.46</b>	<b>1,109.88</b>				<b>221.97</b>	<b>1,194.49</b>

<sup>1</sup> Amounts have been pro rated based on number of days in the year

<sup>2</sup> Depreciation calculated as per depreciation method

<sup>3</sup> Depreciation amounts posted to the ledger



100017996MS

Signature as prescribed in tax return

## Self-managed superannuation fund annual return

# 2017

### WHO SHOULD COMPLETE THIS ANNUAL RETURN?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2017* (NAT 71287).

**i** The *Self-managed superannuation fund annual return instructions 2017* (NAT 71606) (the instructions) can assist you to complete this annual return.

### TO COMPLETE THIS ANNUAL RETURN

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS.
- Place  in ALL applicable boxes.

## Section A: Fund information

**1 Tax file number (TFN)**

**➤** To assist processing, write the fund's TFN at the top of pages 3, 5 and 7.

**i** The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

**2 Name of self-managed superannuation fund (SMSF)**

Hull Family Super Fund

**3 Australian business number (ABN)** (if applicable)

**4 Current postal address**

Level 8

65 York Street

Suburb/town

Sydney

State/territory

NSW

Postcode

2000

**5 Annual return status**

Is this an amendment to the SMSF's 2017 return?

**A** No  Yes

Is this the first required return for a newly registered SMSF?

**B** No  Yes

Signature as prescribed in tax return  Tax File Number

6 SMSF auditor

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

SMSF Auditor Number  Auditor's phone number

Postal address

Suburb/town  State/territory  Postcode

Date audit was completed A  /  /

Was Part B of the audit report qualified? B No  Yes

If the audit report was qualified, have the reported compliance issues been rectified? C No  Yes

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Financial institution details for super payments and tax refunds

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits)  Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

B Financial institution details for tax refunds only

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits)  Account number

Account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

We will use your electronic service address alias to communicate with your fund about ATO super payments.

Signature as prescribed in tax return

Tax File Number

Provided

8 Status of SMSF

Australian superannuation fund

A No  Yes

Fund benefit structure B  A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

C No  Yes

9 Was the fund wound up during the income year?

No  Yes

If yes, provide the date on which the fund was wound up

Day / Month / Year  /  /

Have all tax lodgment and payment obligations been met?

No  Yes

10 Exempt current pension income

Did the fund pay an income stream to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A.

No  Go to Section B: Income.

Yes  Exempt current pension income amount A \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method B

Unsegregated assets method C  Was an actuarial certificate obtained? D Yes

Did the fund have any other income that was assessable?

E Yes  Go to Section B: Income.

No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Signature as prescribed in tax return

Fund's tax file number (TFN)

Section B: **Income**

**Do not complete this section** if your fund was in **full** pension phase for the **entire year** and there was **no** other income that was assessable. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year?

**G** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 complete and attach a *Capital gains tax (CGT) schedule 2017*.

Have you applied an exemption or rollover?

**M** No  Yes

Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income **D1** \$  Net foreign income **D** \$  Loss

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$  Number

Gross payments where ABN not quoted **H** \$

**Calculation of assessable contributions**  
Assessable employer contributions  
**R1** \$   
plus Assessable personal contributions  
**R2** \$   
plus <sup>#</sup>No-TFN-quoted contributions  
**R3** \$   
*(an amount must be included even if it is zero)*  
less Transfer of liability to life insurance company or PST  
**R6** \$

Gross distribution from partnerships **I** \$  Loss   
\*Unfranked dividend amount **J** \$   
\*Franked dividend amount **K** \$   
\*Dividend franking credit **L** \$   
\*Gross trust distributions **M** \$  Code

**Assessable contributions** **R**   
*(R1 plus R2 plus R3 less R6)*

**Calculation of non-arm's length income**  
\*Net non-arm's length private company dividends  
**U1** \$   
plus \*Net non-arm's length trust distributions  
**U2** \$   
plus \*Net other non-arm's length income  
**U3** \$

\*Other income **S** \$  Code   
\*Assessable income due to changed tax status of fund **T** \$

**Net non-arm's length income** **U** \$   
*(subject to 47% tax rate) (U1 plus U2 plus U3)*

<sup>#</sup>This is a mandatory label.  
  
\*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

**GROSS INCOME** (Sum of labels **A** to **U**) **W**  Loss

Exempt current pension income **Y**

**TOTAL ASSESSABLE INCOME** (**W** less **Y**) **V**  Loss

Signature as prescribed in tax return

Tax File Number

Provided

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

<b>DEDUCTIONS</b>		<b>NON-DEDUCTIBLE EXPENSES</b>	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="14,238"/>	<b>A2</b> \$	<input type="text"/>
Interest expenses overseas	<b>B1</b> \$ <input type="text"/>	<b>B2</b> \$	<input type="text"/>
Capital works expenditure	<b>D1</b> \$ <input type="text"/>	<b>D2</b> \$	<input type="text"/>
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text"/>	<b>E2</b> \$	<input type="text"/>
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="2,338"/>	<b>F2</b> \$	<input type="text"/>
Death benefit increase	<b>G1</b> \$ <input type="text"/>		
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="350"/>	<b>H2</b> \$	<input type="text"/>
Investment expenses	<b>I1</b> \$ <input type="text" value="5,607"/>	<b>I2</b> \$	<input type="text"/>
Management and administration expenses	<b>J1</b> \$ <input type="text" value="2,232"/>	<b>J2</b> \$	<input type="text"/>
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text"/>	<b>U2</b> \$	<input type="text"/>
Other amounts	<b>L1</b> \$ <input type="text"/>	<b>L2</b> \$ <input type="text"/>	<input type="text"/>
Tax losses deducted	<b>M1</b> \$ <input type="text"/>		
<b>TOTAL DEDUCTIONS</b>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b> \$ <input type="text" value="24,765"/>		<b>Y</b> \$ <input type="text"/>	
<small>(Total <b>A1</b> to <b>M1</b>)</small>		<small>(Total <b>A2</b> to <b>L2</b>)</small>	
<b>#TAXABLE INCOME OR LOSS</b>		<b>TOTAL SMSF EXPENSES</b>	
<b>O</b> \$ <input type="text" value="431"/>		<b>Z</b> \$ <input type="text" value="24,765"/>	
<small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>		<small>(N plus Y)</small>	

#This is a mandatory label.

100017996MS

Signature as prescribed in tax return

Tax File Number

Provided

**Section D: Income tax calculation statement**

**#Important:**

Section B label **R3**, Section C label **O** and Section D labels **A,T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

**13 Calculation statement**

Please refer to the *Self-managed superannuation fund annual return instructions 2017* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<input type="text" value="0"/>	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="0.00"/>	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<input type="text" value="0.00"/>	<i>(an amount must be included even if it is zero)</i>
<b>Gross tax</b>	<b>B \$</b>	<input type="text" value="0.00"/>	<i>(T1 plus J)</i>

Foreign income tax offset	<b>C1 \$</b>	<input type="text"/>	
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>	
<b>Non-refundable non-carry forward tax offsets</b>	<b>C \$</b>	<input type="text"/>	<i>(C1 plus C2)</i>

**SUBTOTAL 1**

**T2 \$**

*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	<input type="text" value="0.00"/>	
Early stage investor tax offset	<b>D2 \$</b>	<input type="text" value="0.00"/>	
<b>Non-refundable carry forward tax offsets</b>	<b>D \$</b>	<input type="text" value="0.00"/>	<i>(D1 plus D2)</i>

**SUBTOTAL 2**

**T3 \$**

*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset	<b>E1 \$</b>	<input type="text"/>	
No-TFN tax offset	<b>E2 \$</b>	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3 \$</b>	<input type="text"/>	
Exploration credit tax offset	<b>E4 \$</b>	<input type="text" value="0.00"/>	
<b>Refundable tax offsets</b>	<b>E \$</b>	<input type="text"/>	<i>(E1 plus E2 plus E3 plus E4)</i>

**#TAX PAYABLE T5 \$**

*(T3 less E – cannot be less than zero)*

**Section 102AAM interest charge**

**G \$**

Signature as prescribed in tax return

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text" value="0.00"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for amounts withheld from foreign resident capital gains withholding	<b>H8 \$</b> <input type="text" value="0.00"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0.00"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="259.00"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2017*.

Tax losses carried forward to later income years **U \$**

Net capital losses carried forward to later income years **V \$**

Signature as prescribed in tax return

Tax File Number

Provided

### Section F: Member information

**!** In Section F report all current members in the fund at 30 June. Use Section G to report any former members or deceased members who held an interest in the fund at any time during the income year.

#### MEMBER 1

Title: Mr  Mrs  Miss  Ms  Other

Family name

HULL

First given name

GEOFFREY DOUGLAS

Other given names

Member's TFN

See the Privacy note in the Declaration.

Not Provided

Date of birth

Day: 14 / Month: 03 / Year: 1975

#### Contributions

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$ 126,412.24

Employer contributions **A** \$ 8,644.90

ABN of principal employer **A1**

Personal contributions **B** \$ 145.59

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$

**TOTAL CONTRIBUTIONS N** \$ 8,790.49

#### Other transactions

Allocated earnings or losses **O** \$ 1,638.08

Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Code

Lump Sum payment **R1** \$

Code

Income stream payment **R2** \$

CLOSING ACCOUNT BALANCE **S** \$ 136,840.81



Signature as prescribed in tax return

Tax File Number

Provided

**Section H: Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

**15b Australian direct investments**

Cash and term deposits **E** \$

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1** \$

Australian non-residential real property  
**J2** \$

Overseas real property  
**J3** \$

Australian shares  
**J4** \$

Overseas shares  
**J5** \$

Other  
**J6** \$

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

**15c Overseas direct investments**

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$   
(Sum of labels A to T)

**15d In-house assets**

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No  Yes  \$

**15e Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

Signature as prescribed in tax return

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements		<b>V1 \$</b> <input type="text" value="249,584"/>	
Permissible temporary borrowings		<b>V2 \$</b> <input type="text"/>	
Other borrowings		<b>V3 \$</b> <input type="text"/>	
		Borrowings	<b>V \$</b> <input type="text" value="249,584"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W \$</b>	<input type="text" value="136,840"/>
Reserve accounts		<b>X \$</b>	<input type="text"/>
Other liabilities		<b>Y \$</b>	<input type="text" value="1,226"/>
<b>TOTAL LIABILITIES</b>		<b>Z \$</b>	<input type="text" value="387,650"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H \$**

Total TOFA losses **I \$**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2016–17 income year, write 2017). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2017*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2017* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2017*. **D**

Tax File Number

Section K: **Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

Date  /  /

**Preferred trustee or director contact details:**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2017* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name Other given names

Tax agent's practice

Tax agent's phone number Reference number Tax agent number

Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

# SMSF Tax Return

D30  
2016

1 Jul 2015—30 Jun 2016

TFN Recorded

**PART A** ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

**Electronic Funds Transfer – Direct Debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of partnership, trust, fund or entity	Year
TFN Recorded	HULL FAMILY SUPER FUND	2016

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration - I declare that:**

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director	Date
---	------

**PART B ELECTRONIC FUNDS TRANSFER CONSENT**

This declaration is to be completed when an electronic funds transfer EFT of a refund is requested and the tax return is being lodged through the electronic lodgment service ELS.

This declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

**Important**

Care should be taken when completing EFT details as the payment of any refund, including any family tax benefit, will be made to the account specified.

**Agent Ref No.**

24759991

**Account Name**

PRIZE INVESTMENTS PTY LTD

I authorise the refund to be deposited directly to the account specified.

Signature	Date

**PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)****Client Ref**

BHULLSMSF

**Agent Ref No.**

24759991

**Contact Name**

SYDNEY TAX PRACTICE

**Contact No.**

0292119790

**Declaration - I declare that:**

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date

**Section A: Fund information**

Period start	01/07/2015
--------------	------------

Period end	30/06/2016
------------	------------

<b>1</b> TAX FILE NUMBER	TFN Recorded
--------------------------	--------------

<b>2</b> NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF)	HULL FAMILY SUPER FUND
--	------------------------

<b>3</b> AUSTRALIAN BUSINESS NUMBER	88 376 812 366
-------------------------------------	----------------

<b>4</b> CURRENT POSTAL ADDRESS	
---------------------------------	--

Address	Town/City	State	Postcode
PO BOX 994	DARLINGHURST	NSW	1300

<b>5</b> ANNUAL RETURN STATUS	
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Is this the first required return for a newly registered SMSF?	No
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<b>6</b> SMSF AUDITOR	
-----------------------	--

Title	Mr
-------	----

First name	TONY
------------	------

Family name	BOYS
-------------	------

SMSF auditor number	100014140
---------------------	-----------

Contact number	04-10712708
----------------	-------------

Auditor Address	Town/City	State	Postcode
PO BOX 3376	RUNDLE MALL	SA	5000

<b>7</b> ELECTRONIC FUNDS TRANSFER (EFT)	
--	--

**A. Financial institution details for super payments and tax refunds**

Type	Client Account
------	----------------

BSB number	032196
------------	--------

Account number	439993
----------------	--------

Account name	PRIZE INVESTMENTS PTY LTD
--------------	---------------------------

**B. Financial institution details for tax refunds only**

Type	Client Account
------	----------------

BSB number	032196
------------	--------

Account number	439993
----------------	--------

Account name	PRIZE INVESTMENTS PTY LTD
--------------	---------------------------

<b>8</b> STATUS OF SMSF	
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Australian superannuation fund?	<b>A</b>	Yes
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Fund benefit structure	<b>B</b>	A
------------------------	----------	---

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?	<b>C</b>	Yes
--	----------	-----

## Section B: Income

## 11 INCOME

## Prior year losses brought forward

Did you have a CGT event during the year?	<b>G</b>	No
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## Losses carried forward

Net Capital Losses from Collectables		\$0.00
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Other Net Capital Losses		\$0.00
--------------------------	--	--------

Gross rent and other leasing and hiring	<b>B</b>	\$15,808.00
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Gross interest income	<b>C</b>	\$34.00
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<b>Assessable contributions</b>	<b>R</b>	<b>\$8,961.00</b>
---------------------------------	----------	-------------------

(R1 + R2 + R3 less R6)

Assessable employer contributions	<b>R1</b>	\$8,961.00
-----------------------------------	-----------	------------

No-TFN-quoted contributions	<b>R3</b>	\$0.00
-----------------------------	-----------	--------

<b>Gross income</b>	<b>W</b>	<b>\$24,803.00</b>
---------------------	----------	--------------------

<b>Total assessable income</b>	<b>V</b>	<b>\$24,803.00</b>
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## Section C: Deductions and non-deductible expenses

## 12 DEDUCTIONS

		Deductions		Non-Deductible Expenses
Interest expenses within Australia	<b>A1</b>	\$14,910.00	<b>A2</b>	
Insurance premiums – members	<b>F1</b>	\$2,589.00	<b>F2</b>	
Investment expenses	<b>I1</b>	\$2,959.00	<b>I2</b>	
Management and administration expenses	<b>J1</b>	\$395.00	<b>J2</b>	\$0.00
<b>Totals</b>	<b>N</b>	<b>\$20,853.00</b>	<b>Y</b>	<b>\$0.00</b>
<b>Total SMSF expenses</b>		(N + Y)	<b>Z</b>	<b>\$20,853.00</b>
<b>Taxable income or loss</b>		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	<b>O</b>	<b>\$3,950.00</b>

## Section D: Income tax calculation statement

13 CALCULATION STATEMENT		
Taxable income	A	\$3,950.00
Tax on taxable income	T1	\$592.50
Tax on no-TFN-quoted contributions	J	\$0.00
Gross tax	B	\$592.50
<b>Subtotal</b>	<b>(B less C - cannot be less than zero)</b>	<b>T2 \$592.50</b>
<b>REFUNDABLE TAX OFFSETS</b>		
	(E1 + E2 + E3 + E4)	E \$0.00
Complying fund's franking credits tax offset	E1	\$0.00
Tax Payable	T5	\$592.50
Tax offset refunds (Remainder of refundable tax offsets)	I	\$0.00
Supervisory levy	L	\$259.00
Supervisory levy adjustment for wound up funds	M	\$0.00
Supervisory levy adjustment for new funds	N	\$0.00
<b>Amount payable</b>	<b>S</b>	<b>\$851.50</b>

## Section H: Assets and liabilities

15 ASSETS		
15b Australian direct investments		
Cash and term deposits	E	\$3,853.00
Limited recourse borrowing arrangements	J	\$376,833.00
Australian residential real property	J1	\$376,833.00
Other assets	O	\$2,190.00
15c Overseas direct investments		
Total Australian and overseas assets	U	\$382,876.00



**16 LIABILITIES**

Borrowings	<b>V</b>	\$253,978.00
Total member closing account balances	<b>W</b>	\$126,412.00
Other liabilities	<b>Y</b>	\$2,486.00
<b>Total liabilities</b>	<b>Z</b>	<b>\$382,876.00</b>

**Section K : Declarations****PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS**

Title	Mr
First name	GEOFF
Family name	HULL
Non-individual trustee name	PRIZE INVESTMENTS PTY. LTD.
Contact number	02 92119790
Email address	snoborder@icloud.co m

**TAX AGENT'S CONTACT DETAILS**

Practice name	SYDNEY TAX PRACTICE
First name	SYDNEY
Other name	TAX
Family name	PRACTICE
Contact number	02 92119790

**Member 1 — HULL, GEOFFREY (TFN Recorded)**Account status OpenTax File Number TFN Recorded**INDIVIDUAL NAME**Title MrGiven name GEOFFREY

Other given names

Family name HULL

Suffix

Date of birth 14 Mar 1975

Date of death

**CONTRIBUTIONS**

Opening account balance		\$84,227.80
Employer contributions	<b>A</b>	\$7,617.00
Principal Employer ABN	<b>A1</b>	
Personal contributions	<b>B</b>	\$617.00
CGT small business retirement exemption	<b>C</b>	
CGT small business 15 year exemption	<b>D</b>	
Personal injury election	<b>E</b>	
Spouse and child contributions	<b>F</b>	
Other third party contributions	<b>G</b>	
Assessable foreign superannuation fund amount	<b>I</b>	
Non-assessable foreign superannuation fund amount	<b>J</b>	
Transfer from reserve: assessable amount	<b>K</b>	
Transfer from reserve: non-assessable amount	<b>L</b>	
Contributions from non-complying funds and previously non-complying funds	<b>T</b>	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>	
<b>Total Contributions</b>	<b>N</b>	<b>\$8,234.00</b>

**OTHER TRANSACTIONS**

Allocated earnings or losses	<b>O</b>	\$33,950.75
Inward rollovers and transfers	<b>P</b>	
Outward rollovers and transfers	<b>Q</b>	
Lump Sum payment	<b>R1</b>	
Income stream payment	<b>R2</b>	
<b>Closing account balance</b>	<b>S</b>	<b>\$126,412.55</b>

## Worksheets

### 12 DEDUCTIONS

#### J Management and administration expenses

Description	Deductible	Non deductible
Bank fees	\$136.00	\$0.00
SMSF Levy	\$259.00	\$0.00
<b>Total</b>	<b>\$395.00</b>	<b>\$0.00</b>

### 16 LIABILITIES

#### Y Other liabilities

Description	Amount
Council rates	\$814.00
FY15 ATO Liability	\$820.00
FY16 ATO Liability	\$852.00
<b>Total</b>	<b>\$2,486.00</b>



## E. PREPARATION DOCUMENTS

# Depreciation Schedule

For The Period 01 July 2018 - 30 June 2019

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value		
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation <sup>1</sup>	Method	Rate	Calculated Depreciation <sup>2</sup>		Posted Depreciation <sup>3</sup>	
<b>Fixtures and Fittings (at written down value) - Unitised</b>												
Air-conditioner												
	18/09/2017	1,416.46	1,194.49	<b>D18</b>		1,194.49	Diminishing Value	20.00 %	238.90	238.90	955.59	
Rainwater Tank												
	31/01/2019				3,000.00	<b>A14</b>	1,241.10	Diminishing Value	10.00 %	124.11	124.11	2,875.89
		<b>1,416.46</b>	<b>1,194.49</b>		<b>3,000.00</b>		<b>2,435.59</b>			<b>363.01</b>	<b>3,831.48</b>	
		<b>1,416.46</b>	<b>1,194.49</b>		<b>3,000.00</b>		<b>2,435.59</b>			<b>363.01</b>	<b>3,831.48</b>	

<sup>1</sup> Amounts have been pro rated based on number of days in the year

<sup>2</sup> Depreciation calculated as per depreciation method

<sup>3</sup> Depreciation amounts posted to the ledger

# Hull Family Super Fund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
11/09/2018	Withdrawal Mobile 1723543 Pymt Sydney Tax prize investments		1,100.00	<b>A4#3/A12</b>	1,100.00 DR
			<b>1,100.00</b>		<b>1,100.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2019	ATO Levy		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
11/09/2018	Withdrawal Mobile 1723543 Pymt Sydney Tax prize investments		330.00	<b>A4#3/A12</b>	330.00 DR
			<b>330.00</b>		<b>330.00 DR</b>
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
11/09/2018	Withdrawal Mobile 7015378 Bpay Asic prize investments		48.00	<b>F96</b>	48.00 DR
14/01/2019	Withdrawal Mobile 1822651 Bpay Asic		263.00	<b>F97</b>	311.00 DR
			<b>311.00</b>		<b>311.00 DR</b>
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
02/07/2018	Transaction Fee		5.00	<b>F15</b>	5.00 DR
01/08/2018	Transaction Fee		5.00	<b>F16</b>	10.00 DR
03/09/2018	Transaction Fee		5.00	<b>F18</b>	15.00 DR
01/10/2018	Transaction Fee		5.00	<b>F19</b>	20.00 DR
01/11/2018	Transaction Fee		5.00	<b>F21</b>	25.00 DR
03/12/2018	Transaction Fee		5.00	<b>F22</b>	30.00 DR
02/01/2019	Transaction Fee		5.00	<b>F24</b>	35.00 DR
01/02/2019	Transaction Fee		5.00	<b>F10</b>	40.00 DR
01/03/2019	Transaction Fee		5.00		45.00 DR
01/04/2019	Transaction Fee		5.00		50.00 DR
01/05/2019	Transaction Fee		5.00		55.00 DR
03/06/2019	Transaction Fee		5.00		60.00 DR
26/06/2019	Fee For Periodical Payment Not Made Prize Investments P/L		5.00		65.00 DR
			<b>65.00</b>		<b>65.00 DR</b>
<b>Borrowing Expense (31600)</b>					
<u>Borrowing Expense (31600)</u>					
30/06/2019	Borrowing Expenses		601.60	<b>D17</b>	601.60 DR
			<b>601.60</b>		<b>601.60 DR</b>
<b>Depreciation (33400) Sum = 363.01</b>					
<u>Air-conditioner (AIR)</u>					
30/06/2019	Depreciation for the period {2019}		238.90	<b>E1</b>	238.90 DR
			<b>238.90</b>		<b>238.90 DR</b>
<u>Rainwater Tank (TANK1)</u>					

# Hull Family Super Fund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2019	Depreciation for the period {2019}		124.11	<b>E1</b>	124.11 DR
			<b>124.11</b>		<b>124.11 DR</b>
<b>Interest Paid (37900)</b>					
<u>Interest Paid (37900)</u>					
05/07/2018	Interest Paid		1,179.94		1,179.94 DR
06/08/2018	Interest Paid		1,256.34	<b>F30</b>	2,436.28 DR
05/09/2018	Interest Paid		1,176.70	<b>F32</b>	3,612.98 DR
05/10/2018	Interest Paid		1,188.62		4,801.60 DR
05/11/2018	Interest Paid		1,239.55		6,041.15 DR
05/12/2018	Interest Paid		1,198.18	<b>F33</b>	7,239.33 DR
07/01/2019	Interest Paid		1,315.80		8,555.13 DR
05/02/2019	Interest Paid		1,155.84		9,710.97 DR
05/03/2019	Interest Paid		1,114.09		10,825.06 DR
05/04/2019	Interest Paid		1,230.65	<b>F34</b>	12,055.71 DR
06/05/2019	Interest Paid		1,229.01		13,284.72 DR
05/06/2019	Interest Paid		1,187.93	<b>F35</b>	14,472.65 DR
			<b>14,472.65</b>		<b>14,472.65 DR</b>
<b>Fines (38200)</b>					
<u>Fines (38200)</u>					
11/09/2018	Withdrawal Mobile 7015378 Bpay Asic prize investments		250.00		250.00 DR
11/09/2018	Withdrawal Mobile 7015378 Bpay Asic prize investments		79.00	<b>F96</b>	329.00 DR
			<b>329.00</b>		<b>329.00 DR</b>
<b>Life Insurance Premiums (39000)</b>					
<u>(Life Insurance Premiums) HULL, GEOFFREY DOUGLAS - Accumulation (HULGEO00001A)</u>					
04/07/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		296.29 DR
07/08/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		592.58 DR
04/09/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		888.87 DR
04/10/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		1,185.16 DR
05/11/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		1,481.45 DR
04/12/2018	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29	<b>F100</b>	1,777.74 DR
04/01/2019	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		2,074.03 DR
04/02/2019	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		2,370.32 DR
04/03/2019	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		2,666.61 DR
04/04/2019	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		2,962.90 DR
06/05/2019	Payment By Authority To Bt Life Insuranc YI267467 032-196		296.29		3,259.19 DR
04/06/2019	Payment By Authority To Bt Life Insuranc YI267467 032-196		357.14	<b>F107</b>	3,616.33 DR
			<b>3,616.33</b>		<b>3,616.33 DR</b>
<b>Sum property's Expense = 7,454.64</b>					
			<b>3,616.33</b>		<b>3,616.33 DR</b>
<b>Property Expenses - Electricity (41920)</b>					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
11/09/2018	Withdrawal Mobile 4624711 Bpay		470.86	<b>A12</b>	470.86 DR

# Hull Family Super Fund General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
	Origin Ene prize investments Gas				
15/10/2018	Withdrawal Mobile 5464171 Bpay Origin Ene electricity bill		500.00 <b>F44</b>		970.86 DR
10/01/2019	Withdrawal Mobile 8991782 Bpay Origin Ene prize investments INV Provided		366.27 <b>F47</b>		1,337.13 DR
10/04/2019	Withdrawal Mobile 1159840 Bpay Origin Ene INV provided		576.83 <b>F50</b>		1,913.96 DR
			<b>1,913.96</b>		<b>1,913.96 DR</b>
<b>Property Expenses - Council Rates (41960)</b>					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
11/09/2018	Withdrawal Mobile 8464483 Bpay Midcoast F 52 Minimbah West b Council		442.85		442.85 DR
23/11/2018	Withdrawal Mobile 5361142 Bpay Midcoast F prize investments Council		443.54		886.39 DR
10/01/2019	Withdrawal Mobile 1929661 Pymt Mid coast prize investments Council No inv		245.00		1,131.39 DR
30/06/2019	Council Rates		638.96		1,770.35 DR
			<b>1,770.35 F66/A16#3</b>		<b>1,770.35 DR</b>
<b>Property Expenses - Insurance Premium (41980)</b>					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
10/01/2019	Withdrawal Mobile 1113469 Pymt Ajb Dubbo farm insurance		1,853.12 <b>F79</b>		1,853.12 DR
			<b>1,853.12</b>		<b>1,853.12 DR</b>
<b>Property Expenses - Pest Control (42040)</b>					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
04/10/2018	Withdrawal Mobile 1630421 Pymt Nabisac pes 2273 Pest Control		800.00 <b>A12</b>		800.00 DR
			<b>800.00</b>		<b>800.00 DR</b>
<b>Property Expenses - Repairs Maintenance (42060)</b>					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
03/05/2019	INV 0696		590.00 <b>A15</b>		590.00 DR
06/05/2019	INV I434064		84.91 <b>A13</b>		674.91 DR
			<b>674.91</b>		<b>674.91 DR</b>
<b>Property Expenses - Sundry Expenses (42110)</b>					
<u>52 Minimbah West Branch Rd, Minimbah, NSW 2312 (52MINIBAH1)</u>					
11/09/2018	Withdrawal Mobile 6254788 Bpay Elgas Limi prize investments Gas No INV		287.30 <b>A12</b>		287.30 DR
08/05/2019	Withdrawal Mobile 1449966 Bpay Elgas Limi		155.00 <b>F89</b>		442.30 DR
			<b>442.30</b>		<b>442.30 DR</b>
<b>Total Debits:</b>	<b>28,902.23</b>				
<b>Total Credits:</b>	<b>0.00</b>				



## Hull Family Super Fund

## Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
52 Minimbah West Branch Rd, Minimbah,										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	435,527.51	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	(9,358.99)	0.00	426,168.52	0.00	0.00	0.00
	<b>30/06/2019</b>		<b>1.00</b>	<b>0.00</b>	<b>(9,358.99)</b>	<b>0.00</b>	<b>426,168.52</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Air-conditioner										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	1,194.49	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(238.90)	955.59	0.00	0.00	0.00
	<b>30/06/2019</b>		<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(238.90)</b>	<b>955.59</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Rainwater Tank										
	31/01/2019	Purchase	1.00	3,000.00	0.00	0.00	3,000.00	0.00	0.00	0.00
	30/06/2019	Depreciation	0.00	0.00	0.00	(124.11)	2,875.89	0.00	0.00	0.00
	<b>30/06/2019</b>		<b>1.00</b>	<b>3,000.00</b>	<b>0.00</b>	<b>(124.11)</b>	<b>2,875.89</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Market Movement</b>					<b>(9,358.99)</b>					<b>0.00</b>
										<b>(9,358.99)</b>

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## F. SOURCE DOCUMENTS



Statement Period  
29 June 2018 - 28 September 2018

## Westpac DIY Super Working Account

Account Name  
PRIZE INVESTMENTS PTY. LTD. ATF  
HULL FAMILY SUPERFUND

Customer ID  
4813 7779 PRIZE INVESTMENTS PTY.  
LTD.

BSB Account Number  
032-196 439 985

Opening Balance	+ \$1,948.37
Total Credits	+ \$8,498.96
Total Debits	- \$8,043.01
Closing Balance	+ \$2,404.32

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
23 Dec 2016	0.25 %	1.05 %	1.05 %	1.05 %
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
23 Dec 2016	1.05 %
26 Sep 2018	0.25 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/06/18</b>	<b>STATEMENT OPENING BALANCE</b>			<b>1,948.37</b>
17/07/18	Deposit Leanne Freel rent Prize		1,630.00	3,578.37
26/07/18	Periodical Payment To Prize Investment Loan Repayment	1,558.00		2,020.37
31/07/18	Interest Paid		0.52	2,020.89
15/08/18	Deposit Leanne Freel rent Prize		1,630.00	3,650.89
27/08/18	Periodical Payment To Prize Investment Loan Repayment	1,558.00		2,092.89
31/08/18	Interest Paid		0.56	2,093.45
11/09/18	Deposit Online 2613833 Tfr Westpac Diy Super Sa		3,607.35	5,700.80
11/09/18	Withdrawal Mobile 1634761 Tfr Smsf Invest	361.00		5,339.80



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
11/09/18	Withdrawal Mobile 1723543 Pymt Sydney Tax prize investments	1,430.00		3,909.80
11/09/18	Withdrawal Mobile 4624711 Bpay Origin Ene prize investments	470.86		3,438.94
11/09/18	Withdrawal Mobile 6254788 Bpay Elgas Limi prize investments	287.30		3,151.64
11/09/18	Withdrawal Mobile 7015378 Bpay Asic prize investments	377.00		2,774.64
11/09/18	Withdrawal Mobile 8464483 Bpay Midcoast F 52 Minimbah West b	442.85		2,331.79
17/09/18	Deposit Leanne Freel rent Prize		1,630.00	3,961.79
26/09/18	Periodical Payment To Prize Investment Loan Repayment	1,558.00		2,403.79
28/09/18	Interest Paid		0.53	2,404.32
<b>28/09/18</b>	<b>CLOSING BALANCE</b>			<b>2,404.32</b>

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9985

Transaction fee(s) period 01 JUN 2018 to 31 AUG 2018

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

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2017 TO 30 JUNE 2018

**For account: 2196/439985**

Total interest credited

\$2.09

These details are provided for your records and taxation purposes



## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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Statement Period  
28 September 2018 - 31 December 2018

## Westpac DIY Super Working Account

Account Name  
PRIZE INVESTMENTS PTY. LTD. ATF  
HULL FAMILY SUPERFUND

Customer ID  
4813 7779 PRIZE INVESTMENTS PTY.  
LTD.

BSB Account Number  
032-196 439 985

Opening Balance	+ \$2,404.32
Total Credits	+ \$5,761.85
Total Debits	- \$6,417.54
Closing Balance	+ \$1,748.63

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>28/09/18</b>	<b>STATEMENT OPENING BALANCE</b>			<b>2,404.32</b>
04/10/18	Withdrawal Mobile 1630421 Pymt Nabiac pes 2273	800.00		1,604.32
15/10/18	Deposit Online 2626314 Tfr Westpac Diy Super Saelectricity bill		500.00	2,104.32
15/10/18	Withdrawal Mobile 5464171 Bpay Origin Ene electricity bill	500.00		1,604.32
26/10/18	Periodical Payment To Prize Investment Loan Repayment	1,558.00		46.32
31/10/18	Interest Paid		0.34	46.66
21/11/18	Deposit Mona Vale NSW		3,260.00	3,306.66
23/11/18	Deposit Online 2115666 Tfr Westpac Diy Super Sarates instalment		443.03	3,749.69



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/11/18	Withdrawal Mobile 5361142 Bpay Midcoast F prize investments	443.54		3,306.15
26/11/18	Periodical Payment To Prize Investment Loan Repayment	1,558.00		1,748.15
30/11/18	Interest Paid		0.16	1,748.31
27/12/18	Periodical Payment To Prize Investment Loan Repayment	1,558.00		190.31
31/12/18	Interest Paid		0.32	190.63
31/12/18	Deposit Online 2929746 Tfr Westpac Diy Super Satop up rent		1,558.00	1,748.63
<b>31/12/18</b>	<b>CLOSING BALANCE</b>			<b>1,748.63</b>

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9985

Transaction fee(s) period 01 SEP 2018 to 30 NOV 2018

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



## MORE INFORMATION

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Statement Period  
31 December 2018 - 29 March 2019

## Westpac DIY Super Working Account

Account Name  
PRIZE INVESTMENTS PTY. LTD. ATF  
HULL FAMILY SUPERFUND

Customer ID  
4813 7779 PRIZE INVESTMENTS PTY.  
LTD.

BSB Account Number  
032-196 439 985

Opening Balance	+ \$1,748.63
Total Credits	+ \$7,271.52
Total Debits	- \$8,253.39
Closing Balance	+ \$766.76

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/12/18</b>	<b>STATEMENT OPENING BALANCE</b>			<b>1,748.63</b>
10/01/19	Deposit Online 2089320 Tfr Westpac Diy Super Safarm insurance		1,853.12	3,601.75
10/01/19	Deposit Online 2900055 Tfr Westpac Diy Super Satop up		1,558.00	5,159.75
10/01/19	Withdrawal Mobile 1113469 Pymt Ajj Dubbo farm insurance	1,853.12		3,306.63
10/01/19	Withdrawal Mobile 1929661 Pymt Mid coast prize investments	245.00		3,061.63
10/01/19	Withdrawal Mobile 5095057 Bpay Tax Office prize investments	852.00		2,209.63
10/01/19	Withdrawal Mobile 8991782 Bpay Origin Ene prize investments	366.27		1,843.36
14/01/19	Withdrawal Mobile 1822651 Bpay Asic	263.00		1,580.36



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/19	Periodical Payment To Prize Investment Loan Repayment	1,558.00		22.36
31/01/19	Interest Paid		0.33	22.69
22/02/19	Deposit Mona Vale NSW		1,630.00	1,652.69
26/02/19	Periodical Payment To Prize Investment Loan Repayment	1,558.00		94.69
28/02/19	Interest Paid		0.04	94.73
25/03/19	Deposit Forster NSW		1,630.00	1,724.73
26/03/19	Periodical Payment To Prize Investment Loan Repayment	1,558.00		166.73
28/03/19	Deposit Taree NSW		600.00	766.73
29/03/19	Interest Paid		0.03	766.76
<b>29/03/19</b>	<b>CLOSING BALANCE</b>			<b>766.76</b>

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9985

Transaction fee(s) period 01 DEC 2018 to 28 FEB 2019

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



## MORE INFORMATION

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Statement Period  
29 March 2019 - 28 June 2019

## Westpac DIY Super Working Account

Account Name  
PRIZE INVESTMENTS PTY. LTD. ATF  
HULL FAMILY SUPERFUND

Customer ID  
4813 7779 PRIZE INVESTMENTS PTY.  
LTD.

BSB Account Number  
032-196 439 985

Opening Balance	+ \$766.76
Total Credits	+ \$3,260.19
Total Debits	- \$4,031.94
Closing Balance	- \$4.99

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/03/19</b>	<b>STATEMENT OPENING BALANCE</b>			<b>766.76</b>
10/04/19	Withdrawal Mobile 1159840 Bpay Origin Ene	576.83		189.93
23/04/19	Deposit Forster NSW		1,630.00	1,819.93
26/04/19	Periodical Payment To Prize Investment Loan Repayment	1,558.00		261.93
30/04/19	Interest Paid		0.12	262.05
08/05/19	Withdrawal Mobile 1449966 Bpay Elgas Limi	155.00		107.05
24/05/19	Deposit Mona Vale NSW		1,630.00	1,737.05
27/05/19	Periodical Payment To Prize Investment Loan Repayment	1,558.00		179.05
31/05/19	Interest Paid		0.06	179.11
11/06/19	Withdrawal Mobile 1035915 Tfr Westpac Diy	179.11		0.00
26/06/19	Fee For Periodical Payment Not Made Prize Investments P/L	5.00		-5.00



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/06/19	Interest Paid		0.01	-4.99
<b>28/06/19</b>	<b>CLOSING BALANCE</b>			<b>-4.99</b>

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9985

Transaction fee(s) period 01 MAR 2019 to 31 MAY 2019

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

## MORE INFORMATION

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Statement Period  
28 June 2019 - 30 September 2019

## Westpac DIY Super Working Account

Account Name  
PRIZE INVESTMENTS PTY. LTD. ATF  
HULL FAMILY SUPERFUND

Customer ID  
4813 7779 PRIZE INVESTMENTS PTY.  
LTD.

BSB Account Number  
032-196 439 985

Opening Balance	- \$4.99
Total Credits	+ \$8,350.43
Total Debits	- \$8,121.71
Closing Balance	+ \$223.73

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %
19 Jul 2019	0.10 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/06/19	STATEMENT OPENING BALANCE			-4.99
24/07/19	Deposit Online 2013886 Tfr Westpac Diy Super Sa		200.00	195.01
24/07/19	Withdrawal Mobile 1139272 Bpay Elgas Limi	180.00		15.01
26/07/19	Fee For Periodical Payment Not Made Prize Investments P/L	5.00		10.01
30/07/19	Deposit Cgu Insurance 02200306486920		8,150.00	8,160.01
30/07/19	Withdrawal Mobile 1318179 Tfr Smsf Invest	1,187.93		6,972.08
30/07/19	Withdrawal Mobile 1323697 Tfr Smsf Invest	1,165.69		5,806.39
30/07/19	Withdrawal Mobile 9408740 Bpay Origin Ene	610.00		5,196.39
31/07/19	Interest Paid		0.01	5,196.40
31/07/19	Interest	0.05		5,196.35



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
08/08/19	Withdrawal Mobile 1627595 Tfr Smsf Invest	500.00		4,696.35
08/08/19	Withdrawal Mobile 2997141 Bpay Midcoast F	1,357.04		3,339.31
26/08/19	Periodical Payment To Prize Investment Loan Repayment	1,558.00		1,781.31
30/08/19	Interest Paid		0.29	1,781.60
26/09/19	Periodical Payment To Prize Investment Loan Repayment	1,558.00		223.60
30/09/19	Interest Paid		0.13	223.73
<b>30/09/19</b>	<b>CLOSING BALANCE</b>			<b>223.73</b>

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9985

Transaction fee(s) period 01 JUN 2019 to 31 AUG 2019

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

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019

**For account: 2196/439985**

Total interest credited

\$3.02

These details are provided for your records and taxation purposes



## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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Statement Period  
29 June 2018 - 28 September 2018

## Westpac DIY Super Savings Account

Account Name  
PRIZE INVESTMENTS PTY. LTD. ATF  
HULL FAMILY SUPERFUND

Customer ID  
4813 7779 PRIZE INVESTMENTS PTY.  
LTD.

BSB Account Number  
032-196 439 993

Opening Balance	+ \$9,583.70
Total Credits	+ \$1,198.77
Total Debits	- \$4,511.22
Closing Balance	+ \$6,271.25

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
23 Dec 2016	1.25 %	1.25 %	1.25 %	1.25 %
26 Sep 2018	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
23 Dec 2016	1.25 %
26 Sep 2018	1.00 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/06/18</b>	<b>STATEMENT OPENING BALANCE</b>			<b>9,583.70</b>
02/07/18	Deposit CBA Sside super		82.08	9,665.78
02/07/18	Transaction Fee	5.00		9,660.78
04/07/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		9,364.49
09/07/18	Deposit CBA Surfside		82.08	9,446.57
16/07/18	Deposit CBA Surfside		82.08	9,528.65
23/07/18	Deposit CBA Surfside		82.08	9,610.73
30/07/18	Deposit CBA Surfside		82.08	9,692.81
31/07/18	Interest Paid		10.43	9,703.24
01/08/18	Transaction Fee	5.00		9,698.24
06/08/18	Deposit CBA Surfside		82.88	9,781.12



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
07/08/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		9,484.83
13/08/18	Deposit CBA Surfside Super		82.88	9,567.71
20/08/18	Deposit CBA Zuper		82.08	9,649.79
27/08/18	Deposit CBA Surfside		82.88	9,732.67
31/08/18	Interest Paid		10.21	9,742.88
03/09/18	Deposit CBA Surfside Super		82.88	9,825.76
03/09/18	Transaction Fee	5.00		9,820.76
04/09/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		9,524.47
10/09/18	Deposit CBA Surfside		82.88	9,607.35
11/09/18	Withdrawal Mobile 1613832 Tfr Westpac Diy	3,607.35		6,000.00
17/09/18	Deposit CBA G Hurrelsalsacface		50.00	6,050.00
17/09/18	Deposit CBA Surfside Super		82.08	6,132.08
24/09/18	Deposit CBA salary sacrifice		50.00	6,182.08
24/09/18	Deposit CBA Sside Super		82.08	6,264.16
28/09/18	Interest Paid		7.09	6,271.25
<b>28/09/18</b>	<b>CLOSING BALANCE</b>			<b>6,271.25</b>

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9993

Transaction fee(s) period 01 JUN 2018 to 31 AUG 2018

		Charged	Unit Price	Fee
Total	Non-internet/electronic tele-banking withd	3	\$5.00	\$15.00
<b>\$15.00</b>	<b>Total</b>	<b>3</b>		<b>\$15.00</b>

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2017 TO 30 JUNE 2018

**For account: 2196/439993**

Total interest credited

\$94.08

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Statement Period  
28 September 2018 - 31 December 2018

## Westpac DIY Super Savings Account

Account Name  
PRIZE INVESTMENTS PTY. LTD. ATF  
HULL FAMILY SUPERFUND

Customer ID  
4813 7779 PRIZE INVESTMENTS PTY.  
LTD.

BSB Account Number  
032-196 439 993

Opening Balance	+ \$6,271.25
Total Credits	+ \$1,933.87
Total Debits	- \$3,404.90
Closing Balance	+ \$4,800.22

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
26 Sep 2018	1.00 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>28/09/18</b>	<b>STATEMENT OPENING BALANCE</b>			<b>6,271.25</b>
01/10/18	Deposit CBA Ssidesal sacrifice		50.00	6,321.25
01/10/18	Deposit CBA Surfside Super		82.08	6,403.33
01/10/18	Transaction Fee	5.00		6,398.33
04/10/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		6,102.04
08/10/18	Deposit CBA Salary sacrifice		50.00	6,152.04
08/10/18	Deposit CBA Sside super		82.08	6,234.12
15/10/18	Deposit CBA salary sacrifice		50.00	6,284.12
15/10/18	Deposit CBA Surfside Super		82.08	6,366.20
15/10/18	Withdrawal Mobile 1626313 Tfr Westpac Diy electricity bill	500.00		5,866.20
22/10/18	Deposit CBA Geoff salary sfice		50.00	5,916.20
22/10/18	Deposit CBA Surfside super		82.08	5,998.28



## TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/18	Deposit CBA Geoff salary sfice		50.00	6,048.28
29/10/18	Deposit CBA Surfside Super		82.08	6,130.36
31/10/18	Interest Paid		5.51	6,135.87
01/11/18	Transaction Fee	5.00		6,130.87
05/11/18	Deposit CBA Sside sal sacrific		50.00	6,180.87
05/11/18	Deposit CBA Surfside super		82.08	6,262.95
05/11/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		5,966.66
12/11/18	Deposit CBA Salary Sfice		50.00	6,016.66
12/11/18	Deposit CBA Surfside Super		82.08	6,098.74
19/11/18	Deposit CBA Sal sacrific		50.00	6,148.74
19/11/18	Deposit CBA Surfside Super		82.08	6,230.82
23/11/18	Withdrawal Mobile 1115665 Tfr Westpac Diy rates instalment	443.03		5,787.79
26/11/18	Deposit CBA salary sacrific		50.00	5,837.79
26/11/18	Deposit CBA Surfside Super		82.08	5,919.87
30/11/18	Interest Paid		4.96	5,924.83
03/12/18	Deposit CBA salary sacrific		50.00	5,974.83
03/12/18	Deposit CBA Surfside Super		146.58	6,121.41
03/12/18	Transaction Fee	5.00		6,116.41
04/12/18	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		5,820.12
10/12/18	Deposit CBA Sal sacrific		50.00	5,870.12
10/12/18	Deposit CBA Surfside super		82.08	5,952.20
17/12/18	Deposit CBA Geoff sal sacrific		50.00	6,002.20
17/12/18	Deposit CBA Surfside Super		82.08	6,084.28
24/12/18	Deposit CBA Geoff sal sacrific		50.00	6,134.28
24/12/18	Deposit CBA Geoff sal sacrific		50.00	6,184.28
24/12/18	Deposit CBA Surfside Super		82.08	6,266.36
24/12/18	Deposit CBA Surfside Super		86.73	6,353.09
31/12/18	Interest Paid		5.13	6,358.22
31/12/18	Withdrawal Mobile 1929746 Tfr Westpac Diy top up rent	1,558.00		4,800.22
<b>31/12/18</b>	<b>CLOSING BALANCE</b>			<b>4,800.22</b>

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9993

Transaction fee(s) period 01 SEP 2018 to 30 NOV 2018

		Charged	Unit Price	Fee
Total \$15.00	Non-internet/electronic tele-banking withd	3	\$5.00	\$15.00
	<b>Total</b>	<b>3</b>		<b>\$15.00</b>

## MORE INFORMATION

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Statement Period  
31 December 2018 - 29 March 2019

## Westpac DIY Super Savings Account

Account Name  
PRIZE INVESTMENTS PTY. LTD. ATF  
HULL FAMILY SUPERFUND

Customer ID  
4813 7779 PRIZE INVESTMENTS PTY.  
LTD.

BSB Account Number  
032-196 439 993

Opening Balance	+ \$4,800.22
Total Credits	+ \$536.78
Total Debits	- \$4,314.99
Closing Balance	+ \$1,022.01

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	1.00 %	1.00 %	1.00 %	1.00 %
14 Mar 2019	0.50 %	0.50 %	0.50 %	0.50 %

Effective Date	Over \$499999
26 Sep 2018	1.00 %
14 Mar 2019	0.50 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/12/18</b>	<b>STATEMENT OPENING BALANCE</b>			<b>4,800.22</b>
02/01/19	Transaction Fee	5.00		4,795.22
04/01/19	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		4,498.93
07/01/19	Deposit CBA Geoff sal sacrific		50.00	4,548.93
07/01/19	Deposit CBA Surfside Super		86.73	4,635.66
10/01/19	Withdrawal Mobile 1089319 Tfr Westpac Diy farm insurance	1,853.12		2,782.54
10/01/19	Withdrawal Mobile 1900054 Tfr Westpac Diy top up	1,558.00		1,224.54
16/01/19	Deposit CBA Geoff sal sacrific		150.00	1,374.54
16/01/19	Deposit CBA super 10 to 27 jan		246.24	1,620.78



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/19	Interest Paid		2.14	1,622.92
01/02/19	Transaction Fee	5.00		1,617.92
04/02/19	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		1,321.63
28/02/19	Interest Paid		1.04	1,322.67
01/03/19	Transaction Fee	5.00		1,317.67
04/03/19	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		1,021.38
29/03/19	Interest Paid		0.63	1,022.01
<b>29/03/19</b>	<b>CLOSING BALANCE</b>			<b>1,022.01</b>

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9993

Transaction fee(s) period 01 DEC 2018 to 28 FEB 2019

		Charged	Unit Price	Fee
Total \$15.00	Non-internet/electronic tele-banking withd	3	\$5.00	\$15.00
	<b>Total</b>	<b>3</b>		<b>\$15.00</b>





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Statement Period  
29 March 2019 - 28 June 2019

## Westpac DIY Super Savings Account

Account Name  
PRIZE INVESTMENTS PTY. LTD. ATF  
HULL FAMILY SUPERFUND

Customer ID  
4813 7779 PRIZE INVESTMENTS PTY.  
LTD.

BSB Account Number  
032-196 439 993

Opening Balance	+ \$1,022.01
Total Credits	+ \$179.72
Total Debits	- \$964.72
Closing Balance	+ \$237.01

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
14 Mar 2019	0.50 %	0.50 %	0.50 %	0.50 %
21 Jun 2019	0.30 %	0.30 %	0.30 %	0.30 %

Effective Date	Over \$499999
14 Mar 2019	0.50 %
21 Jun 2019	0.30 %

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/03/19</b>	<b>STATEMENT OPENING BALANCE</b>			<b>1,022.01</b>
01/04/19	Transaction Fee	5.00		1,017.01
04/04/19	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		720.72
30/04/19	Interest Paid		0.34	721.06
01/05/19	Transaction Fee	5.00		716.06
06/05/19	Payment By Authority To Bt Life Insuranc YI267467 032-196	296.29		419.77
31/05/19	Interest Paid		0.20	419.97
03/06/19	Transaction Fee	5.00		414.97
04/06/19	Payment By Authority To Bt Life Insuranc YI267467 032-196	357.14		57.83

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
11/06/19	Deposit Online 2035916 Tfr Westpac Diy Super Wo		179.11	236.94
28/06/19	Interest Paid		0.07	237.01
<b>28/06/19</b>	<b>CLOSING BALANCE</b>			<b>237.01</b>

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**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9993

Transaction fee(s) period 01 MAR 2019 to 31 MAY 2019

		Charged	Unit Price	Fee
Total	Non-internet/electronic tele-banking withd	3	\$5.00	\$15.00
<b>\$15.00</b>	<b>Total</b>	<b>3</b>		<b>\$15.00</b>

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Statement Period  
28 June 2019 - 30 September 2019

## Westpac DIY Super Savings Account

Account Name  
PRIZE INVESTMENTS PTY. LTD. ATF  
HULL FAMILY SUPERFUND

Customer ID  
4813 7779 PRIZE INVESTMENTS PTY.  
LTD.

BSB Account Number  
032-196 439 993

Opening Balance	+ \$237.01
Total Credits	+ \$1,071.36
Total Debits	- \$1,296.66
Closing Balance	+ \$11.71

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
21 Jun 2019	0.30 %	0.30 %	0.30 %	0.30 %
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %

Effective Date	Over \$499999
21 Jun 2019	0.30 %
19 Jul 2019	0.15 %

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>28/06/19</b>	<b>STATEMENT OPENING BALANCE</b>			<b>237.01</b>
01/07/19	Transaction Fee	5.00		232.01
04/07/19	Payment By Authority To Bt Life Insuranc YI267467 032-196	357.14		-125.13
05/07/19	Direct Debit Dishonoured 0002631		357.14	232.01
05/07/19	Direct Entry Debit Dishonoured Fee 0002631	5.00		227.01
24/07/19	Withdrawal Mobile 1013885 Tfr Westpac Diy	200.00		27.01
31/07/19	Interest Paid		0.04	27.05
31/07/19	Interest	0.05		27.00
01/08/19	Transaction Fee	5.00		22.00
06/08/19	Payment By Authority To Bt Life Insuranc YI267467 032-196	714.18		-692.18



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
07/08/19	Direct Debit Dishonoured 0002631		714.18	22.00
07/08/19	Direct Entry Debit Dishonoured Fee 0002631	5.00		17.00
30/08/19	Interest	0.29		16.71
02/09/19	Transaction Fee	5.00		11.71
<b>30/09/19</b>	<b>CLOSING BALANCE</b>			<b>11.71</b>

## CONVENIENCE AT YOUR FINGERTIPS

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-196 43-9993

Transaction fee(s) period 01 JUN 2019 to 31 AUG 2019

		Charged	Unit Price	Fee
Total	Non-internet/electronic tele-banking withd	3	\$5.00	\$15.00
<b>\$15.00</b>	<b>Total</b>	<b>3</b>		<b>\$15.00</b>

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019

**For account: 2196/439993**  
Total interest credited \$47.75

These details are provided for your records and taxation purposes

**Total interest = 3.02 (F13) + 47.75 = 50.77**

**MORE INFORMATION**

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

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**SMSF Investment Property Loan**

Statement Period

16 February 2018 - 17 August 2018

Account No.

032-196 45-4907

**YOUR ACCOUNT SUMMARY**

Opening Balance	- \$248,375.51
Total Credits	+ \$7,790.00
Total Debits	- \$7,146.45
<b>Closing Balance</b> <sup>1</sup>	<b>- \$247,731.96</b>

**YOUR ACCOUNT STATUS as at 17 AUG 2018**

Limit	\$247,330.00
<b>Funds Available</b> <sup>1</sup>	<b>\$0.00</b>

**YOUR ACCOUNT DETAILS**

**Account Name**  
PRIZE INVESTMENTS PTY. LTD.

**YOUR CUSTOMER DETAILS**

**Your Name** PRIZE INVESTMENTS PTY. LTD.  
**Your Customer Number** 4813 7779

**YOUR LOAN SUMMARY**

Repayment Type <sup>2</sup> Principal and Interest  
Loan Expiry Date <sup>3</sup> 25 February 2045

**TRANSACTIONS**
**032-196 45-4907**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>16/02/18</b>	<b>Statement Opening Balance</b>			<b>-248,375.51</b>
26/02/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-246,817.51
05/03/18	Interest	1,101.95		-247,919.46
26/03/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-246,361.46
05/04/18	Interest	1,216.68		-247,578.14
26/04/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-246,020.14
07/05/18	Interest	1,254.02		-247,274.16
05/06/18	Interest	1,137.52		-248,411.68

**TRANSACTIONS****032-196 45-4907**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/06/18	Periodical Payment From Prize Investment			
	Loan Repayment		1,558.00	-246,853.68
05/07/18	Interest	1,179.94		-248,033.62
26/07/18	Periodical Payment From Prize Investment			
	Loan Repayment		1,558.00	-246,475.62
06/08/18	Interest	1,256.34		-247,731.96
<b>17/08/18</b>	<b>Closing Balance</b>			<b>-247,731.96</b>

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**INTEREST RATES SUMMARY****Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
24 Mar 2017	5.79 %



**MORE INFORMATION****17 Aug 2018**

Mandatory positive credit reporting commences in Australia this year for the major banks. The change means additional information, including account open dates, credit limits and up to 24 months of repayment history, will be supplied to credit reporting bodies for all open consumer credit accounts. This means it's now more important than ever to pay your bills on time and if you do, this will appear favourably on your credit report. For further info, visit the CreditSmart website. If you don't have automatic payments in place, you might like to consider setting this up to take the hassle out of remembering to pay your account each month.

**Things you should know:**

- <sup>1</sup> Proceeds of cheques will not be available until cleared.
- <sup>2</sup> To learn more about loan repayment types, go to:  
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- <sup>3</sup> Your Loan Term expires on this date and all debit funds are due and payable.

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8am-8pm 7 days

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**SMSF Investment Property Loan**

Statement Period

17 August 2018 - 15 February 2019

Account No.

032-196 45-4907

**YOUR ACCOUNT SUMMARY**

Opening Balance	- \$247,731.96
Total Credits	+ \$9,709.00
Total Debits	- \$7,274.69
<b>Closing Balance</b> <sup>1</sup>	<b>- \$245,297.65</b>

**YOUR ACCOUNT STATUS as at 15 FEB 2019**

Limit	\$245,505.00
<b>Funds Available</b> <sup>1</sup>	<b>\$0.00</b>

**YOUR ACCOUNT DETAILS**

**Account Name**  
PRIZE INVESTMENTS PTY. LTD.  
ATFT HULL FAMILY SUPER FUND

**YOUR CUSTOMER DETAILS**

**Your Name** PRIZE INVESTMENTS PTY. LTD.  
**Your Customer Number** 4813 7779

**YOUR LOAN SUMMARY**

Repayment Type <sup>2</sup>	Principal and Interest
Loan Expiry Date <sup>3</sup>	25 February 2045

**TRANSACTIONS**
**032-196 45-4907**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>17/08/18</b>	<b>Statement Opening Balance</b>			<b>-247,731.96</b>
27/08/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-246,173.96
05/09/18	Interest	1,176.70		-247,350.66
11/09/18	Deposit Online 2634762 Tfr Westpac Diy Super Wo		361.00	-246,989.66
26/09/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-245,431.66
05/10/18	Interest	1,188.62		-246,620.28
26/10/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-245,062.28

**TRANSACTIONS**
**032-196 45-4907**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
05/11/18	Interest	1,239.55		-246,301.83
26/11/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-244,743.83
05/12/18	Interest	1,198.18		-245,942.01
27/12/18	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-244,384.01
07/01/19	Interest	1,315.80		-245,699.81
29/01/19	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-244,141.81
05/02/19	Interest	1,155.84		-245,297.65
<b>15/02/19</b>	<b>Closing Balance</b>			<b>-245,297.65</b>

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**INTEREST RATES SUMMARY**
**Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
24 Mar 2017	5.79 %
19 Sep 2018	5.93 %

**MORE INFORMATION**
**Things you should know:**

- Proceeds of cheques will not be available until cleared.
- To learn more about loan repayment types, go to:  
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- Your Loan Term expires on this date and all debit funds are due and payable.

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**SMSF Investment Property Loan**

Statement Period

15 February 2019 - 16 August 2019

Account No.

032-196 45-4907

**YOUR ACCOUNT SUMMARY**

Opening Balance	- \$245,297.65
Total Credits	+ \$9,085.62
Total Debits	- \$7,090.65
<b>Closing Balance</b> <sup>1</sup>	<b>- \$243,302.68</b>

**YOUR ACCOUNT STATUS as at 16 AUG 2019**

Limit	\$243,434.00
<b>Funds Available</b> <sup>1</sup>	<b>\$0.00</b>

**YOUR ACCOUNT DETAILS**

**Account Name**  
PRIZE INVESTMENTS PTY. LTD.  
ATFT HULL FAMILY SUPER FUND

**YOUR CUSTOMER DETAILS**

**Your Name** PRIZE INVESTMENTS PTY. LTD.  
**Your Customer Number** 4813 7779

**YOUR LOAN SUMMARY**

Repayment Type <sup>2</sup>	Principal and Interest
Loan Expiry Date <sup>3</sup>	25 February 2045

**TRANSACTIONS**
**032-196 45-4907**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>15/02/19</b>	<b>Statement Opening Balance</b>			<b>-245,297.65</b>
26/02/19	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-243,739.65
05/03/19	Interest	1,114.09		-244,853.74
26/03/19	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-243,295.74
05/04/19	Interest	1,230.65		-244,526.39
26/04/19	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-242,968.39
06/05/19	Interest	1,229.01		-244,197.40

**TRANSACTIONS****032-196 45-4907**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction.

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
27/05/19	Periodical Payment From Prize Investment Loan Repayment		1,558.00	-242,639.40
05/06/19	Interest	1,187.93		-243,827.33
05/07/19	Interest	1,165.69		-244,993.02
30/07/19	Deposit Online 2318180 Tfr Westpac Diy Super Wo		1,187.93	-243,805.09
30/07/19	Deposit Online 2323698 Tfr Westpac Diy Super Wo		1,165.69	-242,639.40
05/08/19	Interest	1,163.28		-243,802.68
08/08/19	Deposit Online 2627596 Tfr Westpac Diy Super Wo		500.00	-243,302.68
<b>16/08/19</b>	<b>Closing Balance</b>			<b>-243,302.68</b>

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**INTEREST RATES SUMMARY****Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
19 Sep 2018	5.93 %
18 Jun 2019	5.73 %
16 Jul 2019	5.53 %

**MORE INFORMATION****Things you should know:**

- Proceeds of cheques will not be available until cleared.
- To learn more about loan repayment types, go to:  
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- Your Loan Term expires on this date and all debit funds are due and payable.

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**IMPORTANT NOTES ABOUT THIS AGREEMENT**

1. The tenant should be given time to read this agreement (including the completed condition report) and to obtain appropriate advice if necessary.
2. A landlord or landlord's agent must give a tenant an approved form of information statement (which explains both parties' rights and obligations under this agreement) published by NSW Fair Trading before the tenant enters into the residential tenancy agreement.
3. If this agreement has a fixed term of more than 3 years, it must be annexed to the form approved by the Registrar-General for registration under the *Real Property Act 1900*. In that circumstance, the parties should seek their own independent legal advice to ensure this agreement is in a registrable form.

This agreement is made on 1/8/17 at Minimbah, NSW between  
**LANDLORD** [Insert name of landlord(s) and contact details]

Name/s	<u>Geoffrey Hull (Hull SMSF)</u>	A.B.N. (if applicable)	
Contact Details	<u>P.O. Box 994 Darlinghurst NSW 1300</u>	Care of Agent	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<u>0432 711 955</u>	<u>geoff@hull.com.au</u>	

**TENANT** [Insert name of tenant(s) and contact details (eg. Residential and business address, phone, fax and email details.)]

<u>Leanne Freel - 0403 197 593</u>	
<u>- leannefreel@icloud.com</u>	
<u>52 Minimbah west branch rd, Minimbah 2312</u>	

**LANDLORD'S AGENT DETAILS** [Insert name of landlord's agent (if any) and contact details]

Licensee			
Trading as	A.B.N.		
Address			
	Postcode		
Phone	Fax	Mobile	Email

**TENANT'S AGENT DETAILS** [Insert name of tenant's agent (if any) and contact details]

If appointed, all notices and documents given to the tenant must also be given to the tenant's agent

Name/s	A.B.N.		
Address			
	Postcode		
Phone	Fax	Mobile	Email

**TERM OF AGREEMENT**

The term of this agreement is: 3 weeks/months/years  
starting on 1/8/2017 and ending on 1/7/2020 [Cross out if not applicable]

**RESIDENTIAL PREMISES**

The residential premises are [Insert address]

Address	<u>52 Minimbah west branch rd, Minimbah NSW</u>
	Postcode <u>2312</u>

The residential premises include: [Include any additional matters, such as a parking space or furniture provided]

--

**THE LANDLORD AND TENANT ENTER INTO THIS AGREEMENT AND AGREE TO ALL ITS TERMS.**

**SIGNED BY THE LANDLORD**

in the presence of: Leanne Freed  
(Name of witness)

[Signature]  
(Signature of witness)

[Signature]  
(Signature of landlord)

**SIGNED BY THE TENANT**

in the presence of: Geoffrey Hull  
(Name of witness)

[Signature]  
(Signature of witness)

[Signature]  
(Signature of tenant)

in the presence of: \_\_\_\_\_  
(Name of witness)

\_\_\_\_\_  
(Signature of witness)

\_\_\_\_\_  
(Signature of tenant)

The tenant acknowledges that, at or before the time of signing this residential tenancy agreement, the tenant was given a copy of an information statement published by NSW Fair Trading.

[Signature]  
(Signature of tenant)

\_\_\_\_\_  
(Signature of tenant)

For information about your rights and obligations as a landlord or tenant, contact:  
(a) NSW Fair Trading on 13 32 20 or [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au), or  
(b) Law Access NSW on 1300 888 529 or [www.lawaccess.nsw.gov.au](http://www.lawaccess.nsw.gov.au), or  
(c) your local Tenants Advice and Advocacy Service at [www.tenants.org.au](http://www.tenants.org.au)

**RIGHT TO OCCUPY THE PREMISES**

1. The landlord agrees that the tenant has the right to occupy the residential premises during the tenancy. The residential premises include the additional things (if any) noted under "Residential premises".

**COPY OF AGREEMENT**

2. The landlord agrees to give the tenant:  
2.1 a copy of this agreement before or when this agreement is signed and given by the tenant to the landlord or a person on the landlord's behalf, and  
2.2 a copy of this agreement signed by both the landlord and the tenant as soon as is reasonably practicable.

**RENT**

3. The tenant agrees:  
3.1 to pay rent on time, and  
3.2 to reimburse the landlord for the cost of replacing rent deposit books or rent cards lost by the tenant, and  
3.3 to reimburse the landlord for the amount of any fees paid by the landlord to a bank or other authorised deposit-taking institution as a result of funds of the tenant not being available for rent payment on the due date.

4. The landlord agrees:

4.1 to provide the tenant with at least one means to pay rent for which the tenant does not incur a cost (other than bank fees or other account fees usually payable for the tenant's transactions) and that is reasonably available to the tenant, and  
4.2 not to require the tenant to pay more than 2 weeks rent in advance or to pay rent for a period of the tenancy before the end of the previous period for which rent has been paid, and  
4.3 not to require the tenant to pay rent by a cheque or other negotiable instrument that is post-dated, and  
4.4 to accept payment of unpaid rent after the landlord has given a termination notice on the ground of failure to pay rent if the tenant has not vacated the residential premises, and  
4.5 not to use rent paid by the tenant for the purpose of any amount payable by the tenant other than rent, and  
4.6 to give a rent receipt to the tenant if rent is paid in person (other than by cheque) and to make a rent receipt available for collection by the tenant or to post it to the residential premises if rent is paid by cheque, and  
4.7 to keep a record of rent paid under this agreement and to provide a written statement showing the rent record for a specified period within 7 days of a request by the tenant (unless the landlord has previously provided a statement for the same period).

**Note.** The landlord and tenant may, by agreement, change the manner in which rent is payable under this agreement.

**RENT INCREASES**

5. The landlord and the tenant agree that the rent cannot be increased after the end of the fixed term (if any) of this agreement or under this agreement unless the landlord gives not less than 60 days written notice of the increase to the tenant. The notice must specify the increased rent and the day from which it is payable.

**Note.** Section 42 of the *Residential Tenancies Act 2010* sets out the circumstances in which rent may be increased during the fixed term of a residential tenancy agreement. An additional term for this purpose may be included in the agreement.

6. The landlord and the tenant agree:  
6.1 that the increased rent is payable from the day specified in the notice, and  
6.2 that the landlord may cancel or reduce the rent increase by a later notice that takes effect on the same day as the original notice, and  
6.3 that increased rent under this agreement is not payable unless the rent is increased in accordance with this agreement and the *Residential Tenancies Act 2010* or by the Civil and Administrative Tribunal.

**RENT REDUCTIONS**

7. The landlord and the tenant agree that the rent abates if the residential premises:  
7.1 are destroyed, or become wholly or partly uninhabitable, otherwise than as a result of a breach of this agreement, or  
7.2 cease to be lawfully usable as a residence, or  
7.3 are compulsorily appropriated or acquired by an authority.  
8. The landlord and the tenant may, at any time during this agreement, agree to reduce the rent payable.

**PAYMENT OF COUNCIL RATES, LAND TAX, WATER AND OTHER CHARGES**

9. The landlord agrees to pay:  
9.1 rates, taxes or charges payable under any Act (other than charges payable by the tenant under this agreement), and  
9.2 the installation costs and charges for initial connection to the residential premises of an electricity, water, gas, bottled gas or oil supply service, and  
9.3 all charges for the supply of electricity, gas (except bottled gas) or oil to the tenant at the residential premises that are not separately metered, and  
9.4 the costs and charges for the supply or hire of gas bottles for the supply of bottled gas at the commencement of the tenancy, and  
9.5 all charges (other than water usage charges) in connection with a water supply service to separately metered residential premises, and  
9.6 all charges in connection with a water supply service to residential premises that are not separately metered, and  
9.7 all charges for the supply of sewerage services (other than for pump out septic services) or the supply or use of drainage services to the residential premises, and  
9.8 all charges for the availability of gas to the residential premises if the premises do not have any appliances, supplied by the landlord, for which gas is required and the tenant does not use gas supplied to the premises for any purpose.

10. The tenant agrees to pay:  
10.1 all charges for the supply of electricity, gas (except bottled gas) or oil to the tenant at the residential premises if the premises are separately metered, and  
10.2 all charges for the supply of bottled gas to the tenant at the residential premises, and  
10.3 all charges for pumping out a septic system used for the residential premises, and  
10.4 any excess garbage charges relating to the tenant's use of the residential premises, and

**SCHEDULE A****SPECIAL CONDITIONS – FLATS****Special Condition 1 - Noise**

The tenant must not create any noise in the flat or on the common area likely to interfere with the peaceful enjoyment of the owner or occupier of another flat or of any person lawfully using the common area.

**Special Condition 2 - Vehicles**

The tenant must not park or stand any motor or other vehicle on the common area except with the written approval of the landlord.

**Special Condition 3 - Obstruction of common area**

The tenant must not obstruct lawful use of the common area by any person.

**Special Condition 4 – Damage to lawns and plants on the common areas**

The tenant must not:

- a damage any lawn, garden, tree, shrub, plant or flower being part of or situated on the common area, or
- b use for his or her own purposes as a garden any portion of the the common area.

**Special Condition 5 – Damage to common areas**

The tenant must not mark, paint, drive nails or screws or the like into, or otherwise damage or deface, any structure that forms part of the the common area without the approval in writing of the landlord or an order of the Civil and Administrative Tribunal.

**Special Condition 6 – Behaviour of owners and occupiers**

The tenant when on the common area must be adequately clothed and must not use language or behave in a manner likely to cause offence or embarrassment to the owner or occupier of another flat or to any person lawfully using the common area.

**Special Condition 7 – Children playing on common areas in building**

The tenant must not permit any child of whom the tenant has control to play on the common area within the building or, unless accompanied by an adult exercising effective control, to be or to remain on the common area comprising a laundry, car parking area or other area of possible danger or hazard to children.

**Special Condition 8 – Behaviour of invitees**

The tenant must take all reasonable steps to ensure that invitees of the tenant do not behave in a manner likely to interfere with the peaceful enjoyment of the owner or occupier of another flat or any person lawfully using the common area.

**Special Condition 9 - Depositing rubbish and other material on common areas**

The tenant must not deposit or throw on the common area any rubbish, dirt, dust or other material likely to interfere with the peaceful enjoyment of the owner or occupier of another flat or of any person lawfully using the common area.

**Special Condition 10 – Drying of laundry items**

The tenant must not, except with the consent in writing of the landlord, hang any washing, towel, bedding, clothing or other article on any part of the flat in such a way as to be visible from outside the building other than on any lines provided by the landlord for that purpose and then only for a reasonable period.

**Special Condition 11 - Preservation of fire safety**

The tenant must not do any thing or permit any invitees of the tenant to do any thing on the lot or the common area that is likely to affect the operation of fire safety devices or to reduce the level of fire safety in the flats or the common area.

**Special Condition 12 - Cleaning windows and doors**

The tenant must keep clean all glass in windows and all doors on the boundary of the flat, including so much as is common area.

**Special Condition 13 - Storage of inflammable liquids and other substances and materials**

- 1 The tenant must not, except with the approval in writing of the landlord, use or store on the flat or on the common area any inflammable chemical, liquid or gas or other inflammable material.
- 2 This special condition does not apply to chemicals, liquids, gases or other material used or intended to be used for domestic purposes, or any chemical, liquid, gas or other material in a fuel tank of a motor vehicle or internal combustion engine.

**Special Condition 14 - Moving furniture and other objects on or through the common area**

The tenant must not transport any furniture or large object through or on the common area within the building unless sufficient notice has first been given to the executive committee so as to enable the landlord to arrange for a person to be present at the time when the tenant does so.

**Special Condition 15 - Garbage disposal**

The tenant:

- a must maintain within the flat, or on such part of the common area as may be authorised by the landlord, in clean and dry condition and adequately covered a receptacle for garbage,
- b must ensure that before refuse is placed in the receptacle it is securely wrapped or, in the case of tins or other containers, completely drained,
- c for the purpose of having the garbage collected, must place the receptacle within an area designated for that purpose by the landlord and at a time not more than 12 hours before the time at which garbage is normally collected,
- d when the garbage has been collected, must promptly return the receptacle to the flat or other area referred to in paragraph (a),
- e must not place any thing in the receptacle of the owner or occupier of any other flat except with the permission of that owner or occupier, and
- f must promptly remove any thing which the tenant or garbage collector may have spilled from the receptacle and must take such action as may be necessary to clean the area within which that thing was spilled.

**Special Condition 16 - Keeping of animals**

The tenant must not, without the prior approval in writing of the landlord, keep any animal on the flat or the common area.

**Special Condition 17 - Appearance of flat**

- 1 The tenant must not, without the written consent of the landlord, maintain within the flat anything visible from outside the flat that, viewed from outside the flat, is not in keeping with the rest of the building.
- 2 This special condition does not apply to the hanging of any washing, towel, bedding, clothing or other article as referred to in Special Condition 10.

**Special Condition 18 - Change in use of flat to be notified**

The tenant must notify the landlord if the tenant changes the existing use of the flat in a way that may affect the insurance premiums for the landlord (for example, if the change of use results in a hazardous activity being carried out in the flat, or results in the flat being used for commercial or industrial purposes rather than residential purposes).

- 19.2 the tenant gives or makes a reasonable attempt to give the landlord notice of the damage, and
- 19.3 the tenant gives the landlord a reasonable opportunity to make the repairs, and
- 19.4 the tenant makes a reasonable attempt to have any appropriate tradesperson named in this agreement make the repairs, and
- 19.5 the repairs are carried out, where appropriate, by licensed or properly qualified persons, and
- 19.6 the tenant, as soon as possible, gives or tries to give the landlord written details of the repairs, including the cost and the receipts for anything the tenant pays for.

**Note.** The type of repairs that are **urgent repairs** are defined in the *Residential Tenancies Act 2010* and are defined as follows:

- (a) a burst water service,
- (b) an appliance, fitting or fixture that uses water or is used to supply water that is broken or not functioning properly, so that a substantial amount of water is wasted,
- (c) a blocked or broken lavatory system,
- (d) a serious roof leak,
- (e) a gas leak,
- (f) a dangerous electrical fault,
- (g) flooding or serious flood damage,
- (h) serious storm or fire damage,
- (i) a failure or breakdown of the gas, electricity or water supply to the premises,
- (j) a failure or breakdown of any essential service on the residential premises for hot water, cooking, heating, cooling or laundering,
- (k) any fault or damage that causes the premises to be unsafe or insecure.

**SALE OF THE PREMISES****20. The landlord agrees:**

- 20.1 to give the tenant written notice that the landlord intends to sell the residential premises, at least 14 days before the premises are made available for inspection by potential purchasers, and
- 20.2 to make all reasonable efforts to agree with the tenant as to the days and times when the residential premises are to be available for inspection by potential purchasers.

**21. The tenant agrees** not to unreasonably refuse to agree to days and times when the residential premises are to be available for inspection by potential purchasers.**22. The landlord and tenant agree:**

- 22.1 that the tenant is not required to agree to the residential premises being available for inspection more than twice in a period of a week, and
- 22.2 that, if they fail to agree, the landlord may show the residential premises to potential purchasers not more than twice in any period of a week and must give the tenant at least 48 hours notice each time.

**LANDLORD'S ACCESS TO THE PREMISES****23. The landlord agrees** that the landlord, the landlord's agent or any person authorised in writing by the landlord, during the currency of this agreement, may only enter the residential premises in the following circumstances:

- 23.1 in an emergency (including entry for the purpose of carrying out urgent repairs),
- 23.2 if the Civil and Administrative Tribunal so orders,
- 23.3 if there is good reason for the landlord to believe the premises are abandoned,

- 23.4 if there is good reason for serious concern about the health of the tenant or any other person on the residential premises and a reasonable attempt has been made to obtain consent to the entry,
  - 23.5 to inspect the premises, if the tenant is given at least 7 days written notice (no more than 4 inspections are allowed in any period of 12 months),
  - 23.6 to carry out, or assess the need for, necessary repairs, if the tenant is given at least 2 days notice each time,
  - 23.7 to carry out, or assess the need for, work relating to statutory health and safety obligations relating to the residential premises, if the tenant is given at least 2 days notice each time,
  - 23.8 to show the premises to prospective tenants on a reasonable number of occasions if the tenant is given reasonable notice on each occasion (this is only allowed during the last 14 days of the agreement),
  - 23.9 to value the property, if the tenant is given 7 days notice (not more than one valuation is allowed in any period of 12 months),
  - 23.10 if the tenant agrees.
- 24. The landlord agrees** that a person who enters the residential premises under clause 23.5, 23.6, 23.7, 23.8 or 23.9 of this agreement:
- 24.1 must not enter the premises on a Sunday or a public holiday, unless the tenant agrees, and
  - 24.2 may enter the premises only between the hours of 8.00 a.m. and 8.00 p.m., unless the tenant agrees to another time, and
  - 24.3 must, if practicable, notify the tenant of the proposed day and time of entry.
- 25. The landlord agrees** that, except in an emergency (including to carry out urgent repairs), a person other than the landlord or the landlord's agent must produce to the tenant the landlord's or the landlord's agent's written permission to enter the residential premises.
- 26. The tenant agrees** to give access to the residential premises to the landlord, the landlord's agent or any person, if they are exercising a right to enter the residential premises in accordance with this agreement.

**ALTERATIONS AND ADDITIONS TO THE PREMISES****27. The tenant agrees:**

- 27.1 not to install any fixture or renovate, alter or add to the residential premises without the landlord's written permission, and
- 27.2 not to remove, without the landlord's permission, any fixture attached by the tenant that was paid for by the landlord or for which the landlord gave the tenant a benefit equivalent to the cost of the fixture, and
- 27.3 to notify the landlord of any damage caused by removing any fixture attached by the tenant, and
- 27.4 to repair any damage caused by removing the fixture or compensate the landlord for the reasonable cost of repair.

**28. The landlord agrees** not to unreasonably refuse permission for the installation of a fixture by the tenant or to a minor alteration, addition or renovation by the tenant.**LOCKS AND SECURITY DEVICES****29. The landlord agrees:**

- 29.1 to provide and maintain locks or other security devices necessary to keep the residential premises reasonably secure, and



- (b) any cost or expense of any kind incurred by the landlord to replace or fix an item, fixture or fitting in or on the residential premises that was required to be replaced or fixed as a result of a fire audit or fire inspection, provided that the item, fixture or fitting needed replacing or fixing due to the activities carried out by the tenant in or on the residential premises (including, without limitation, creating holes in, or attaching hooks to, fire safety doors); and
- (c) any fine, penalty or costs of any recovery action incurred by the landlord arising out of or in connection with the failure of a body corporate, community association or company to comply with a statutory requirement (including, without limitation, the lodgment of an annual fire safety statement) if that failure was caused or contributed to by the tenant;
- 61.2.** to notify the landlord or the landlord's agent immediately if any smoke detector or smoke alarm in the residential premises is not working properly so that the landlord can attend to the landlord's obligation referred to in clause 38 of this agreement;
- 61.3.** to pay any call out fees payable to the fire brigade or other authorities which become payable in the event that a smoke alarm fitted to the residential premises is activated by activities carried out by the tenant on the residential premises, including but not limited to burning food; and
- 61.4.** where the residential premises are subject to the *Strata Schemes Management Act 1996* or the *Strata Schemes (Leasehold Development) Act 1986* to immediately notify the landlord or the landlord's agent of:
- (a) any windows in the residential premises that do not have any locks or other window safety devices; or
- (b) any locks or other window safety devices in the residential premises that are non-compliant with legislation or need repairing,
- so that the landlord or landlord's agent can ensure compliance with section 64A of the *Strata Schemes Management Act 1996* with respect to window safety devices.

**ADDITIONAL TERM - TENANCY DATABASES**

- 62. The landlord or the landlord's agent advises and the tenant acknowledges and agrees** that the tenant's personal information may be collected, used and disclosed for the purpose of listing the tenant on a tenancy database as permitted by, and in accordance with, the provisions of the *Residential Tenancies Act 2010*.

**ADDITIONAL TERM – GARAGE, STORAGE CAGE, OPEN CAR SPACE OR OTHER STORAGE FACILITY**

[This clause does not apply if there is no garage, storage cage, open car space or other storage facility on the residential premises]

- 63. The landlord gives** no undertaking as to the security and/or waterproofing of any garage, storage cage, open car space or any other storage facility on the residential premises and accepts no liability for any damage to such garage, storage cage, open car space or other storage facility or to anything stored therein.

**ADDITIONAL TERM – DETAILS OF TENANT AND TENANT'S AGENT**

- 64. The tenant agrees** to notify the landlord or the landlord's agent, in writing within 14 days, of any changes to the nominated contact details of the tenant or the tenant's agent, including those specified in this agreement.

**ADDITIONAL TERM – TENANT'S REFUSAL OF ACCESS**

- 65.** Where the tenant has been provided with the requisite notice pursuant to clause 23.8 and the tenant has refused access to the residential premises preventing prospective tenants from inspecting them, **the tenant acknowledges and agrees** that the landlord is entitled to claim damages for loss of bargain in the event the landlord is unable to secure a future tenant as a result of the tenant's refusal to allow access to the residential premises.

- 66. The tenant agrees** that the landlord and the landlord's agent are authorised to use the office set of keys to access the residential premises for the purpose of carrying out an inspection pursuant to clause 23.

**ADDITIONAL TERM - PRIVACY POLICY**

- 67. The Privacy Act 1988 (Cth) (the Act)** allows certain information about the tenant referred to in this agreement to be collected, used and disclosed for the purpose for which it was collected, and otherwise in accordance with the Act. This Privacy Policy does not form part of this agreement and only applies to the extent that the landlord collects, uses and discloses personal information and is required by the Act to comply with the requirements of the Act. If the landlord appoints an agent to act for the landlord, then this Privacy Policy will apply to the landlord's agent's collection, use and disclosure of personal information on behalf of the landlord.

The landlord may amend, or amend and restate, this Privacy Policy from time to time and may subsequently notify the tenant of any changes to this Privacy Policy by written notification to the tenant. Any change to this Privacy Policy takes effect on the date of that written notification.

The personal information the tenant provides in connection with this agreement or collected from other sources is necessary for the landlord and (if appointed) the landlord's agent to:

- (a) identify and verify the tenant's identity;
- (b) process and assess any application received in relation to the lease of the residential premises;
- (c) assess the tenant's ability to meet their financial and other obligations under this agreement;
- (d) manage this agreement and the residential premises including (without limitation) the collection of rent and the preparation of required statements of accounts;
- (e) contact and liaise with goods and services providers as instructed by the tenant and to provide those providers with the tenant's personal information;
- (f) comply with any applicable law;
- (g) liaise and exchange information with the tenant and the legal and other advisors of the tenant, landlord and (if appointed) the landlord's agent in relation to or in connection with this agreement;
- (h) negotiate the lease for the residential premises;
- (i) process any payment (including, without limitation, the exchange of personal information with the relevant payment provider, where necessary); and
- (j) comply with any dispute resolution process.

If the personal information is not provided by the tenant, the landlord and (if appointed) the landlord's agent may not be able to carry out the steps described above.

**ADDITIONAL TERMS**

[Additional terms may be included in this agreement if:

- (a) both the landlord and tenant agree to the terms, and
- (b) they do not conflict with the *Residential Tenancies Act 2010*, the *Residential Tenancies Regulation 2010* or any other Act, and
- (c) they do not conflict with the standard terms of this agreement.

[ANY ADDITIONAL TERMS ARE NOT REQUIRED BY LAW AND ARE NEGOTIABLE.]

**ADDITIONAL TERM – BREAK FEE**

[Cross out this clause if not applicable and, if not applicable, note clauses 54.2(a) and 54.2(c)]

- 41. The tenant agrees** that, if the tenant ends the residential tenancy agreement before the end of the fixed term of the agreement, the tenant must pay a break fee of the following amount:

- 41.1** if the fixed term is for 3 years or less, 6 weeks rent if less than half of the term has expired or 4 weeks rent in any other case, or

- 41.2** if the fixed term is for more than 3 years,

\$ \_\_\_\_\_

This clause does not apply if the tenant terminates the residential tenancy agreement early for a reason that is permitted under the *Residential Tenancies Act 2010*.

**Note.** Permitted reasons for early termination include destruction of residential premises, breach of the agreement by the landlord and an offer of social housing or a place in an aged care facility. Also refer to clauses 52, 53, 54 and 55 for termination of this agreement.

Section 107 of the *Residential Tenancies Act 2010* regulates the rights of the landlord and tenant under this clause.

- 42. The landlord agrees** that the compensation payable by the tenant for ending the residential tenancy agreement before the end of the fixed term is limited to the amount specified in clause 41 and any occupation fee payable under the *Residential Tenancies Act 2010* for goods left on the residential premises.

**ADDITIONAL TERM – PETS**

- 43. The tenant agrees** not to keep animals on the residential premises without first obtaining the written consent of the landlord and, if applicable, the body corporate, community association or board of directors.
- 44. The landlord agrees** that the tenant may keep the following animals on the residential premises unless otherwise prohibited by a strata by-law, community title rule, company title rule and/or management statement, or under a law relating to health or other applicable law:

\_\_\_\_\_ any \_\_\_\_\_

- 45. The tenant agrees to:**

- 45.1** have the carpet professionally cleaned and to have the residential premises treated by a professional pest control provider/entity if animals have been kept on the residential premises during the tenancy;
- 45.2** repair any damage caused by animals kept on the residential premises;
- 45.3** upon request, and in the form of evidence elected, by the landlord or the landlord's agent, provide to the landlord or the landlord's agent (as the case may be) evidence that the tenant has complied with clauses 45.1 and 45.2 of this agreement; and
- 45.4** indemnify the landlord in respect of all claims arising out of or in connection with any damage, costs or personal injuries caused or contributed to by:

- (a) any animals kept by the tenant on the residential premises; and
- (b) any animals moving, or being moved by someone, across the residential premises and any common areas.

**ADDITIONAL TERM – AGREEMENT TO USE PREVIOUS CONDITION REPORT**

- 46.** The landlord and tenant agree that the condition report included in a residential tenancy agreement entered into by the tenant and dated \_\_\_\_\_ (insert a date if the landlord and tenant agree to this clause) forms part of this agreement.

**ADDITIONAL TERM – TENANT'S CARE AND USE OF THE RESIDENTIAL PREMISES**

- 47. Further to clause 16, the tenant agrees:**

- 47.1.** to clean the residential premises regularly with special attention to the kitchen, bathroom and appliances;
- 47.2.** to put nothing down any sink, toilet or drain likely to cause obstruction or damage;
- 47.3.** to wrap up and place garbage in a suitable container;
- 47.4.** to regularly mow the lawns and keep the grounds and garden tidy and free of weeds and rubbish and maintain them in their condition, fair wear and tear excepted, as at the commencement of this agreement;
- 47.5.** to take special care of the items let with the residential premises including any furniture, furnishings and appliances;
- 47.6.** to do no decorating that involves painting, marking or defacing the residential premises or fixing posters without the prior written consent of the landlord or an order of the Civil and Administrative Tribunal;
- 47.7.** to ensure that nothing is done that may prejudice any insurance policy or increase the premium payable under any insurance policy held by the landlord in relation to the residential premises and to ensure that nothing is done on the residential premises which may expose the owner to any claims or liability or which might give rise to an insurance claim;
- 47.8.** to notify the landlord promptly of any infectious disease or the presence of rats, cockroaches, fleas or other pests;
- 47.9.** to ventilate, in an adequate and timely manner and, if applicable, without any alteration or addition to the common property, all rooms and areas in the residential premises and to prevent the growth of mould;
- 47.10.** not to remove, alter or damage any water efficiency measure installed in the residential premises;
- 47.11.** not to store rubbish or unregistered vehicles on the residential premises, and not to store any items in the garage, storage cage, open car space or any other storage facility on the residential premises and storage of any items on the residential premises is at the tenant's own risk; and
- 47.12.** to take out and bring in, in accordance with the scheduled garbage collection days, and to keep clean, all bins that are supplied with the residential premises and to pay the cost of repair or replacement of any bins that become damaged, lost or stolen (if not repaired or replaced at the cost of the relevant authority) whilst the tenant is in occupation of the residential premises.

**ADDITIONAL TERM – TELECOMMUNICATIONS SERVICES**

**48. The tenant agrees:**

- 48.1. to leave, in the same manner of connection or operation, any telephone service installed in the residential premises at the commencement of this agreement; and
- 48.2. the availability of telephone or fax lines, internet services, analogue, digital or cable television (and the adequacy of such services) are the sole responsibility of the tenant and the tenant should make their own enquiries as to the availability and adequacy of such services before executing this agreement. The landlord does not warrant that any telephone or fax plugs, antenna sockets or other such sockets or service points located in the residential premises are serviceable, or will otherwise meet the requirements of the tenant, and tenants must rely upon their own enquiries. The landlord is not obliged to install any antenna, plugs or sockets including but not limited to any digital aerials or antennas or to carry out any upgrades in respect of television or internet reception on the residential premises.

**ADDITIONAL TERM – RENT AND RENTAL BOND**

**49. The tenant agrees:**

- 49.1. to pay the rent on or before the day on which the term of this agreement begins; and
- 49.2. not to apply any rental bond towards payment of the rent without the prior written consent of the landlord.

50. The landlord and the tenant may, by agreement, change the manner in which rent is payable under this agreement.

**ADDITIONAL TERM – OCCUPANTS**

**51. The tenant agrees:**

- 51.1. not to part with possession other than in accordance with the provisions of this agreement or the *Residential Tenancies Act 2010*; and
- 51.2. to ensure that occupants and other persons who come on to the residential premises with the tenant's consent comply with the conditions of this agreement.

**ADDITIONAL TERM – TERMINATION**

52. **The tenant acknowledges** that a notice of termination does not by itself end the tenant's obligations under this agreement.

**53. The tenant agrees:**

- 53.1 upon termination of this agreement, to:
  - (a) promptly and peacefully deliver up vacant possession of the residential premises to the landlord by the date specified in the termination notice or otherwise in accordance with the *Residential Tenancies Act 2010*;
  - (b) promptly notify the landlord or the landlord's agent of the tenant's forwarding address; and
  - (c) comply with its obligations in clause 17 of this agreement; and

53.2 that the tenant's obligations under this agreement (including to pay rent and other amounts payable to the landlord pursuant to clause 54.2) continue until such time as the tenant has provided vacant possession of the residential premises, left them in the condition required under this agreement and returned to the landlord or the landlord's agent all keys, access cards, locks and other opening devices and security items.

54. Notwithstanding any termination of this agreement, **the tenant acknowledges and agrees that:**

- 54.1 an application may be made to the Civil and Administrative Tribunal if the tenant does not vacate when required or otherwise does not comply with this agreement;

54.2 if the tenant terminates this agreement before the expiry of the fixed term and if clauses 41 and 42 regarding the break fee are deleted (and, therefore, do not apply), subject to the parties' obligations to mitigate their losses:

- (a) the tenant must:
  - (i) reimburse the landlord for costs, fees and other charges and expenses in connection with such termination; and
  - (ii) pay rent or compensation for an amount equivalent to rent until such time as the landlord finds a suitable replacement tenant or until the date on which the fixed term of the agreement has expired (whichever occurs first),

and the parties agree that this clause 54.2(a) does not apply if the tenant terminates the residential tenancy agreement early for a reason permitted under the *Residential Tenancies Act 2010*;

- (b) the tenant must comply with the requirements of clause 53 before the expiration of the fixed term of this agreement; and
- (c) the landlord is under no obligation to advertise the residential premises, arrange any inspection of the residential premises by prospective tenants or take any other action to lease the residential premises until vacant possession is provided by the tenant; and

54.3 the landlord is entitled to claim damages for loss of bargain in the event of a termination of this agreement on the grounds of a breach.

**55. The landlord and the tenant agree that:**

- 55.1. any action by the landlord or the tenant to terminate this agreement shall not affect any claim for compensation in respect of a breach of this agreement;
- 55.2. the acceptance of or demand for rent or other money by the landlord after service of a termination notice for breach does not operate as a waiver of that notice nor does it evidence the creation of a new tenancy; and
- 55.3. the landlord's entitlement to claim damages for loss of bargain pursuant to clause 54.3 and the tenant's obligation to pay rent as and when it falls due are fundamental and essential terms of this agreement.

**Note:** Examples of where a fixed term agreement can be ended are where a party has breached the agreement (in which case the notice period is not less than 14 days) or where the rent has remained unpaid in breach of the agreement for not less than 14 days. Examples of where a periodic agreement can be ended are where a contract for sale of land requiring vacant possession has been exchanged (in which case the notice period is not less than 30 days), a party has breached the agreement (in which case the notice period is not less than 14 days) or where the rent has remained unpaid in breach of the agreement for not less than 14 days.

**Note:** If the tenant breaches this agreement the landlord should refer to section 187(2) of the *Residential Tenancies Act 2010*.

**ADDITIONAL TERM – STATUTES, STRATA BY-LAWS, RULES AND SPECIAL CONDITIONS FOR FLATS**

**56. The tenant agrees:**

- 56.1. to observe all relevant statutes, statutory regulations, strata by-laws, company title rules and community title rules relating to health, safety, noise and other housing standards with respect to the residential premises;
- 56.2. where the residential premises are subject to the *Strata Schemes Management Act 1996*, the *Strata Schemes (Leasehold Development) Act 1986*, the *Community Land Development Act 1989* or the *Community Land Management Act 1989*, to observe and comply with any applicable strata by-laws and/or management statements and any applicable law; and

56.3. where the residential premises are a flat (not subject to the *Strata Schemes Management Act 1996*, the *Strata Schemes (Leasehold Development) Act 1986*, the *Community Land Development Act 1989* or the *Community Land Management Act 1989*), to comply with any applicable law and the special conditions contained in Schedule A of this agreement and any other special conditions as notified to the tenant from time to time

**ADDITIONAL TERM – SWIMMING POOLS**

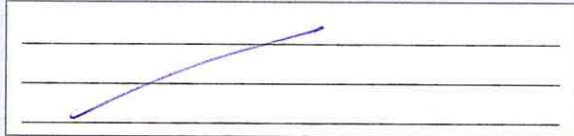
(This clause does not apply when there is no pool on the residential premises)

57. Unless otherwise agreed by the landlord and tenant in writing, **the tenant agrees:**

- 57.1. to vacuum, brush and clean the pool, backwash the filter and empty the leaf basket(s) regularly keeping them free from leaf litter and other debris;
- 57.2. to have the pool water tested once a month at a pool shop and to purchase and use the appropriate chemicals to keep the water clean and clear;
- 57.3. to keep the water level above the filter inlet at all times;
- 57.4. to notify the landlord or the landlord's agent as soon as practicable of any problems with the pool, equipment, safety gate, access door, fence or barrier;
- 57.5. not to interfere with the operation of any pool safety gate, access door, fence or barrier including not propping or holding open any safety gate or access door, nor leaving any item or object near a pool safety gate, access door, fence or barrier which would aid or allow access by children to the pool area or allow children to climb the pool safety gate, access door, fence or barrier; and
- 57.6. to ensure that the pool safety gate or access door is self-closing at all times.

**ADDITIONAL TERM – RENT INCREASES DURING THE FIXED TERM (for a fixed term of less than 2 years):**

58. By completing this clause, **the parties agree** that the rent will be increased during the fixed term of the agreement as follows:

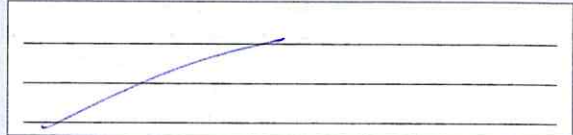
- 58.1. the rent will be increased to  
 \$ \_\_\_\_\_ per \_\_\_\_\_  
 \_\_\_\_\_ on \_\_\_\_ / \_\_\_\_ / \_\_\_\_ ; and  
 to \$ \_\_\_\_\_ per \_\_\_\_\_  
 \_\_\_\_\_ on \_\_\_\_ / \_\_\_\_ / \_\_\_\_ ; or
- 58.2. the rent increase can be calculated by the following method (set out details):  


**Note:** The rent payable under a residential tenancy agreement may be increased only if the tenant is given written notice by the landlord or the landlord's agent specifying the increased rent and the day from which it is payable, and the notice is given at least 60 days before the increased rent is payable.

Notice of a rent increase must be given by a landlord or landlord's agent even if details of the rent increase are set out in the residential tenancy agreement.

**ADDITIONAL TERM – RENT INCREASES DURING THE FIXED TERM (for a fixed term of 2 years or more)**

59. By completing this clause, **the parties agree** that the rent will be increased during the fixed term of the agreement as follows:

- 59.1. the rent will be increased to  
 \$ \_\_\_\_\_ per \_\_\_\_\_  
 \_\_\_\_\_ on \_\_\_\_ / \_\_\_\_ / \_\_\_\_ ; and  
 to \$ \_\_\_\_\_ per \_\_\_\_\_  
 \_\_\_\_\_ on \_\_\_\_ / \_\_\_\_ / \_\_\_\_ ; or
- 59.2. the rent increase can be calculated by the following method (set out details):  


**Note:** The rent payable under a residential tenancy agreement may be increased only if the tenant is given written notice by the landlord or the landlord's agent specifying the increased rent and the day from which it is payable, and the notice is given at least 60 days before the increased rent is payable.

Notice of a rent increase must be given by a landlord or landlord's agent even if details of the rent increase are set out in the residential tenancy agreement.

**Note:** The rent payable under a fixed term agreement for a fixed term of 2 years or more must not be increased more than once in any period of 12 months, and may be increased whether or not the agreement sets out the amount of the increase or the method of calculating the increase.

**ADDITIONAL TERM – CONDITION REPORT FORMS PART OF THIS AGREEMENT**

- 60. For avoidance of doubt:
  - 60.1. a condition report which accompanies this agreement, forms part of this agreement;
  - 60.2. a condition report that is signed by both the landlord and the tenant is presumed to be a correct statement, in the absence of evidence to the contrary, of the state of repair or general condition of the residential premises on the day specified in the report; and
  - 60.3. if the tenant fails to return the condition report to the landlord or the landlord's agent within 7 days of being provided with the landlord's signed condition report then the tenant is deemed to have accepted the landlord's signed condition report and that report forms part of this agreement.

**ADDITIONAL TERM – ADDITIONAL TENANT OBLIGATIONS**

- 61. **The tenant agrees:**
  - 61.1 to reimburse the landlord, within 30 days of being requested to do so, for:
    - (a) any call out fees payable where the call out has been arranged with the tenant and the tenant has failed to provide access to the residential premises for any reason, preventing the relevant service from taking place;

## RESIDENTIAL TENANCY AGREEMENT

- 29.2 to give each tenant under this agreement a copy of the key or opening device or information to open any lock or security device for the residential premises or common property to which the tenant is entitled to have access, and
- 29.3 not to charge the tenant for the cost of providing the copies except to recover the cost of replacement or additional copies, and
- 29.4 not to alter, remove or add any lock or other security device without reasonable excuse (which includes an emergency, an order of the Civil and Administrative Tribunal, termination of a co-tenancy or an apprehended violence order prohibiting a tenant or occupant from having access) or unless the tenant agrees, and
- 29.5 to give each tenant under this agreement a copy of any key or other opening device or information to open any lock or security device that the landlord changes as soon as practicable (and no later than 7 days) after the change.
30. **The tenant agrees:**
- 30.1 not to alter, remove or add any lock or other security device without reasonable excuse (which includes an emergency, an order of the Civil and Administrative Tribunal, termination of a co-tenancy or an apprehended violence order prohibiting a tenant or occupant from having access) or unless the landlord agrees, and
- 30.2 to give the landlord a copy of the key or opening device or information to open any lock or security device that the tenant changes within 7 days of the change.
31. A copy of a changed key or other opening device need not be given to the other party if the other party agrees not to be given a copy or the Civil and Administrative Tribunal authorises a copy not to be given or the other party is prohibited from access to the residential premises by an apprehended violence order.

## TRANSFER OF TENANCY OR SUB-LETTING BY TENANT

32. **The landlord and tenant agree that:**
- 32.1 the tenant may, with the landlord's written permission, transfer the tenant's tenancy under this agreement or sub-let the residential premises, and
- 32.2 the landlord may refuse permission (whether or not it is reasonable to do so) to the transfer of the whole of the tenancy or sub-letting the whole of the residential premises, and
- 32.3 the landlord must not unreasonably refuse permission to a transfer of part of a tenancy or a sub-letting of part of the residential premises, and
- 32.4 without limiting clause 32.3, the landlord may refuse permission to a transfer of part of the tenancy or to sub-letting part of the residential premises if the number of occupants would be more than is permitted under this agreement or any proposed tenant or sub-tenant is listed on a residential tenancy database or it would result in overcrowding of the residential premises.

**Note.** Clauses 32.3 and 32.4 do not apply to social tenancy housing agreements.

33. **The landlord agrees** not to charge for giving permission other than for the landlord's reasonable expenses in giving permission.

## CHANGE IN DETAILS OF LANDLORD OR LANDLORD'S AGENT

34. **The landlord agrees:**
- 34.1 if the name and telephone number or contact details of the landlord change, to give the tenant notice in writing of the change within 14 days, and
- 34.2 if the address of the landlord changes (and the landlord does not have an agent), to give the tenant notice in writing of the change within 14 days, and

- 34.3 if the name, telephone number or business address of the landlord's agent changes or the landlord appoints an agent, to give the tenant notice in writing of the change or the agent's name, telephone number and business address, as appropriate, within 14 days, and
- 34.4 if the landlord or landlord's agent is a corporation and the name or business address of the corporation changes, to give the tenant notice in writing of the change within 14 days.

## COPY OF CERTAIN BY-LAWS TO BE PROVIDED

*[Cross out if not applicable]*

35. **The landlord agrees** to give to the tenant within 7 days of entering into this agreement a copy of the by-laws applying to the residential premises if they are premises under the *Strata Schemes Management Act 1996*, the *Strata Schemes (Leasehold Development) Act 1986*, the *Community Land Development Act 1989* or the *Community Land Management Act 1989*.

## MITIGATION OF LOSS

36. **The rules of law** relating to mitigation of loss or damage on breach of a contract apply to a breach of this agreement. (For example, if the tenant breaches this agreement the landlord will not be able to claim damages for loss which could have been avoided by reasonable effort by the landlord.)

## RENTAL BOND

*[Cross out this clause if no rental bond is payable]*

37. **The landlord agrees** that where the landlord or the landlord's agent applies to the Rental Bond Board or the Civil and Administrative Tribunal for payment of the whole or part of the rental bond to the landlord, then the landlord or the landlord's agent will provide the tenant with details of the amount claimed and with copies of any quotations, accounts and receipts that are relevant to the claim and a copy of a completed condition report about the residential premises at the end of the residential tenancy agreement.

## SMOKE ALARMS

38. **The landlord agrees** to ensure that smoke alarms are installed and maintained in the residential premises in accordance with section 146A of the *Environmental Planning and Assessment Act 1979* if that section requires them to be installed in the premises.
39. **The landlord and tenant each agree** not to remove or interfere with the operation of a smoke alarm installed on the residential premises unless they have a reasonable excuse to do so.

## SWIMMING POOLS

*[Cross out this clause if there is no swimming pool]*

40. **The landlord agrees** to ensure that the requirements of the *Swimming Pools Act 1992* have been complied with in respect of the swimming pool on the residential premises.

*[Cross out this clause if there is no swimming pool]*

- 40A. **The landlord agrees** to ensure that at the time that this residential tenancy agreement is entered into:

40A.1 the swimming pool on the residential premises is registered under the *Swimming Pools Act 1992* and has a valid certificate of compliance under that Act or a relevant occupation certificate within the meaning of that Act, and

40A.2 a copy of that valid certificate of compliance or relevant occupation certificate is provided to the tenant.

This clause does not apply to a residential tenancy agreement entered into before 29 April 2016.

## RESIDENTIAL TENANCY AGREEMENT

Personal information collected about the tenant may be disclosed by the landlord or (if appointed) the landlord's agent for the purpose for which it was collected, to other parties including to the landlord (if the landlord's agent is appointed), the landlord's mortgagee or head-lessor (in either case, if any), the legal and other advisors of the tenant, landlord and (if appointed) the landlord's agent, referees, valuers, other agents, Courts and applicable tribunals, third party operators of tenancy and other databases, other third parties instructed by the tenant (including, without limitation, goods and services providers), as required by any applicable law and to any prospective or actual purchaser of the residential premises including to their prospective or actual mortgagee (if any). Personal information held by tenancy databases and relevant agencies may also be requested by and disclosed to the landlord and/or the landlord's agent. The landlord and (if appointed) the landlord's agent will take reasonable precautions to protect the personal information they hold in relation to the tenant from misuse, loss, unauthorised access, modification or disclosure.

Further, if the tenant applies for the lease of the residential premises via any third party letting business, including any online letting businesses, then the tenant will have consented to the disclosure of its personal information by that business to the landlord and (if appointed) the landlord's agent. The tenant consents to the landlord and (if appointed) the landlord's agent receiving personal information from the relevant online letting business for the purposes specified in this Privacy Policy.

If the tenant fails to comply with its obligations under this agreement, then that fact and other relevant personal information collected about the tenant during the term of this agreement may also be disclosed to third party operators of tenancy and other databases, other agents, Courts and relevant tribunals.

The landlord and (if appointed) the landlord's agent may also use the tenant's information including personal information for marketing and research purposes to inform the tenant of products and services provided by the landlord and (if appointed) the landlord's agent, which the landlord and (if appointed) the landlord's agent consider may be of value or interest to the tenant, unless the tenant tells the landlord or (if appointed) the landlord's agent (see opt out option below) or has previously told the landlord or (if appointed) the landlord's agent not to. If the tenant **does not** wish to receive any information about such products and services then please tick this box:  or otherwise notify the landlord and/or landlord's agent using the contact details of the landlord and/or landlord's agent (as applicable) set out earlier in this agreement.

The tenant has the right to request access to any personal information held by the landlord and (if appointed) the landlord's agent which relates to them, unless the landlord or (if appointed) the landlord's agent is permitted by law (including the Act) to withhold that information. If the Act applies to the landlord and the landlord is an 'organisation' (as defined under the Act) then it is entitled to charge a reasonable fee where access to personal information is provided (no fee may be charged for making an application to access personal information). If an agent is appointed by the landlord, it is entitled to charge a reasonable fee where access to personal information is provided (no fee may be charged for making an application to access personal information). Any requests for access to the tenant's personal information should be made in writing to the landlord or (if appointed) the landlord's agent at the contact details included in this agreement. The tenant has the right to request the correction of any personal information which relates to the tenant that is inaccurate, incomplete or out-of-date.

By signing this agreement, **the tenant acknowledges** that it has read and understands the terms of this Privacy Policy and agrees to those terms and the permissions to collect, use and disclose personal information, and **the tenant authorises** the landlord and (if appointed) the landlord's agent to collect, use and obtain, in accordance with the Act, their personal information for the purposes specified in this Privacy Policy.

## ADDITIONAL TERM – ADDITIONAL TERMS AND CONDITIONS

68. **The landlord and tenant acknowledge** that:

- 68.1 the landlord and tenant are permitted to agree on additional terms and conditions of this agreement and to include them in an annexure at the end of this agreement; and
- 68.2 the additional terms and conditions may be included in this agreement only if:
- they do not contravene the *Residential Tenancies Act 2010* (NSW), the *Residential Tenancies Regulation 2010* (NSW) or any other Act; and
  - they are not inconsistent with the standard terms and conditions of this agreement.

69. **The landlord and tenant jointly and severally indemnify and hold harmless** The Real Estate Institute of New South Wales (REINSW) in relation to any actions, proceedings, claims, losses, costs and damages which REINSW suffers, incurs or becomes liable for and which arise directly or indirectly from or are in connection with any additional terms and/or conditions that are included in an annexure to this agreement.

**10.5** water usage charges, if the landlord has installed water efficiency measures referred to in clause 11 and the residential premises:

- 10.5.1** are separately metered, or
- 10.5.2** are not connected to a water supply service and water is delivered by vehicle.

**11. The landlord agrees** that the tenant is not required to pay water usage charges unless:

- 11.1** the landlord gives the tenant a copy of the part of the water supply authority's bill setting out the charges, or other evidence of the cost of water used by the tenant, and
- 11.2** the landlord gives the tenant at least 21 days to pay the charges, and
- 11.3** the landlord requests payment of the charges by the tenant not later than 3 months after the issue of the bill for the charges by the water supply authority, and
- 11.4** the residential premises have the following water efficiency measures:
  - 11.4.1** all internal cold water taps and single mixer taps for kitchen sinks or bathroom hand basins on the premises have a maximum flow rate of 9 litres per minute,
  - 11.4.2** all showerheads have a maximum flow rate of 9 litres per minute,
  - 11.4.3** there are no leaking taps at the commencement of this agreement or when the water efficiency measures are installed, whichever is the later.

**12. The landlord agrees** to give the tenant the benefit of, or an amount equivalent to, any rebate received by the landlord for water usage charges payable or paid by the tenant.

**POSSESSION OF THE PREMISES**

**13. The landlord agrees:**

- 13.1** to make sure the residential premises are vacant so the tenant can move in on the date agreed, and
- 13.2** to take all reasonable steps to ensure that, at the time of signing this agreement, there is no legal reason why the premises cannot be used as a residence for the term of this agreement.

**TENANT'S RIGHT TO QUIET ENJOYMENT**

**14. The landlord agrees:**

- 14.1** that the tenant will have quiet enjoyment of the residential premises without interruption by the landlord or any person claiming by, through or under the landlord or having superior title to that of the landlord (such as a head landlord), and
- 14.2** that the landlord or the landlord's agent will not interfere with, or cause or permit any interference with, the reasonable peace, comfort or privacy of the tenant in using the residential premises, and
- 14.3** that the landlord or the landlord's agent will take all reasonable steps to ensure that the landlord's other neighbouring tenants do not interfere with the reasonable peace, comfort or privacy of the tenant in using the residential premises.

**USE OF THE PREMISES BY TENANT**

**15. The tenant agrees:**

- 15.1** not to use the residential premises, or cause or permit the premises to be used, for any illegal purpose, and
- 15.2** not to cause or permit a nuisance, and
- 15.3** not to interfere, or cause or permit interference, with the reasonable peace, comfort or privacy of neighbours, and

- 15.4** not to intentionally or negligently cause or permit any damage to the residential premises, and
- 15.5** not to cause or permit more people to reside in the residential premises than is permitted by this agreement.

**16. The tenant agrees:**

- 16.1** to keep the residential premises reasonably clean, and
- 16.2** to notify the landlord as soon as practicable of any damage to the residential premises, and
- 16.3** that the tenant is responsible to the landlord for any act or omission by a person who is lawfully on the residential premises if the person is only permitted on the premises with the tenant's consent and the act or omission would be in breach of this agreement if done or omitted by the tenant, and
- 16.4** that it is the tenant's responsibility to replace light globes and batteries for smoke detectors on the residential premises.

**17. The tenant agrees,** when this agreement ends and before giving vacant possession of the premises to the landlord:

- 17.1** to remove all the tenant's goods from the residential premises, and
- 17.2** to leave the residential premises as nearly as possible in the same condition, fair wear and tear excepted, as at the commencement of the tenancy, and
- 17.3** to leave the residential premises reasonably clean, having regard to their condition at the commencement of the tenancy, and
- 17.4** to remove or arrange for the removal of all rubbish from the residential premises, and
- 17.5** to make sure that all light fittings on the premises have working globes, and
- 17.6** to return to the landlord all keys, and other opening devices or similar devices, provided by the landlord.

**LANDLORD'S GENERAL OBLIGATIONS FOR RESIDENTIAL PREMISES**

**18. The landlord agrees:**

- 18.1** to make sure that the residential premises are reasonably clean and fit to live in, and
- 18.2** to make sure that all light fittings on the residential premises have working light globes on the commencement of the tenancy, and
- 18.3** to keep the residential premises in a reasonable state of repair, considering the age of, the rent paid for and the prospective life of the premises, and
- 18.4** not to interfere with the supply of gas, electricity, water, telecommunications or other services to the residential premises (unless the interference is necessary to avoid danger to any person or enable maintenance or repairs to be carried out), and
- 18.5** to comply with all statutory obligations relating to the health or safety of the residential premises.

**URGENT REPAIRS**

**19. The landlord agrees** to pay the tenant, within 14 days after receiving written notice from the tenant, any reasonable costs (not exceeding \$1,000) that the tenant has incurred for making urgent repairs to the residential premises (of the type set out below) so long as:

- 19.1** the damage was not caused as a result of a breach of this agreement by the tenant, and

**NOTES.**

**1. Definitions**

In this agreement:

**landlord** means the person who grants the right to occupy residential premises under this agreement, and includes a successor in title to the residential premises whose interest is subject to that of the tenant.

**landlord's agent** means a person who acts as the agent of the landlord and who (whether or not the person carries on any other business) carries on business as an agent for:

- (a) the letting of residential premises, or
- (b) the collection of rents payable for any tenancy of residential premises.

**rental bond** means money paid by the tenant as security to carry out this agreement.

**residential premises** means any premises or part of premises (including any land occupied with the premises) used or intended to be used as a place of residence.

**tenancy** means the right to occupy residential premises under this agreement.

**tenant** means the person who has the right to occupy residential premises under this agreement, and includes the person to whom such a right passes by transfer or operation of the law and a sub-tenant of the tenant.

**2. Continuation of tenancy (if fixed term agreement)**

Once any fixed term of this agreement ends, the agreement continues in force on the same terms as a periodic agreement unless the agreement is terminated by the landlord or the tenant in accordance with the *Residential Tenancies Act 2010* (see notes 3 and 4). Clause 5 of this agreement provides for rent to be able to be increased if the agreement continues in force.

**3. Ending a fixed term agreement**

If this agreement is a fixed term agreement it may be ended by the landlord or the tenant by giving written notice of termination. The notice may be given at any time up until the end of the fixed term but cannot take effect until the term ends. The landlord must give at least 30 days notice and the tenant must give at least 14 days notice.

**4. Ending a periodic agreement**

If this agreement is a periodic agreement it may be ended by the landlord or the tenant by giving written notice of termination. The notice may be given at any time. The landlord must give at least 90 days notice and the tenant must give at least 21 days notice.

**5. Other grounds for ending agreement**

The *Residential Tenancies Act 2010* also authorises the landlord and tenant to end this agreement on other grounds. The grounds for the landlord include sale of the residential premises, breach of this agreement by the tenant and hardship. The grounds for the tenant include sale of the residential premises (not revealed when this agreement was entered into), breach of this agreement by the landlord and hardship. For more information refer to that Act or contact NSW Fair Trading on 13 32 20.

**6. Warning**

It is an offence for any person to obtain possession of the residential premises without an order of the Civil and Administrative Tribunal if the tenant does not willingly move out. A court can order fines and compensation to be paid for such an offence.

**Note:** If the premises include a garage, the garage is provided for the purpose of parking a motor vehicle and not for the storage of goods or personal belongings.

The residential premises **do not include:** [List anything such as a parking space, garage or storeroom which do not form part of the residential premises]

*[Handwritten: /]*

**RENT**

The rent is \$ 1630 per month payable in advance starting on 15/8/2017

The method by which the rent must be paid:

(a) to \_\_\_\_\_ at \_\_\_\_\_ by cash or cheque, or

(b) into the following account, or any other account nominated by the landlord:

BSB number: 082-196 Account number: 439985

Account name: Prize Investments Pty Ltd.

Payment reference: Rent, or

(c) as follows: \_\_\_\_\_

**Note.** The landlord or landlord's agent must permit the tenant to pay the rent by at least one means for which the tenant does not incur a cost (other than bank or other account fees usually payable for the tenant's transactions) (see clause 4.1) and that is reasonably available to the tenant.

**RENTAL BOND** [cross out if there is not going to be a bond]

A rental bond of \$ 500 must be paid by the tenant on signing this agreement.

The amount of the rental bond must not be more than 4 weeks rent.

**IMPORTANT INFORMATION**

**MAXIMUM NUMBER OF OCCUPANTS**

No more than 4 persons may ordinarily live in the premises at any one time.

**URGENT REPAIRS**

Nominated tradespeople for urgent repairs and their contact details:

Electrical repairs: Contact landlord Telephone: 0832 791 955

Plumbing repairs: // Telephone: \_\_\_\_\_

Other repairs: // Telephone: \_\_\_\_\_

**WATER USAGE**

Will the tenant be required to pay separately for water usage? Yes  No . If yes, see clauses 11 and 12.

**STRATA BY-LAWS**

Are there any strata or community scheme by-laws applicable to the residential premises? Yes  No . If yes, see clause 35 and clause 56.

**CONDITION REPORT**

A condition report relating to the condition of the premises must be completed by or on behalf of the landlord before or when this agreement is signed.

**TENANCY LAWS**

The Residential Tenancies Act 2010 and the Residential Tenancies Regulation 2010 apply to this agreement. Both the landlord and the tenant must comply with these laws.

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0042

PRIZE INVESTMENT PTL LTD  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312



### Important Information

**No change to prices:** On 1 July 2018, we kept our electricity charges at current rates for our NSW customers. It's part of our long-term plan to deliver energy that's more affordable. Find our FAQ at [originenergy.com.au/nswpricechange](http://originenergy.com.au/nswpricechange).

## Your electricity bill

13 Jun 18 - 10 Sep 18

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

### YOUR ACCOUNT DETAILS

**Account number**  
200 027 751 615

**Tax invoice**  
104 001 566 446

**Issue date**  
12 Sep 18

**Total amount due**  
See the Account Summary on page 2

### DUE DATE

# 26 Sep 18

\$12.00 fee may apply if paid after due date

### AMOUNT DUE

# \$499.53

**Paid \$500 from cash on 15/10/2018 (included \$0.47 extra fee same per LY)**

### YOUR AGREEMENT

**Origin Supply**

### YOUR USAGE SUMMARY

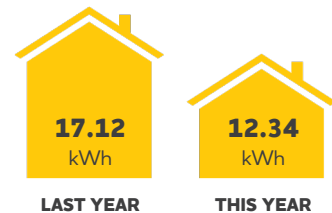
Average cost per day **\$5.42**  
Average daily usage **12.34 kWh**  
Same time last year **17.12 kWh**

**27.92% decrease**  
in usage since last year



**Your indicative greenhouse gas emissions**  
Total for this bill **1.1 tonnes**  
Same time last year **1.5 tonnes**  
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).



### NEED TO GET IN TOUCH?

**Enquiries & moving address: 1300 661 544**  
8 am - 6 pm local time Mon - Fri

**Faults & emergencies: 13 20 80**  
Call Essential Energy 24 hrs

### FIND OUT MORE

[originenergy.com.au](http://originenergy.com.au)

### HOW TO PAY

**DIRECT DEBIT**  
Register online at [originenergy.com.au/busmyaccount](http://originenergy.com.au/busmyaccount) or call **1300 661 544** to arrange automatic payment of future accounts\*

**VISA OR MASTERCARD\*\***  
Call **1300 658 783** or visit [originenergy.com.au/buspaynow](http://originenergy.com.au/buspaynow)

**Biller Code:** 41  
**Ref:** 200 027 751 615

**MAIL**  
Send this slip with your cheque made payable to: Origin Energy Holdings Limited, Locked Bag 304 Silverwater NSW 1811

**POST billpay** **IN PERSON**  
Pay at any Post Office\*\*

**Billpay Code:** 2958  
**Ref:** 1200 0277 5161 5

**TELEPHONE & INTERNET BANKING - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card\* or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Biller Code:** 130112  
**Ref:** 200 027 751 615

\*Visa or MasterCard payments may incur a processing fee of 0.55% (incl GST) of the total payment amount. This will be shown on your next bill. Some exemptions and payment limits may apply.  
\*\*Payment processing fee of \$2.00 (incl GST) may apply. Origin Energy Electricity Ltd ABN 33 071 052 287

## ACCOUNT SUMMARY

## Previous activity

Opening balance	\$470.86
Payments received	\$470.86 CR <b>A</b>

**Balance carried forward** **\$0.00**

## Your new charges

Other charges and adjustments (incl GST of \$0.00)	\$12.00 <b>B</b>
Total electricity charges - incl discounts and rebates (incl GST of \$44.32)	\$487.53 <b>C</b>

**Total amount due** **\$499.53**

(incl net GST charges of \$44.32)

PAYMENTS RECEIVED **A**

11 Sep 18	BPAY Bank Account	\$470.86 CR
<b>Total</b>		<b>\$470.86 CR</b>

OTHER CHARGES AND ADJUSTMENTS **B**

29 Jun 18	Late Payment Fee (No GST)	\$12.00
<b>Total (incl GST of \$0.00)</b>		<b>\$12.00</b>

TOTAL ELECTRICITY CHARGES **C**

## Your site details

## Supply address

52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

## Meter read

Actual

## National Meter Identifier (NMI)

44070406691

## Last meter read date

10 Sep 18

## Next scheduled read date

11 Dec 18 (+/- 2 business days)

## Period: 13 Jun 18 - 10 Sep 18 (90 days)

Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
102039	Peak	83631 (A)	84742 (A)	1111
(A = Actual, E = Estimated)			<b>Total kWh</b>	<b>1111</b>

Charges	Usage (kWh)	Charge	Amount
Peak Usage	1111	28.47 c/kWh	\$316.30
Supply Charge		141.01 c/Day	\$126.91
<b>Total for period 13 Jun 18 - 10 Sep 18 (excl GST)</b>			<b>\$443.21</b>

## NEED TO GET IN TOUCH?

## Moving address?

→ Go online  
[originenergy.com.au/busmovers](http://originenergy.com.au/busmovers)  
(allow 3 business days notice)

## Contact us

We're happy to help - any questions or complaints:

- My Account login  
[originenergy.com.au/busmyaccount](http://originenergy.com.au/busmyaccount)
- ☎ Call us **1300 661 544**  
(8 am - 6 pm local time Mon - Fri)
- @ Go online  
[originenergy.com.au/buscontact](http://originenergy.com.au/buscontact)
- ✉ Write to us (no payments) **Origin Energy Business Centre, GPO Box 186, Melbourne VIC 3001**

## Solar and Home Products

For Solar Power, Emergency Hot Water (24/7), Heating and Cooling Products. Sales, installation, service and solar billing enquiries call **1300 791 468**.

## National Relay Service

If you have a hearing or speech impairment, contact us through the National Relay Service. For more information, visit [www.relayservice.gov.au](http://www.relayservice.gov.au)

## Need an interpreter?

Call **1300 137 427**

خدمة الترجمة الهاتفية للغات غير الإنكليزية.

Servicio Telefónico de Intérpretes para otros idiomas.

Per lingue oltre all'inglese contattate il Servizio

d'Interpretariato Telefonico

Dịch vụ thông dịch qua điện thoại cho những ngôn ngữ

khác không phải tiếng Anh.

Τηλεφωνική Υπηρεσία Διερμηνέων για άλλες γλώσσες εκτός της αγγλικής.

非英語語言電話傳譯服務。



## PAYMENT SLIP



\*2958 1 200027751615

Trancode	User code	Customer reference number
831	067222	000200027751615

**Due date**  
**(for new charges only)**

**26 / Sep / 18**

**Amount due**

**\$ 499.53**

<0000049953>

<067222>

<000200027751615> >

**Total electricity charges**

Charges less discounts and rebates	\$443.21
GST	\$44.32

<b>Your total electricity charges (incl GST)</b>	<b>\$487.53</b>
--	-----------------

**Account number**  
200 027 751 615

**Tax invoice**  
104 001 566 446

**Issue date**  
12 Sep 18

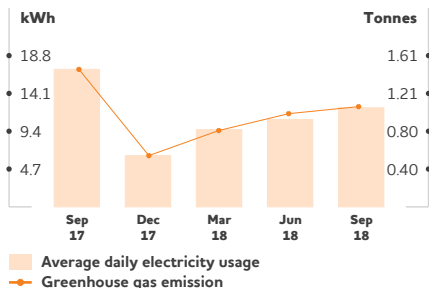
**YOUR USAGE BREAKDOWN**

Average cost per day	<b>\$5.42</b>
Average daily usage	<b>12.34 kWh</b>
Same time last year	<b>17.12 kWh</b>

**Your indicative greenhouse gas emissions**

Total for this bill	<b>1.1 tonnes</b>
Same time last year	<b>1.5 tonnes</b>
Saved with GreenPower	<b>N/A</b>

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).

**YOUR SITE DETAILS**

**Supply address**  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

**National Meter Identifier (NMI)**  
44070406691

**Meter read**  
Actual

**Last meter read date**  
10 Sep 18

**Next scheduled read date**  
11 Dec 18 (+/- 2 business days)





0042

PRIZE INVESTMENT PTL LTD  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312



Electricity

## Your electricity bill

11 Sep 18 - 10 Dec 18

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

### YOUR ACCOUNT DETAILS

**Account number**  
200 027 751 615

**Tax invoice**  
162 001 301 874

**Issue date**  
11 Dec 18

**Total amount due**  
See the Account Summary on page 2

### DUE DATE

# 27 Dec 18

\$12.00 fee may apply if paid after due date

### AMOUNT DUE

# \$366.27

### YOUR AGREEMENT

**Origin Supply**

### YOUR USAGE SUMMARY

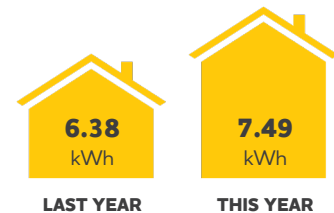
Average cost per day **\$3.90**  
Average daily usage **7.49 kWh**  
Same time last year **6.38 kWh**

**17.40% increase**  
in usage since last year



**Your indicative greenhouse gas emissions**  
Total for this bill **0.7 tonnes**  
Same time last year **0.5 tonnes**  
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit  
[originenergy.com.au](http://originenergy.com.au).



### NEED TO GET IN TOUCH?

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8 am - 6 pm local time Mon - Fri

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Call Essential Energy 24 hrs

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### HOW TO PAY

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**VISA OR MASTERCARD\*\***  
Call **1300 658 783** or visit [originenergy.com.au/buspaynow](http://originenergy.com.au/buspaynow)

**Billers Code:** 41  
**Ref:** 200 027 751 615

**MAIL**  
Send this slip with your cheque made payable to: Origin Energy Holdings Limited, Locked Bag 304 Silverwater NSW 1811

**POST**  
billpay **IN PERSON**  
Pay at any Post Office\*\*

**Billpay Code:** 2958  
**Ref:** 1200 0277 5161 5

**TELEPHONE & INTERNET BANKING - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card\* or transaction account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

**Billers Code:** 130112  
**Ref:** 200 027 751 615

\*Card payment fee may apply to the total payment amount (incl GST): debit card (Visa 0.26%, Mastercard 0.32%); credit card (Visa 0.60%, Mastercard 0.72%); for NSW customers 0.49% if payment made at Australia Post. Fees on next bill. Conditions apply. \*\*Payment processing fee of the higher of \$2.00 or 0.49% may apply (excl NSW).

## ACCOUNT SUMMARY

## Previous activity

Opening balance	\$499.53
Payments received	\$500.00 CR <b>A</b>

**Balance carried forward** **\$0.47 CR**

## Your new charges

Other charges and adjustments (incl GST of \$0.00)	\$12.00 <b>B</b>
Total electricity charges - incl discounts and rebates (incl GST of \$32.25)	\$354.74 <b>C</b>

**Total amount due** **\$366.27**

(incl net GST charges of \$32.25)

PAYMENTS RECEIVED **A**

14 Oct 18	BPAY Bank Account	\$500.00 CR
<b>Total</b>		<b>\$500.00 CR</b>

OTHER CHARGES AND ADJUSTMENTS **B**

28 Sep 18	Late Payment Fee (No GST)	\$12.00
<b>Total (incl GST of \$0.00)</b>		<b>\$12.00</b>

TOTAL ELECTRICITY CHARGES **C**

## Your site details

## Supply address

52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

## Meter read

Actual

## National Meter Identifier (NMI)

44070406691

## Last meter read date

10 Dec 18

## Next scheduled read date

13 Mar 19 (+/- 2 business days)

## Period: 11 Sep 18 - 10 Dec 18 (91 days)

Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
102039	Peak	84742 (A)	85424 (A)	682
(A = Actual, E = Estimated)			<b>Total kWh</b>	<b>682</b>

Charges	Usage (kWh)	Charge	Amount
Peak Usage	682	28.47 c/kWh	\$194.17
Supply Charge		141.01 c/Day	\$128.32
<b>Total for period 11 Sep 18 - 10 Dec 18 (excl GST)</b>			<b>\$322.49</b>

## NEED TO GET IN TOUCH?

## Moving address?

→ Go online  
[originenergy.com.au/busmovers](http://originenergy.com.au/busmovers)  
(allow 3 business days notice)

## Contact us

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[originenergy.com.au/busmyaccount](http://originenergy.com.au/busmyaccount)

☎ Call us **1300 661 544**  
(8 am - 6 pm local time Mon - Fri)

@ Go online  
[originenergy.com.au/buscontact](http://originenergy.com.au/buscontact)

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非英語語言電話傳譯服務。



## PAYMENT SLIP



\*2958 1 200027751615

Trancode	User code	Customer reference number
831	067222	000200027751615

**Due date**  
**(for new charges only)**

**27 / Dec / 18**

**Amount due**

**\$ 366.27**

<0000036627>

<067222>

<000200027751615> >

**Total electricity charges**

Charges less discounts and rebates	\$322.49
GST	\$32.25
<b>Your total electricity charges (incl GST)</b>	<b>\$354.74</b>

**Account number**

200 027 751 615

**Tax invoice**

162 001 301 874

**Issue date**

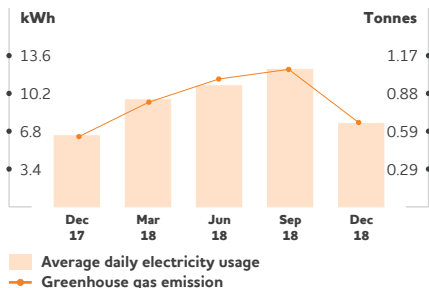
11 Dec 18

**YOUR USAGE BREAKDOWN**

Average cost per day	<b>\$3.90</b>
Average daily usage	<b>7.49 kWh</b>
Same time last year	<b>6.38 kWh</b>

<b>Your indicative greenhouse gas emissions</b>	
Total for this bill	<b>0.7 tonnes</b>
Same time last year	<b>0.5 tonnes</b>
Saved with GreenPower	<b>N/A</b>

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).

**YOUR SITE DETAILS****Supply address**52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312**National Meter Identifier (NMI)**

44070406691

**Meter read**

Actual

**Last meter read date**

10 Dec 18

**Next scheduled read date**

13 Mar 19 (+/- 2 business days)

**Important Information****Fee changes affecting customers on market contracts**

From 1 October 2018 Origin's card payment fee structure changed. A separate card payment fee now applies for each card type, with fees limited to the amount it costs Origin to accept payments made using each card. If you pay by debit card, payments may incur a fee of 0.26% for Visa or 0.32% for Mastercard. If you pay by credit card, payments may incur a fee of 0.60% for Visa or 0.72% for Mastercard. If you pay at an Australia Post outlet, a card payment fee of 0.49% (incl GST) may apply. Fees are applied to the total payment amount (incl GST) and don't apply to Origin Standing customers. Find our FAQ at [originenergy.com.au/feesandcharges](http://originenergy.com.au/feesandcharges).



0042

PRIZE INVESTMENT PTL LTD  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312



Electricity

## Your electricity bill

11 Dec 18 - 14 Mar 19

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

### YOUR ACCOUNT DETAILS

**Account number**  
200 027 751 615

**Tax invoice**  
164 001 330 640

**Issue date**  
15 Mar 19

**Total amount due**  
See the Account Summary on page 2

### DUE DATE

# 29 Mar 19

\$12.00 fee may apply if paid after due date

### AMOUNT DUE

# \$576.83

### YOUR AGREEMENT

Origin Supply

### YOUR USAGE SUMMARY

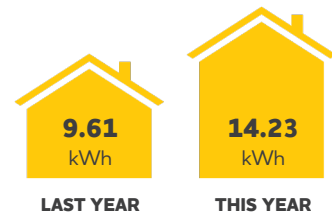
Average cost per day **\$6.01**  
Average daily usage **14.23 kWh**  
Same time last year **9.61 kWh**

**48.07% increase**  
in usage since last year



**Your indicative greenhouse gas emissions**  
Total for this bill **1.3 tonnes**  
Same time last year **0.8 tonnes**  
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit  
[originenergy.com.au](http://originenergy.com.au).



### NEED TO GET IN TOUCH?

**Enquiries & moving address: 1300 661 544**  
8 am - 6 pm local time Mon - Fri

**Faults & emergencies: 13 20 80**  
Call Essential Energy 24 hrs

### FIND OUT MORE

[originenergy.com.au](http://originenergy.com.au)

### HOW TO PAY

**DIRECT DEBIT**  
Register online at [originenergy.com.au/busmyaccount](http://originenergy.com.au/busmyaccount) or call **1300 661 544** to arrange automatic payment of future accounts\*

**VISA OR MASTERCARD\*\***  
Call **1300 658 783** or visit [originenergy.com.au/buspaynow](http://originenergy.com.au/buspaynow)

**Billers Code:** 41  
**Ref:** 200 027 751 615

**MAIL**  
Send this slip with your cheque made payable to: Origin Energy Holdings Limited, Locked Bag 304 Silverwater NSW 1811

**POST IN PERSON**  
Pay at any Post Office\*\*

**Billpay Code:** 2958  
**Ref:** 1200 0277 5161 5

**TELEPHONE & INTERNET BANKING - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card\* or transaction account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

**Billers Code:** 130112  
**Ref:** 200 027 751 615

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## ACCOUNT SUMMARY

## Previous activity

Opening balance	\$366.27
Payments received	\$366.27 CR <b>A</b>

**Balance carried forward** **\$0.00**

## Your new charges

Other charges and adjustments (incl GST of \$0.00)	\$12.00 <b>B</b>
Total electricity charges - incl discounts and rebates (incl GST of \$51.35)	\$564.83 <b>C</b>

**Total amount due** **\$576.83**

(incl net GST charges of \$51.35)

PAYMENTS RECEIVED **A**

10 Jan 19	BPAY Bank Account	\$366.27 CR
<b>Total</b>		<b>\$366.27 CR</b>

OTHER CHARGES AND ADJUSTMENTS **B**

1 Jan 19	Late Payment Fee (No GST)	\$12.00
<b>Total</b> (incl GST of \$0.00)		<b>\$12.00</b>

TOTAL ELECTRICITY CHARGES **C**

## Your site details

## Supply address

52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

## Meter read

Actual

## National Meter Identifier (NMI)

44070406691

## Last meter read date

14 Mar 19

## Next scheduled read date

13 Jun 19 (+/- 2 business days)

**Period: 11 Dec 18 - 14 Mar 19 (94 days)**

Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
102039	Peak	85424 (A)	86762 (A)	1338
(A = Actual, E = Estimated)			<b>Total kWh</b>	<b>1338</b>

	Usage (kWh)	Charge	Amount
<b>11 Dec 18 - 14 Mar 19 (94 days)</b>			
<b>Charges</b>			
Peak Usage	1338	28.47 c/kWh	\$380.93
Supply Charge		141.01 c/Day	\$132.55
<b>Total for period 11 Dec 18 - 14 Mar 19 (excl GST)</b>			<b>\$513.48</b>

## NEED TO GET IN TOUCH?

## Moving address?

→ Go online  
[originenergy.com.au/busmovers](http://originenergy.com.au/busmovers)  
(allow 3 business days notice)

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非英語語言電話傳譯服務。



## PAYMENT SLIP



\*2958 1 200027751615

Trancode	User code	Customer reference number
831	067222	000200027751615

**Due date**  
**(for new charges only)**

**29 / Mar / 19**

**Amount due**

**\$ 576.83**

<0000057683>

<067222>

<000200027751615> >

**Total electricity charges**

Charges less discounts and rebates	\$513.48
GST	\$51.35
<b>Your total electricity charges (incl GST)</b>	<b>\$564.83</b>

**Account number**  
200 027 751 615

**Tax invoice**  
164 001 330 640

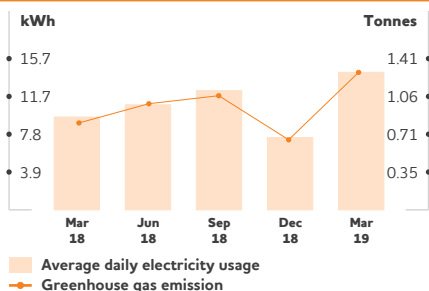
**Issue date**  
15 Mar 19

**YOUR USAGE BREAKDOWN**

Average cost per day **\$6.01**  
 Average daily usage **14.23 kWh**  
 Same time last year **9.61 kWh**

**Your indicative greenhouse gas emissions**  
 Total for this bill **1.3 tonnes**  
 Same time last year **0.8 tonnes**  
 Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).

**YOUR SITE DETAILS**

**Supply address**  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

**National Meter Identifier (NMI)**  
44070406691

**Meter read**  
Actual

**Last meter read date**  
14 Mar 19

**Next scheduled read date**  
13 Jun 19 (+/- 2 business days)



0042

PRIZE INVESTMENT PTL LTD  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312



Electricity

## Your electricity bill

15 Mar 19 - 13 Jun 19

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

### YOUR ACCOUNT DETAILS

**Account number**  
200 027 751 615

**Tax invoice**  
105 001 745 602

**Issue date**  
17 Jun 19

**Total amount due**  
See the Account Summary on page 2

### DUE DATE

# 1 Jul 19

\$12.00 fee may apply if paid after due date

### AMOUNT DUE

# \$608.18

### YOUR AGREEMENT

Origin Supply

### YOUR USAGE SUMMARY

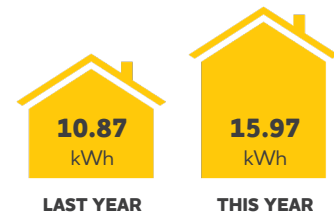
Average cost per day **\$6.55**  
Average daily usage **15.97 kWh**  
Same time last year **10.87 kWh**

**46.92% increase**  
in usage since last year



**Your indicative greenhouse gas emissions**  
Total for this bill **1.4 tonnes**  
Same time last year **1.0 tonnes**  
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit  
[originenergy.com.au](http://originenergy.com.au).



### NEED TO GET IN TOUCH?

**Enquiries & moving address: 1300 661 544**  
8 am - 6 pm local time Mon - Fri

**Faults & emergencies: 13 20 80**  
Call Essential Energy 24 hrs

### FIND OUT MORE

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**Biller Code:** 41  
**Ref:** 200 027 751 615

**MAIL**  
Send this slip with your cheque made payable to: Origin Energy Holdings Limited, Locked Bag 304 Silverwater NSW 1811

**POST IN PERSON**  
Pay at any Post Office\*\*

**Billpay Code:** 2958  
**Ref:** 1200 0277 5161 5

**TELEPHONE & INTERNET BANKING - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card\* or transaction account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

**Biller Code:** 130112  
**Ref:** 200 027 751 615

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## ACCOUNT SUMMARY

## Previous activity

Opening balance	\$576.83
Payments received	\$576.83 CR <sup>A</sup>

**Balance carried forward** **\$0.00**

## Your new charges

Other charges and adjustments (incl GST of \$0.00)	\$12.00 <sup>B</sup>
Total electricity charges - incl discounts and rebates (incl GST of \$54.20)	\$596.18 <sup>C</sup>

**Total amount due** **\$608.18**

(incl net GST charges of \$54.20)

PAYMENTS RECEIVED <sup>A</sup>

10 Apr 19	BPAY Bank Account	\$576.83 CR
<b>Total</b>		<b>\$576.83 CR</b>

OTHER CHARGES AND ADJUSTMENTS <sup>B</sup>

2 Apr 19	Late Payment Fee (No GST)	\$12.00
<b>Total</b> (incl GST of \$0.00)		<b>\$12.00</b>

TOTAL ELECTRICITY CHARGES <sup>C</sup>

## Your site details

## Supply address

52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

## Meter read

Actual

## National Meter Identifier (NMI)

44070406691

## Last meter read date

13 Jun 19

## Next scheduled read date

10 Sep 19 (+/- 2 business days)

**Period: 15 Mar 19 - 13 Jun 19 (91 days)**

Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
102039	Peak	86762 (A)	88215 (A)	1453
(A = Actual, E = Estimated)			<b>Total kWh</b>	<b>1453</b>

	Usage (kWh)	Charge	Amount
<b>15 Mar 19 - 13 Jun 19 (91 days)</b>			
<b>Charges</b>			
Peak Usage	1453	28.47 c/kWh	\$413.67
Supply Charge		141.01 c/Day	\$128.31
<b>Total for period 15 Mar 19 - 13 Jun 19 (excl GST)</b>			<b>\$541.98</b>

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非英語語言電話傳譯服務。



## PAYMENT SLIP



\*2958 1 200027751615

Trancode	User code	Customer reference number
831	067222	000200027751615

**Due date**  
**(for new charges only)**

**01 / Jul / 19**

**Amount due**

**\$ 608.18**

<0000060818>

<067222>

<000200027751615> >



**Total electricity charges**

Charges less discounts and rebates	\$541.98
GST	\$54.20
<b>Your total electricity charges (incl GST)</b>	<b>\$596.18</b>

**Account number**  
200 027 751 615

**Tax invoice**  
105 001 745 602

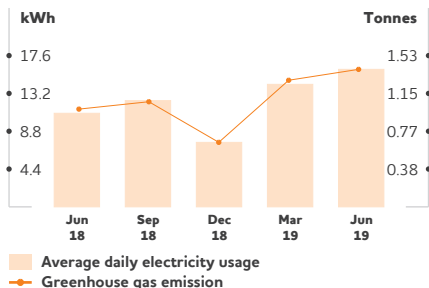
**Issue date**  
17 Jun 19

**YOUR USAGE BREAKDOWN**

Average cost per day **\$6.55**  
 Average daily usage **15.97 kWh**  
 Same time last year **10.87 kWh**

**Your indicative greenhouse gas emissions**  
 Total for this bill **1.4 tonnes**  
 Same time last year **1.0 tonnes**  
 Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).

**YOUR SITE DETAILS**

**Supply address**  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

**National Meter Identifier (NMI)**  
44070406691

**Meter read**  
Actual

**Last meter read date**  
13 Jun 19

**Next scheduled read date**  
10 Sep 19 (+/- 2 business days)



0042

PRIZE INVESTMENT PTL LTD  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312



Electricity

## Your electricity bill

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

14 Jun 19 - 9 Sep 19

Amounts include GST unless otherwise specified

### YOUR ACCOUNT DETAILS

**Account number**  
200 027 751 615

**Tax invoice**  
130 001 624 999

**Issue date**  
11 Sep 19

**Total amount due**  
See the Account Summary on page 2

### DUE DATE

# 25 Sep 19

\$12.00 (non-taxable, no GST) fee may apply if paid after due date

### AMOUNT DUE

# \$670.52

### YOUR USAGE SUMMARY

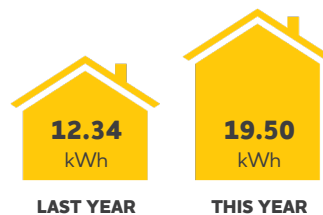
Average cost per day **\$7.50**  
Average daily usage **19.50 kWh**  
Same time last year **12.34 kWh**

**58.02% increase**  
in usage since last year



**Your indicative greenhouse gas emissions**  
Total for this bill **1.6 tonnes**  
Same time last year **1.1 tonnes**  
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).



### YOUR AGREEMENT

Origin Business Basic

### NEED TO GET IN TOUCH?

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Pay at any Post Office\*\*

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Origin Energy Electricity Ltd ABN 33 071 052 287

## ACCOUNT SUMMARY

## Previous activity

Opening balance	\$608.18
Payments received	\$610.00 CR <b>A</b>

**Balance carried forward** **\$1.82 CR**

## Your new charges

Other charges and adjustments (incl GST of \$0.00)	\$12.00 <b>B</b>
Total electricity charges - incl discounts and rebates (incl GST of \$60.03)	\$660.34 <b>C</b>

**Total amount due** **\$670.52**

(incl net GST charges of \$60.03)

PAYMENTS RECEIVED **A**

30 Jul 19	BPAY Bank Account	\$610.00 CR
<b>Total</b>		<b>\$610.00 CR</b>

OTHER CHARGES AND ADJUSTMENTS **B**

3 Jul 19	Late Payment Fee (non-taxable, no GST)	\$12.00
<b>Total</b> (incl GST of \$0.00)		<b>\$12.00</b>

TOTAL ELECTRICITY CHARGES **C**

## Your site details

## Supply address

52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

## Meter read

Actual

## National Meter Identifier (NMI)

44070406691

## Last meter read date

9 Sep 19

## Next scheduled read date

9 Dec 19 (+/- 2 business days)

**Period: 14 Jun 19 - 9 Sep 19 (88 days)**

Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
102039	Peak	88215 (A)	89931 (A)	1716
(A = Actual, E = Estimated)			<b>Total kWh</b>	<b>1716</b>

	Usage (kWh)	Charge (incl GST)	Amount (incl GST)
<b>14 Jun 19 - 30 Jun 19 (17 days)</b>			
<b>Charges</b>			
Peak Usage	331	31.317 c/kWh	\$103.66
Supply Charge		155.111 c/Day	\$26.37

Continued on the next page...

## NEED TO GET IN TOUCH?

## Moving address?

→ Go online  
**originenergy.com.au/busmovers**  
(allow 3 business days notice)

## Contact us

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→ My Account login  
**originenergy.com.au/busmyaccount**

☎ Call us **1300 661 544**  
(8 am - 6 pm local time Mon - Fri)

@ Go online  
**originenergy.com.au/buscontact**

✉ Write to us (no payments) **Origin Energy Business Centre, GPO Box 186, Melbourne VIC 3001**

## Solar and Home Products

For Solar Power, Emergency Hot Water (24/7), Heating and Cooling Products. Sales, installation, service and solar billing enquiries call **1300 791 468**.

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d'Interpretariato Telefonico

Dịch vụ thông dịch qua điện thoại cho những ngôn ngữ

khác không phải tiếng Anh.

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非英語語言電話傳譯服務。



## PAYMENT SLIP



\*2958 1 200027751615

Trancode	User code	Customer reference number
831	067222	000200027751615

**Due date**  
**(for new charges only)**

**25 / Sep / 19**

**Amount due**

**\$ 670.52**

<0000067052>

<067222>

<000200027751615> >

...Continued from the previous page

	Usage (kWh)	Charge (incl GST)	Amount (incl GST)
<b>1 Jul 19 - 9 Sep 19 (71 days): energy plan change plus price change</b>			
<b>Charges</b>			
Peak Usage	1385	30.536 c/kWh	\$422.92
Supply Charge		151.25 c/Day	\$107.39
<b>Total for period 14 Jun 19 - 9 Sep 19</b>			<b>\$660.34</b>
<b>Your total electricity charges (incl GST \$60.03)</b>			<b>\$660.34</b>

**Account number**  
200 027 751 615

**Tax invoice**  
130 001 624 999

**Issue date**  
11 Sep 19

**YOUR SITE DETAILS**

**Supply address**  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

**National Meter Identifier (NMI)**  
44070406691

**Meter read**  
Actual

**Last meter read date**  
9 Sep 19

**Next scheduled read date**  
9 Dec 19 (+/- 2 business days)

**YOUR USAGE BREAKDOWN**

Average cost per day **\$7.50**

Average daily usage **19.50 kWh**

Same time last year **12.34 kWh**

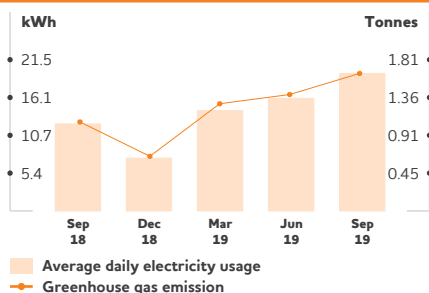
**Your indicative greenhouse gas emissions**

Total for this bill **1.6 tonnes**

Same time last year **1.1 tonnes**

Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).

**Important Information****NSW electricity price changes**

On 1 July 2019 we changed our electricity charges for some NSW customers. Electricity tariffs for residential and small business customers on standing offers and most non-discounted market plans were reduced. Price changes exclude customers on discounted plans, Predictable Plan, Rate Freeze and Low Rate plans. If affected, you'll see any new charges on this bill. Find more at [originenergy.com.au/nswpricechange](http://originenergy.com.au/nswpricechange).

**GST on your bill**

From 1 July 2019, the supply and usage charges (and concession rebates if applicable) on your bill will include GST unless otherwise specified. Previously these amounts were GST-exclusive, and then we added in the GST separately. See also [originenergy.com.au/bill-change](http://originenergy.com.au/bill-change).

**Variation to your Market Agreement Terms:**

We've amended your Market Agreement to include a Meter Works Administration Fee. This fee may be charged if a customer requests a change, removal or installation of an electricity meter. The fee is \$49.50 (incl GST) and is to arrange metering-related goods or services for you with a Meter Service Provider or Distributor. Variation to terms and fee do not apply to Origin Standing/Victorian Default Offer customers. Find more at [originenergy.com.au/feesandcharges](http://originenergy.com.au/feesandcharges).



0042

PRIZE INVESTMENT PTL LTD  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312



Electricity

## Your electricity bill

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

10 Sep 19 - 4 Dec 19

Amounts include GST unless otherwise specified

### YOUR ACCOUNT DETAILS

**Account number**  
200 027 751 615

**Tax invoice**  
169 001 397 669

**Issue date**  
4 Dec 19

**Total amount due**  
See the Account Summary on page 2

### DUE DATE

# 18 Dec 19

\$12.00 (non-taxable, no GST) fee may apply if paid after due date

### AMOUNT DUE

# \$453.95

### YOUR USAGE SUMMARY

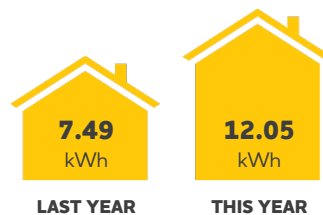
Average cost per day **\$5.19**  
Average daily usage **12.05 kWh**  
Same time last year **7.49 kWh**

**60.88% increase**  
in usage since last year



**Your indicative greenhouse gas emissions**  
Total for this bill **1.0 tonnes**  
Same time last year **0.7 tonnes**  
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).



### YOUR AGREEMENT

Origin Business Basic

### NEED TO GET IN TOUCH?

**Enquiries & moving address: 1300 661 544**  
8 am - 6 pm local time Mon - Fri

**Faults & emergencies: 13 20 80**  
Call Essential Energy 24 hrs

### FIND OUT MORE

[originenergy.com.au](http://originenergy.com.au)

### HOW TO PAY

**DIRECT DEBIT**  
Register online at [originenergy.com.au/busmyaccount](http://originenergy.com.au/busmyaccount) or call **1300 661 544** to arrange automatic payment of future accounts\*

**VISA OR MASTERCARD\*\***  
Call **1300 658 783** or visit [originenergy.com.au/buspaynow](http://originenergy.com.au/buspaynow)

**Billers Code:** 41  
**Ref:** 200 027 751 615



**MAIL**  
Send this slip with your cheque made payable to: Origin Energy Holdings Limited, Locked Bag 304 Silverwater NSW 1811



**IN PERSON**  
Pay at any Post Office\*\*

**Billpay Code:** 2958  
**Ref:** 1200 0277 5161 5



**TELEPHONE & INTERNET BANKING - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card\* or transaction account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

**Billers Code:** 130112  
**Ref:** 200 027 751 615

\*Card payment fee may apply to the total payment amount (incl GST): debit card (Visa 0.26%, Mastercard 0.32%); credit card (Visa 0.60%, Mastercard 0.72%); for NSW customers 0.49% if payment made at Australia Post. Fees on next bill. Conditions apply. \*\*Payment processing fee of the higher of \$2.00 or 0.49% may apply (excl NSW).

Origin Energy Electricity Ltd ABN 33 071 052 287

## ACCOUNT SUMMARY

<b>Previous activity</b>	
Opening balance	\$670.52
Payments received	\$675.00 CR <b>A</b>
<b>Balance carried forward</b>	<b>\$4.48 CR</b>
<b>Your new charges</b>	
Other charges and adjustments (incl GST of \$0.00)	\$12.00 <b>B</b>
Total electricity charges - incl discounts and rebates (incl GST of \$40.59)	\$446.43 <b>C</b>
<b>Total amount due</b> (incl net GST charges of \$40.59)	<b>\$453.95</b>

PAYMENTS RECEIVED **A**

22 Oct 19	BPAY Bank Account	\$675.00 CR
<b>Total</b>		<b>\$675.00 CR</b>

OTHER CHARGES AND ADJUSTMENTS **B**

27 Sep 19	Late Payment Fee (non-taxable, no GST)	\$12.00
<b>Total (incl GST of \$0.00)</b>		<b>\$12.00</b>

TOTAL ELECTRICITY CHARGES **C**

## Your site details

<b>Supply address</b> 52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312	<b>National Meter Identifier (NMI)</b> 44070406691
<b>Meter read</b> Estimated	<b>Last meter read date</b> 4 Dec 19
	<b>Next scheduled read date</b> 9 Dec 19 (+/- 2 business days)

## Period: 10 Sep 19 - 4 Dec 19 (86 days)

Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
102039	Peak	89931 (A)	90967 (E)	1036
(A = Actual, E = Estimated)			<b>Total kWh</b>	1036

Estimate reason: Customer Self Read

Charges	Usage (kWh)	Charge (incl GST)	Amount (incl GST)
Peak Usage	1036	30.536 c/kWh	\$316.35
Supply Charge		151.25 c/Day	\$130.08
<b>Total for period 10 Sep 19 - 4 Dec 19</b>			<b>\$446.43</b>
<b>Your total electricity charges (incl GST \$40.59)</b>			<b>\$446.43</b>

## NEED TO GET IN TOUCH?

## Moving address?

→ Go online  
[originenergy.com.au/busmovers](http://originenergy.com.au/busmovers)  
(allow 3 business days notice)

## Contact us

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- My Account login  
[originenergy.com.au/busmyaccount](http://originenergy.com.au/busmyaccount)
- ☎ Call us **1300 661 544**  
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- @ Go online  
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- ✉ Write to us (no payments) **Origin Energy Business Centre, GPO Box 186, Melbourne VIC 3001**

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非英語語言電話傳譯服務。



## PAYMENT SLIP



\*2958 1 200027751615

Trancode	User code	Customer reference number
831	067222	000200027751615

**Due date**  
**(for new charges only)**

**18 / Dec / 19**

**Amount due**  
**\$ 453.95**

&lt;0000045395&gt;

&lt;067222&gt;

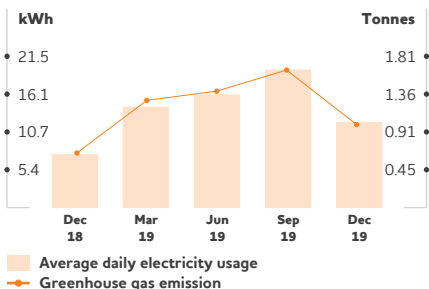
&lt;000200027751615&gt; &gt;

## YOUR USAGE BREAKDOWN

Average cost per day **\$5.19**  
 Average daily usage **12.05 kWh**  
 Same time last year **7.49 kWh**

**Your indicative greenhouse gas emissions**  
 Total for this bill **1.0 tonnes**  
 Same time last year **0.7 tonnes**  
 Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).



**Account number**  
200 027 751 615

**Tax invoice**  
169 001 397 669

**Issue date**  
4 Dec 19



## YOUR SITE DETAILS

**Supply address**  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

**National Meter Identifier (NMI)**  
44070406691

**Meter read**  
Estimated

**Last meter read date**  
4 Dec 19

**Next scheduled read date**  
9 Dec 19 (+/- 2 business days)



0042

PRIZE INVESTMENT PTL LTD  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312



Electricity

## Your electricity bill

52 MINIMBAH WEST BRANCH RD MINIMBAH NSW 2312

5 Dec 19 - 11 Mar 20

Amounts include GST unless otherwise specified

### YOUR ACCOUNT DETAILS

**Account number**  
200 027 751 615

**Tax invoice**  
141 001 691 461

**Issue date**  
12 Mar 20

**Total amount due**  
See the Account Summary on page 2

### OVERDUE CHARGES

**\$453.95**  
**DUE:** Now

### NEW CHARGES

**\$623.77**  
**DUE:** 26 Mar 20

\$12.00 (non-taxable, no GST) fee may apply if paid after due date

### YOUR USAGE SUMMARY

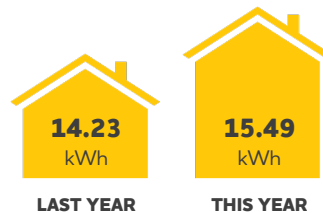
Average cost per day **\$6.24**  
Average daily usage **15.49 kWh**  
Same time last year **14.23 kWh**

**8.85% increase**  
in usage since last year



**Your indicative greenhouse gas emissions**  
Total for this bill **1.5 tonnes**  
Same time last year **1.3 tonnes**  
Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).



### YOUR AGREEMENT

Origin Business Basic

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8 am - 6 pm local time Mon - Fri

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**Billers Code:** 41  
**Ref:** 200 027 751 615



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Origin Energy Electricity Ltd ABN 33 071 052 287



## ACCOUNT SUMMARY

## Previous activity

Opening balance	\$453.95	
Payments received	\$0.00	A

**Balance carried forward** **\$453.95**

## Your new charges

Other charges and adjustments (incl GST of \$0.00)	\$12.00	B
Total electricity charges - incl discounts and rebates (incl GST of \$55.62)	\$611.77	C

**Total amount due - incl overdue charges** **\$1,077.72**  
(incl net GST charges of \$55.62)

## PAYMENTS RECEIVED A

**Total** **\$0.00**

## OTHER CHARGES AND ADJUSTMENTS B

14 Jan 20	Late Payment Fee (non-taxable, no GST)	\$12.00
<b>Total</b> (incl GST of \$0.00)		<b>\$12.00</b>

## TOTAL ELECTRICITY CHARGES C

## Your site details

**Supply address**  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

**Meter read**  
Actual

**National Meter Identifier (NMI)**  
44070406691

**Last meter read date**  
11 Mar 20

**Next scheduled read date**  
12 Jun 20 (+/- 2 business days)

**Period: 5 Dec 19 - 11 Mar 20 (98 days)**

Your rate: General Domestic

Meter no	Usage type	Previous read	Current read	Usage (kWh)
102039	Peak	90967 (E)	91061 (A)	94
	Peak	91061 (A)	92485 (A)	1424
(A = Actual, E = Estimated)				<b>Total kWh</b> 1518

Charges	Usage (kWh)	Charge (incl GST)	Amount (incl GST)
Peak Usage	1518	30.536 c/kWh	\$463.54
Supply Charge		151.25 c/Day	\$148.23

**Total for period 5 Dec 19 - 11 Mar 20** **\$611.77**

**Your total electricity charges (incl GST \$55.62)** **\$611.77**

## NEED TO GET IN TOUCH?

## Moving address?

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非英語語言電話傳譯服務。



## PAYMENT SLIP



\*2958 1 200027751615

Trancode	User code	Customer reference number
831	067222	000200027751615

**Due date**  
**(for new charges only)**

**26 / Mar / 20**

**Amount due**

**\$ 1,077.72**

<0000107772>

<067222>

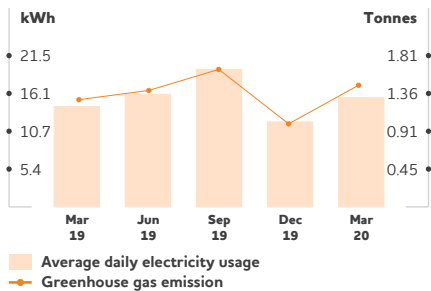
<000200027751615> >

## YOUR USAGE BREAKDOWN

Average cost per day **\$6.24**  
 Average daily usage **15.49 kWh**  
 Same time last year **14.23 kWh**

**Your indicative greenhouse gas emissions**  
 Total for this bill **1.5 tonnes**  
 Same time last year **1.3 tonnes**  
 Saved with GreenPower **N/A**

For more information on greenhouse gas emissions visit [originenergy.com.au](http://originenergy.com.au).



**Account number**  
200 027 751 615

**Tax invoice**  
141 001 691 461

**Issue date**  
12 Mar 20



## YOUR SITE DETAILS

**Supply address**  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

**National Meter Identifier (NMI)**  
44070406691

**Meter read**  
Actual

**Last meter read date**  
11 Mar 20

**Next scheduled read date**  
12 Jun 20 (+/- 2 business days)



## YOUR ACCOUNT DETAILS

**Account number**  
200 027 751 615

**Supply address**  
52 MINIMBAH WEST BRANCH RD  
MINIMBAH NSW 2312

**National Meter Identifier**  
44070406691

## We managed to read your meter - so you're now paying for actual usage.

Your last bill was based on an estimated read and might have been higher or lower than expected.

We've now been able to take an 'actual' read of your meter, which means we've updated the electricity usage recorded on your account.

We've also made sure we've billed you for the right amount of electricity you've used since your last actual read.

### Need more time to pay?

If your bill amount is higher than you expected, you can ask for more time to pay or set up a payment plan using My Account at [originenergy.com.au/busmyaccount](https://originenergy.com.au/busmyaccount).

### Need help?

You'll find our contact details on your bill.



Forster | 4 Breese Parade  
PO Box 450 Forster 2428

council@midcoast.nsw.gov.au  
ABN 44 961 208 161  
Phone (02) 6591 7222



WAGERWON PTY LTD  
PO Box 994  
DARLINGHURST NSW 1300



015  
R0\_151

**RATE NOTICE**

01/07/2018 to 30/06/2019

**F66<sup>STD</sup>**

ASSESSMENT NO: 177849  
DUE DATE: 31/08/2018  
1ST INSTALMENT: \$442.85  
TOTAL AMOUNT: \$1,770.35

For emailed notices:  
[midcoast.enotices.com.au](http://midcoast.enotices.com.au)  
Reference No: **B4724EA44Y**

Posting Date: 16/07/2018

**Important: Please contact us if your mailing address is incorrect (see over)**

**LOCATION AND DESCRIPTION OF PROPERTY**  
52 Minimbah West Branch Road, MINIMBAH NSW 2312  
Lot 4 DP 572753

**PROPERTY RATING CATEGORY**  
Residential (Rural Sector)

RATES AND CHARGES	RATES IN \$ OR CHARGE	RATEABLE VALUE (Base Date 01/07/2016)	AMOUNT
Base Amount Residential			657.00
Residential Rural Sector	0.00314600	200,000	629.20
Onsite Sewage Mang/Approv Charge	80.00000000	1	80.00
Domestic Waste Management Charge	360.00000000	1	360.00
Waste Management Charge	44.15000000	1	44.15

Please deduct any payments made since 4 July 2018  
If there are any arrears included in this notice, interest charges will accrue daily at 7.5% until paid and the assessment may be subject to recovery action by Council.  
If the instalment amount is not received by the due date, interest will be charged daily at 7.5% per annum.

1st Instalment	2nd Instalment	3rd Instalment	4th Instalment	Total Amount
31/08/2018 \$442.85	30/11/2018 \$442.50	28/02/2019 \$442.50	31/05/2019 \$442.50	\$1,770.35

**PAYMENT OPTIONS:**

Help us reduce costs by setting up a direct debit.

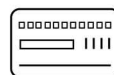


**Direct Debit:**  
Arrange to have your rates paid automatically from your cheque or savings account. Complete the authority form on our website, or contact us.



**Biller Code: 53017**  
**Ref: 5000 1778 49**

**Telephone/Internet:**  
Contact your participating financial institution to make this payment from your cheque or savings account. More info: [www.bpay.com.au](http://www.bpay.com.au)



**Credit Card<sup>1</sup>, by phone:**  
Call 1300 858 977 and quote Assessment No: **177849**

or

**Credit Card<sup>1</sup>, online:**  
Visit [www.midcoast.nsw.gov.au/paymyrates](http://www.midcoast.nsw.gov.au/paymyrates), select online payment and link to Great Lakes region, quoting Assessment No: **177849**

See over for additional payment options.

<sup>1</sup> Please note a merchant fee applies to all credit card payments.  
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INTERNAL USE ONLY

# ABOUT YOUR RATES & CHARGES

Your rates help us provide a whole range of important services that make our region a better place for us to live and work. These services include sporting fields, libraries, parks and playgrounds, waste management, and community services. Rates also support initiatives focused on protecting our environment, and the maintenance of our roads, bridges and footpaths. Visit our website to find out more about the range of services we provide, and to read about current works and projects. Your feedback is valuable to us! Visit [www.midcoast.nsw.gov.au/HYS](http://www.midcoast.nsw.gov.au/HYS) to have your say on current projects. To report a problem or request a service, complete the form at [www.midcoast.nsw.gov.au/report](http://www.midcoast.nsw.gov.au/report)

**Due Date / Instalments:** The Rating Year is 1 July to 30 June, with your annual Rate Notice issued each July. Payment can be made in full, or by quarterly instalments which fall due on 31 August, 30 November, 28 February and 31 May. Quarterly instalment notices will be issued 30 days before each one is due. We may accept payment under an agreement made under the NSW Local Government Act.

**Interest:** Arrears overdue as at June 30 will be subject to daily interest from July 1. Instalments not paid by their due dates will incur interest charges calculated daily from the instalment due date. We may write off accrued interest, rates or charges under certain circumstances.

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[midcoast.nsw.gov.au](http://midcoast.nsw.gov.au)  
[council@midcoast.nsw.gov.au](mailto:council@midcoast.nsw.gov.au)

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DARLINGHURST NSW 1300



015  
R0\_126

**SECOND INSTALMENT** <sup>STD</sup>  
**F68**

ASSESSMENT NO: 177849

DUE DATE: 30/11/2018

TOTAL AMOUNT: \$443.03



For emailed notices:  
[midcoast.enotices.com.au](http://midcoast.enotices.com.au)  
Reference No: **968D204BBO**

Posting Date: 19/10/2018

**Important: Please contact us if your mailing address is incorrect (see over)**

**LOCATION AND DESCRIPTION OF PROPERTY**

52 Minimbah West Branch Road, MINIMBAH NSW 2312  
Lot 4 DP 572753

**PROPERTY RATING CATEGORY**

Residential (Rural Sector)

SECOND INSTALMENT AMOUNT	\$443.03
PLEASE DEDUCT ANY PAYMENTS MADE SINCE 15/10/2018	
<b>AMOUNT PAYABLE</b>	<b>\$443.03</b>

**If there are any arrears included in this notice, interest charges will accrue daily at 7.5% per annum until paid and the assessment may be subject to recovery action by Council.**

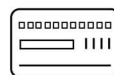
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**PAYMENT OPTIONS:**

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Arrange to have your rates paid automatically from your cheque or savings account. Complete the authority form on our website, or contact us.



**Credit Card<sup>1</sup>, by phone:**  
Call 1300 858 977 and quote Assessment No: **177849**

or

**Credit Card<sup>1</sup>, online:**  
Visit [www.midcoast.nsw.gov.au/paymyrates](http://www.midcoast.nsw.gov.au/paymyrates), select online payment and link to Great Lakes region, quoting Assessment No: **177849**



**Biller Code: 53017**  
**Ref: 5000 1778 49**

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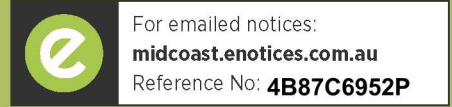


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**THIRD INSTALMENT** **F70<sup>STD</sup>**

ASSESSMENT NO: 177849  
DUE DATE: 28/02/2019

TOTAL AMOUNT: \$441.99



Posting Date: 18/01/2019

**Important: Please contact us if your mailing address is incorrect (see over)**

**LOCATION AND DESCRIPTION OF PROPERTY**

52 Minimbah West Branch Road, MINIMBAH NSW 2312  
Lot 4 DP 572753

**PROPERTY RATING CATEGORY**

Residential (Rural Sector)

THIRD INSTALMENT AMOUNT	\$441.99
PLEASE DEDUCT ANY PAYMENTS MADE SINCE 14/01/2019	
<b>AMOUNT PAYABLE</b>	<b>\$441.99</b>

**If there are any arrears included in this notice, interest charges will accrue daily at 7.5% per annum until paid and the assessment may be subject to recovery action by Council.**

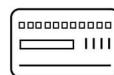
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**Biller Code:** 53017  
**Ref:** 5000 1778 49

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52 Minimbah West Branch Rd  
MINIMBAH NSW 2312



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R0\_1069

## REMINDER NOTICE **172**

ASSESSMENT NO: 177849  
DUE DATE: Immediately  
TOTAL AMOUNT: \$442.99



For emailed notices:  
[midcoast.enotices.com.au](http://midcoast.enotices.com.au)  
Reference No: **2CF138F6FE**

Posting Date: 18/03/2019

**Important: Please contact us if your mailing address is incorrect (see over)**

### LOCATION AND DESCRIPTION OF PROPERTY

52 Minimbah West Branch Road, MINIMBAH NSW 2312  
Lot 4 DP 572753

### PROPERTY RATING CATEGORY

Residential (Rural Sector)

**TOTAL AMOUNT OVERDUE \$442.99**

Council records indicate that you have not paid the 3rd Instalment which was due on the 28 February 2019.

Interest charges are currently accruing at 7.5% pa. Prompt payment will reduce the level of interest raised. Ratepayers experiencing difficulties making payment should contact Council's rate section to make an arrangement.

**Please disregard this notice if payment has been made since 13/03/2019.**

## PAYMENT OPTIONS:

Help us reduce costs by setting up a direct debit.

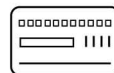


**Direct Debit:**  
Arrange to have your rates paid automatically from your cheque or savings account. Complete the authority form on our website, or contact us.



**Biller Code: 53017**  
**Ref: 5000 1778 49**

**Telephone/Internet:**  
Contact your participating financial institution to make this payment from your cheque or savings account. More info: [www.bpay.com.au](http://www.bpay.com.au)



**Credit Card<sup>1</sup>, by phone:**  
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Assessment No: **177849**

or

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52 Minimbah West Branch Rd  
MINIMBAH NSW 2312



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**FOURTH INSTALMENT F74<sup>STD</sup>**

ASSESSMENT NO: 177849

DUE DATE: 31/05/2019

TOTAL AMOUNT: \$888.22

	For emailed notices:
	<a href="http://midcoast.enotices.com.au">midcoast.enotices.com.au</a>
	Reference No: <b>0B8C90EAFZ</b>

Posting Date: 16/04/2019

**Important: Please contact us if your mailing address is incorrect (see over)**

**LOCATION AND DESCRIPTION OF PROPERTY**

52 Minimbah West Branch Road, MINIMBAH NSW 2312  
Lot 4 DP 572753

**PROPERTY RATING CATEGORY**

Residential (Rural Sector)

ARREARS (PAYABLE IMMEDIATELY)	\$445.72
FOURTH INSTALMENT AMOUNT	\$442.50
PLEASE DEDUCT ANY PAYMENTS MADE SINCE 10/04/2019	
<b>AMOUNT PAYABLE</b>	<b>\$888.22</b>

If there are any arrears included in this notice, interest charges will accrue daily at 7.5% per annum until paid and the assessment may be subject to recovery action by Council.

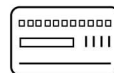
If the instalment amount is not received by the due date, interest will be charged daily at 7.5% per annum.

**PAYMENT OPTIONS:**

Help us reduce costs by setting up a direct debit.



**Direct Debit:**  
Arrange to have your rates paid automatically from your cheque or savings account. Complete the authority form on our website, or contact us.



**Credit Card<sup>1</sup>, by phone:**  
Call 1300 858 977 and quote Assessment No: **177849**

or

**Credit Card<sup>1</sup>, online:**  
Visit [www.midcoast.nsw.gov.au/paymyrates](http://www.midcoast.nsw.gov.au/paymyrates), select online payment and link to Great Lakes region, quoting Assessment No: **177849**



**Biller Code:** 53017  
**Ref:** 5000 1778 49

**Telephone/Internet:**  
Contact your participating financial institution to make this payment from your cheque or savings account. More info: [www.bpay.com.au](http://www.bpay.com.au)

See over for additional payment options.

<sup>1</sup> Please note a merchant fee applies to all credit card payments.

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Internal use only

# ABOUT YOUR RATES & CHARGES

Your rates help us provide a whole range of important services that make our region a better place for us to live and work. These services include sporting fields, libraries, parks and playgrounds, waste management, and community services. Rates also support initiatives focused on protecting our environment, and the maintenance of our roads, bridges and footpaths. Visit our website to find out more about the range of services we provide, and to read about current works and projects. Your feedback is valuable to us! Visit [www.midcoast.nsw.gov.au/HYS](http://www.midcoast.nsw.gov.au/HYS) to have your say on current projects. To report a problem or request a service, complete the form at [www.midcoast.nsw.gov.au/report](http://www.midcoast.nsw.gov.au/report)

**Due Date / Instalments:** The Rating Year is 1 July to 30 June, with your annual Rate Notice issued each July. Payment can be made in full, or by quarterly instalments which fall due on 31 August, 30 November, 28 February and 31 May. Quarterly instalment notices will be issued 30 days before each one is due. We may accept payment under an agreement made under the NSW Local Government Act.

**Interest:** Arrears overdue as at June 30 will be subject to daily interest from July 1. Instalments not paid by their due dates will incur interest charges calculated daily from the instalment due date. We may write off accrued interest, rates or charges under certain circumstances.

**Postponed Rates:** If you have a single dwelling on land that could be subdivided or developed, the rateable value of your land may be more than is usual for a single dwelling. If this is the case you may be able to postpone the payment of part of your rates.

**Land Exempt from Rates:** The Local Government Act provides exemption from rates for certain types of properties such as Crown Land, Charitable Organisations and Religious Bodies. If you believe your property is exempt from Rates you may appeal against its rating. Contact us for further information.

**Selling or Buying:** If you sell your property, our records are updated so rate notices are issued to the new owner. If you had an automatic payment in place you'll need to cancel it and set up a new automatic payment on your new property.

**Categorisation:** We must declare all rateable land in our area to be in one of four categories: Residential, Farmland, Business

or Mining. Sub-categories of the main categories may also be made. The categorisation of the property is shown on the front of this notice. You can apply to have the category changed by completing an application form. If we do not change the category after reviewing your application, you can lodge an appeal to the Land and Environment Court within 30 days of receiving our decision. If the land use changes, for example from residential to business, you must notify us within 30 days of the change.

**Valuations:** In NSW council rates are levied based on the rateable land value of each parcel of land as supplied by the Valuer General. Rates will be calculated using property values with a base date of 1 July 2016.

**Pensioners:** Ratepayers who are eligible pensioners may be entitled to a rebate. The majority of pensioners will have already received the concession and it will be shown on the front of the July Rate Notice. To be eligible for the concession you must have a valid Pension Concession Card and reside on the rated property. If you think you're entitled to the concession, contact us to discuss your eligibility and to obtain a pension concession application form. Your Pensioner Rebate does not automatically transfer from one property to another, so you'll need to make a new application when you purchase another property if it is your sole place of residence.

**Change of details:** You'll need to notify us if the delivery address for your Rates Notice changes, so we can update our records. Please complete the change of contact details form at [www.midcoast.nsw.gov.au](http://www.midcoast.nsw.gov.au) If you want to change the name on your rates notice contact NSW Land Registry Services to do this, they will then notify Council so we can update our records.

Contact our Customer Service team for more information about your rates notice.

[midcoast.nsw.gov.au](http://midcoast.nsw.gov.au)  
[council@midcoast.nsw.gov.au](mailto:council@midcoast.nsw.gov.au)

Forster | 4 Breese Parade | PO Box 450 Forster 2428 | (02) 6591 7222  
Taree | 2 Pulteney Street | PO Box 482 Taree 2430 | (02) 6591 7222  
Gloucester | 89 King Street | PO Box 11 Gloucester 2422 | (02) 6538 5250

## ADDITIONAL PAYMENT OPTIONS

 Mail: Please send cheque or money order to:  
PO Box 450, Forster NSW 2428



Managing bills with online banking has never been easier. BPAY View® sends your bills and statements straight to the same online bank you use to pay them, saving you from shuffling paper. Register for BPAY View® and receive, pay and store your bills in your online banking.



### In Person:

Pay by cash, cheque, EFTPOS or debit or credit<sup>1</sup> card at one of our local offices, Monday to Friday:

Forster: 4 Breese Parade  
8.30am - 4.30pm

Tea Gardens: 245 Myall Street  
9.00am - 4.00pm

Stroud: 6 Church Lane  
9.00am - 12.00pm

Bulahdelah Rural Transaction Centre: 63 Stroud St  
9.00am - 1.00pm (Mon - Thurs), and  
9.00am - 3.00pm (Fri)



## REGISTER FOR YOUR RATES IN YOUR IN-BOX

Enjoy the convenience of having your rate notices delivered directly to your in-box, and help us save valuable rate-payer dollars at the same time. Register at [midcoast.enotices.com.au](http://midcoast.enotices.com.au) today!



Forster | 4 Breese Parade  
PO Box 450 Forster 2428

council@midcoast.nsw.gov.au  
ABN 44 961 208 161  
Phone (02) 6591 7222



WAGERWON PTY LTD  
52 Minimbah West Branch Rd  
MINIMBAH NSW 2312



017  
R0\_20290

# REMINDER NOTICE F76

ASSESSMENT NO: 177849  
DUE DATE: Immediately  
TOTAL AMOUNT: \$894.85

	For emailed notices:
	<a href="http://midcoast.enotices.com.au">midcoast.enotices.com.au</a>
	Reference No: 516F02A85Z

Posting Date: 14/06/2019

**Important: Please contact us if your mailing address is incorrect (see over)**

### LOCATION AND DESCRIPTION OF PROPERTY

52 Minimbah West Branch Road, MINIMBAH NSW 2312  
Lot 4 DP 572753

### PROPERTY RATING CATEGORY

Residential (Rural Sector)

**TOTAL AMOUNT OVERDUE \$894.85**

Council records indicate that you have not paid the 4th Instalment which was due on the 31 May 2019.

Interest charges are currently accruing at 7.5% pa. Prompt payment will reduce the level of interest raised. Ratepayers experiencing difficulties making payment should contact Council's rate section to make an arrangement.

**Please disregard this notice if payment has been made since 11/06/2019.**

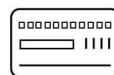
**Not yet paid in reality => recorded due to Annual Statement (\$1,770.35 - F70)**

## PAYMENT OPTIONS:

Help us reduce costs by setting up a direct debit.



**Direct Debit:**  
Arrange to have your rates paid automatically from your cheque or savings account. Complete the authority form on our website, or contact us.



**Credit Card<sup>1</sup>, by phone:**  
Call 1300 858 977 and quote Assessment No: **177849**

or

**Credit Card<sup>1</sup>, online:**  
Visit [www.midcoast.nsw.gov.au/paymyrates](http://www.midcoast.nsw.gov.au/paymyrates), select online payment and link to Great Lakes region, quoting Assessment No: **177849**



**Biller Code: 53017**  
**Ref: 5000 1778 49**

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INTERNAL USE ONLY

## ABOUT YOUR RATES & CHARGES

Your rates help us provide a whole range of important services that make our region a better place for us to live and work. These services include sporting fields, libraries, parks and playgrounds, waste management, and community services. Rates also support initiatives focused on protecting our environment, and the maintenance of our roads, bridges and footpaths. Visit our website to find out more about the range of services we provide, and to read about current works and projects. Your feedback is valuable to us! Visit [www.midcoast.nsw.gov.au/HYS](http://www.midcoast.nsw.gov.au/HYS) to have your say on current projects. To report a problem or request a service, complete the form at [www.midcoast.nsw.gov.au/report](http://www.midcoast.nsw.gov.au/report)

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[midcoast.nsw.gov.au](http://midcoast.nsw.gov.au)  
[council@midcoast.nsw.gov.au](mailto:council@midcoast.nsw.gov.au)

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**BPAY VIEW**

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Insurance | Risk Management | Consulting

**F78**  
**Arthur J. Gallagher & Co (Aus) Limited**  
ABN 34 005 543 920 AFSL 238312  
Suite 3/36 Wingewarra Street  
DUBBO NSW 2830  
PO Box 986  
DUBBO NSW 2830  
T (02) 6884 9800  
F (02) 6884 9811  
W [ajg.com.au](http://ajg.com.au)

31 October, 2018

Mr G Hull  
PO BOX 994  
DARLINGHURST NSW 1300

Dear Geoff,

**Policy Class:** CGU Farm  
**Renewal Date:** 13/11/18  
**Our Reference:** 15110142

We refer to your insurance details above which are due for renewal.

As per our discussions regarding your renewal requirements, we are pleased to recommend renewal with your existing Insurer for the next 12 months. This recommendation is based on the insurance cover summarised in the enclosed invoice and in accordance with the Product Disclosure Statement (PDS) / policy wording provided.

**Please carefully review the invoice and summary of cover to ensure that risks covered and sums insured meet your requirements.**

It is very important that you read your duty of disclosure obligations which are detailed on the back of our invoice.

If your circumstances change during the period of insurance, or there is any variation to the information provided previously in respect to the risk/s to be insured or your claims record, the insurer may amend the premiums and/or policy conditions accordingly or you risk becoming uninsured. Please remember to contact our office for our advice and to keep your details up to date.

In order to ensure continuity of cover, please provide your premium payment to our office by 13/11/18. A full list of payment options is detailed on the enclosed invoice.

Gallagher is pleased to assist you with your insurance requirements and we thank you for the opportunity to serve as your insurance broker.

If you have any queries regarding the renewal of your policy or require any additional insurance cover, please do not hesitate to contact us.

Yours sincerely,

**Kylie Hull**  
Area Director

Direct: 02 6884 9800  
Email: [kylie.hull@ajg.com.au](mailto:kylie.hull@ajg.com.au)

Encl: INV PDS FSG



**TAX INVOICE (Renewal)**Mr G Hull  
PO BOX 994  
DARLINGHURST NSW 1300

Insured: Mr G Hull

Insured With: Insurance Aust Ltd (t/as CGU) Sunrise Po Box 1037 DUBBO NSW 2830

Policy Number: 35U6835119 Expiring: 13/11/19

Insurance Class: CGU Farm

Period of Cover: 13/11/18 to 13/11/19 at 4pm Local Time

Covering: Renewal of CountryPak Insurance Policy

Premium	1,253.28
Fire Levy	200.52
U/W GST	145.38
Stamp Duty	143.93
Brokers Fee	100.01
Br Fee GST	10.00
<b>Total</b>	<b>1,853.12</b>

**This becomes a tax invoice upon proof of payment.****Client Reference**

HULL003

**Invoice Number**

I147795

**Date**

31/10/18

**Account Executive**Kylie Hull  
E: [kylie.hull@ajg.com.au](mailto:kylie.hull@ajg.com.au)  
T: 02 6884 9800**TOTAL DUE****\$1,853.12****Payment due by**

13/11/18

**Important Notice:**

Should you require information regarding our important relationships, privacy and how we earn our remuneration, please visit the Gallagher website: [ajg.com.au](http://ajg.com.au)  
See important insurance notices overleaf and documents enclosed.

**Remittance Advice**

Our postal address: PO Box 986 DUBBO NSW 2830  
Invoice: I147795 Client: Mr G Hull  
Policy No: 35U6835119 Client Ref: HULL003

Our Ref: 15110142/0284  
Account Executive: Kylie Hull  
Amount Due: \$1,853.12

**PAYMENT OPTIONS****By BPAY®**

Contact your financial institution to arrange payment from your account

Billers Code: 43984  
Ref: 35001477957**Electronic Funds Transfer**Direct Deposit BSB - 033819  
Account No - 284011302  
**Use for Online payments only****Pay by Credit Card**By Phone: Please call **1800 226 012**  
By Web: Go to [www.ajg.com.au/client-portal](http://www.ajg.com.au/client-portal)  
A surcharge will apply of:  
0.76% for Visa and Mastercard, or  
1.87% for American Express, incl. GST.**Cheque by Mail**

Detach this remittance advice slip and return together with your payment

**Instalment (Premium Finance)**

Contact your Account Executive if you would like to use this facility

# Notice to Intending Insureds

## Your duty of disclosure

Before you enter into an insurance contract with an insurer, you have a duty under the Insurance Contracts Act 1984 to disclose information to the insurer. The Duty of Disclosure applies until the insurer agrees to insure you or renew your insurance. The Duty of Disclosure also applies before you extend, vary or reinstate your insurance.

If you are applying for or renewing insurance in relation to your motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness and/or consumer credit products, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions.

At renewal, the insurer may ask you to advise it of any changes to something you have previously disclosed, or may give you a copy of the information you previously disclosed and ask you to advise the insurer if there has been a change. If you do not tell the insurer about a change, you will be taken to have told the insurer there is no change.

If you are applying for or renewing any other insurance, you must tell the insurer all information that is known to you, that a reasonable person could be expected to know or that is relevant to the insurer's decision to insure you and on what terms. You do not need to tell the insurer anything:

- that reduces the risk it insures you for;
- is common knowledge;
- that the insurer knows or should know; or
- which the insurer waived your duty to tell it about.

## Non-disclosure

If you fail to comply with your Duty of Disclosure, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to comply with the Duty of Disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

## Complaints and disputes

If you are concerned about the services provided by us, any product we have arranged or how we have handled your Personal Information, please contact your broker or the branch manager of your local branch. We will acknowledge your complaint immediately in writing or by telephone.

If, within 14 days, your broker or the relevant branch manager is unable to resolve your complaint to your satisfaction, you may ask that the matter be referred to the Gallagher Risk & Compliance Team (**Risk & Compliance Team**) who can be contacted directly on: **1800 068 000** or by emailing: **privacy@ajg.com.au** (for privacy related complaints) or **complaints@ajg.com.au** (for other complaints).

If your complaint is referred to the Risk & Compliance Team, we will acknowledge receipt of your complaint in writing within 3 business days. We will then investigate the matter and attempt to resolve your complaint in accordance with our disputes and complaints management policy. We will advise you of the outcome of our review of your complaint within 45 days of when you first made your complaint.

If you are not satisfied with the response of the Risk & Compliance Team to your complaint about services and products, you may refer your complaint to the Financial Ombudsman Service (**FOS**). FOS is an independent external dispute resolution body approved by the Australia Securities and Investment Commission. FOS resolves disputes at no charge to you and has the authority to deal with certain financial services disputes within its Terms of Reference. FOS can be contacted at:

Financial Ombudsman Service	Telephone: <b>1300 780 808</b>
GPO Box 3,	Website: <b>www.fos.org.au</b>
Melbourne VIC 3001	Email: <b>info@fos.org.au</b>

For further information about how we handle complaints or disputes please contact your broker, our Authorised Representative or visit our website **www.ajg.com.au**.

## Cancellation/Policy Amendments

Our remuneration is payable on the terms of our invoice and is considered fully earned at the time that we issue the invoice. If your insurance contract is cancelled or varied before the expiry of the period of insurance, you will be paid any refunded pro-rata premium received from the insurer. We will retain all of our commission, fees and other remuneration in full in the event of any early cancellation or variation of your insurance contract or adjustment of premium. We may charge an additional fee for processing your request to cancel or vary your insurance contract and you agree that this fee may be offset against any premium pro-rata refund you are entitled to.

## Premium Funding

If your premium is over \$500 you may wish to pay by monthly instalments using our recommended premium funders. Gallagher may receive a commission of up to a maximum of 5% under some premium funding arrangements for providing this referral. Gallagher may also be entitled to a bonus paid as a percentage of the premiums funded and a share of profit in respect of referrals made to Monument Premium Funding. We recommend that you read the premium funding contract to understand the implications in the event that you cancel your insurance policy before its expiry.



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## SCHEDULE OF COVER

### CGU Farm

**OUR REFERENCE** 15110142

**INSURER POLICY NUMBER** 35U6835119

**POLICY PERIOD** 13/11/18 to 13/11/19 at 4pm Local Time

#### COUNTRYPAK INSURANCE

Insured Name(s) MR G HULL

#### POLICY PREMIUM SUMMARY BY INSURANCE CLASS

Section	Total Premium
1 Domestic Buildings and Contents	\$ 1,743.11
2 Farm Property	Not Insured
3 Farm Machinery & Working Dogs	Not Insured
4 Theft	Not Insured
5 Hay, Fencing, Livestock & Farm Trees	Not Insured
6 Business Interruption	Not Insured
7 Business Liability	Not Insured
8 Machinery Breakdown	Not Insured
9 Personal Income	Not Insured
10 Road Transit	Not Insured

SECTION 1 - DOMESTIC BUILDING AND CONTENTS	Sum Insured	Total Premium
Cover Type	Listed Events	
Excess	\$500	
Limit of Liability	\$20,000,000	
Named Cyclone Excess	\$2,500	
Situation		
	52 MINIMBAH WEST BRANCH ROAD MINIMBAH NSW 2312	
Occupation	Hobby Farming	
Property Size	5 hectares	
Dwelling 1 - Dwelling Building	\$ 355,100	\$ 1,743.11
<b>SECTION 1 Total Premium</b>		<b>\$ 1,743.11</b>

**SECTION 2 - FARM PROPERTY** : Not Insured



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SECTION 3 - FARM MACHINERY & WORKING DOGS	: Not Insured
SECTION 4 - THEFT	: Not Insured
SECTION 5 - HAY, FENCING, LIVESTOCK AND FARM TREES	: Not Insured
SECTION 6 - BUSINESS INTERRUPTION	: Not Insured
SECTION 7 - BUSINESS LIABILITY	: Not Insured
SECTION 8 - MACHINERY BREAKDOWN	: Not Insured
SECTION 9 - PERSONAL INCOME	: Not Insured
SECTION 10 - ROAD TRANSIT	: Not Insured

#### POLICY VARIATIONS AND EXTENSIONS

Variations and Extensions may apply to this policy. These Variations and Extensions may be noted under the relevant Policy Section of this Schedule, and /or detailed below.

Policy Variations & Extensions:

CGU Countrypak PDS and policy booklet.

#### IMPORTANT INFORMATION

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:

- (1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?
- (2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
- (3) Have there been any changes to the insured property which might increase the risk of loss or damage?

#### IMPORTANT NOTICES

##### TAX INVOICE

This document describes our proposed supply of insurance to you and will become a Tax Invoice for GST when payment is made. Where our agent or your broker issues you a Tax Invoice, which includes an amount for this supply of insurance, your payment is against the agent's or broker's invoice and this document does not become a Tax Invoice. If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown above. Please note that, in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

##### WORKERS COMPENSATION INSURANCE

This policy does not include Workers' Compensation for your business



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activities. CGU Insurance can arrange separate Domestic Workers' Compensation cover in those States where legislation permits.

#### FIRE SERVICES LEVY

A levy has been charged on this policy which is used to help fund the provision of fire services in Victoria or New South Wales (depending on the location of the insured property). Legislative changes in New South Wales in late 2008 introduced funding arrangements for state emergency services in addition to the existing funding arrangements for fire services. Accordingly, where the insured property is situated in New South Wales, the levy is also used to help fund the provision of state emergency services in New South Wales. The Fire Services Levy amount charged on this policy is the amount we have allocated to this policy based on the location of the insured property and the total estimated amount CGU expects to pay in this financial year.

#### COOLING-OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a full refund of premium paid, provided you have not made a claim under the policy.

The company reserves the right to vary the premium or the terms of this policy if, after the 'date of issue' of this notice, a claim is made relative to an event which occurred prior to the commencement of the 'period of insurance' shown hereon.

#### YOUR RENEWAL

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS) for this insurance. This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us.

You can contact us: By phone on 131532, or By writing to Insurance Australia Limited trading as CGU Insurance, GPO Box 9902 in your Capital City, or By completing our e-Form or e-Mail at [www.cgu.com.au](http://www.cgu.com.au)

#### FINANCIAL CLAIMS SCHEME - SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 1 July 2011 and will apply to policies taken out, or with a renewal effective date, on or after 1 July 2011.

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable Supplementary PDS.

#### Changes to your PDS

Your PDS is amended by the inclusion of the following:

Financial Claims Scheme You may be entitled to payment under the financial claims scheme in the event that Insurance Australia Limited trading as CGU Insurance becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be



# Gallagher

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obtained from the Australian Prudential Regulation Authority (APRA) website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

Insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

## LEISURE FARMS

If Section 1 - Domestic Property is insured by us the following applies:- Special Endorsement Definitions: Include under 1. Buildings

- (g)i) Farm Property as defined under Section 2. Our liability in respect of Unspecified Farm Buildings is limited to \$2,500 for any one building or all Unspecified Farm Buildings in total.
- ii) Fencing as defined under Section 5. Our liability in respect of Fencing is limited to \$2,500. Cover for Fencing is insured against destruction loss or damage caused by any of the Defined Events listed under Section 5. Include under 3. Contents
- (s)i) Farm Property as defined under Section 2. Our liability in respect of Contents of Unspecified Farm Buildings is limited to \$2,500 in any one building or in all Unspecified Farm Buildings.
- ii) Mobile and Farm machinery as defined under Section 3. Our liability in respect of Unspecified Mobile and Farm Machinery is limited to 2,500 for any one item or all Unspecified Mobile and Farm Machinery in total.
- iii) Hay as defined under Section 5. Our liability in respect of Hay is limited to \$2,500.
- iv) Livestock means farm animals but not domestic animals. Our liability in respect of Livestock is limited to \$2,500.

\* Cover for Hay and Livestock whilst at the situation are insured against destruction loss or damage caused by any of the Defined Events listed under Section 5.

N.B. THIS ENDORSEMENT WILL ONLY APPLY TO PROPERTY NOT OTHERWISE INSURED BY THIS OR ANY OTHER POLICY.

## NAMED CYCLONE EXCESS - SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (SPDS) is dated the 25th of May 2013 and will apply to policies taken out or with a renewal effective date, on or after the 1st of July 2013. This information in this SPDS updates and should be read with the Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable SPDS.

### Changes to your PDS

Your PDS is amended by the addition of the following words in relation to your Policy Excess.

#### Named Cyclone Excess

Under Section 1 and Section 2 of this policy your excess will be increased by \$2,500 for any claim for damage or loss arising from a named cyclone.

A named cyclone means a low pressure weather system declared by the Australian Bureau of Meteorology, or another countries weather bureau



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as a cyclone, and named by the relevant Bureau. The weather system will remain a named cyclone until such time the wind speed falls below 34 knots, measured at the closest possible Bureau recognised weather station to the damaged property.

If you have any questions, please contact your insurance adviser or call us on the telephone number listed on your schedule.

Insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

#### SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (SPDS) is dated 28 December 2015 and will apply to policies taken out or with a renewal effective date, on or after 28 December 2015. The information in this SPDS updates and should be read with the Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable SPDS.

#### Changes to your PDS

Your PDS is amended by the deletion of the Duty of Disclosure notice

Insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

#### Supplementary Product Disclosure Statement - Insurer

This Supplementary Product Disclosure Statement (SPDS) is dated 01 August 2017 and will apply to all policies taken out, or with a renewal effective date, on or after this date. The information in this SPDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable SPDS.

#### Changes to your PDS

Your PDS is amended by the following:

Change 1:Change to details of CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291

All references to "CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291" are deleted and replaced by "Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance".

Change 2:Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by "Insurance Australia Limited trading as CGU Insurance".

Change 3:Duty of disclosure

Your PDS is amended by the deletion of the Duty of Disclosure notice.

Insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

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**OUR REMUNERATION**

Please note that the insurance cover we are placing for you may include a retail component. The insurer listed above may pay an initial commission of 0-35% on the retail portion of the annual premium paid by you. Commissions paid to us by the product provider are not an additional cost to you. Below is an example of how commission would be calculated:

Total Premium	\$500
Retail portion	\$100
<hr/>	
Commission paid at 10%	\$10

If you would like to know the specific commission details please contact our office and we will be happy to provide this to you.



# Glen Dimplex Australia Pty Ltd

1340 FERNTREE GULLY RD  
SCORESBY VIC 3179  
AUSTRALIA  
Phone: 1-300-556 816  
Fax: 1-800-058 900

GST: 69 118 275 460

  
**Glen Dimplex**  
AUSTRALIA

**Tax Invoice No:** 1434064  
**Page No:** 1 of 1

**Account Address:** CASH SALES - WEBSHOP (SP)  
SPARE PARTS ONLY  
1340 FERNTREE GULLY ROAD  
SCORESBY  
AUSTRALIA  
VIC 3179

Phone

Fax

1434064

**Shipping Address:** Geoffrey hull  
52 Minimbah west branch road  
Minimbah  
AU  
NSW 2312

Phone

Fax

Fob desc

**Ship Via** EFM Logistics

Invoice Date	Due Date	Sales Person	Org Id	Our Order No.	Your Order No.
06/05/19	06/05/19	Administration	11421 /000	0366805 /00	MAS-WEB01028

Part ID	Description	Order Qty	Ship Qty	U/M	Unit Price	Extd Price AUD
684001	DAMPER 4" (100MM)	1.000	1.000	EA	25.27	25.27
684022	HANDLE SOO	1.000	1.000	EA	26.92	26.92
	CHARGES: Freight Spares and Accessories					25.00

The Terms and Conditions of Sale apply to this invoice as if set out in full.

Bank Details for EFT Payments  
A/C Name: Glen Dimplex Australia Pty Ltd  
HSBC BSB: 343001  
A/C: 166719001

Invoice Sub-Total		77.19
GST		7.72
<b>Invoice Total</b>	<b>AUD</b>	<b>84.91</b>



# TAX INVOICE #190696

Unit 1 / 8 Machinery St Darra QLD 4069  
 P: 07 3375 1464 E: sales@mrstoves.com.au

ABN	Date
47 166 954 838	03 May 2019

**Bill To:**

Geoff Hull

A: Nabisac NSW 2312

T: 0432 791 955

E: geoff@hull.com.au

**Installation Address:**

Geoff Hull

A: Nabisac NSW 2312

T: 0432 791 955

E: geoff@hull.com.au

Notes: \*\*Adam Otto picking up

Sales Person	Pick Up Date
Jesse Lutze	Friday, 3 May 2019

Description	Qty	Price	Discount	Amount
4.5" S/Steel Flue Kit 3.6m Flue Kit * Half Shield first length Triple Skin Kit	1	\$500.00		\$500.00
Flashing No 7 Large Red Silicone	1	\$90.00		\$90.00

**Bank Details**

Account Name: EMBRI PTY LTD - MR STOVES

BSB: 084 424

Account #: 39 481 2641

Ref: 190696...Hull

Payment terms as stated on invoice. All costs incurred to recover unpaid accounts will be added to invoice. Goods remain the property of EMBRI Pty Ltd until final payment is received.

Use of a credit card can incur a surcharge of up to 2.5%

<b>GST:</b>	\$53.64
-------------	---------

<b>Invoice Total:</b>	\$590.00
-----------------------	----------

<b>Paid to Date:</b>	\$590.00
----------------------	----------

<b>Balance Due:</b>	\$0.00
---------------------	--------

ACN 002 749 260

MR GEOFF HULL	Balance Due :-	\$42.21	Mar Bal (30) :-	\$0.00
PRIZE INVESTMENTS PTY LTD	May Bal (Cutoff) :-	\$42.21	Feb Bal (60) :-	\$0.00
52 MINIMBAH WEST BRANCH RD	Apr Bal (Current) :-	\$0.00	Jan Bal (90+):-	\$0.00
MINIMBAH NSW				

Reconciliation Reference	Type/Sub	GL Date	Del Date	Ref No.	Qty	Amount	Sub Total
	FAC	19-May-2020	19-May-2020	058000729C	-1.0	-\$39.60	\$42.21
	FAC	15-May-2020	15-May-2020	0585522513	3.0	\$118.80	\$81.81
	BPY	25-Mar-2020	25-Mar-2020	0582649925		-\$158.41	-\$36.99
	CYL	24-Mar-2020	24-Mar-2020	0585429391	1.0	\$158.41	\$121.42
	BPY	08-Feb-2020	08-Feb-2020	0585095790		-\$180.00	-\$36.99
	CYL	31-Dec-2019	31-Dec-2019	0585275996	1.0	\$152.01	\$143.01
	BPY	23-Oct-2019	23-Oct-2019	0587716920		-\$80.00	-\$9.00
	SVC	22-Oct-2019	22-Oct-2019	0585197829		\$11.00	\$71.00
	BPY	09-Oct-2019	09-Oct-2019	0585241246		-\$203.02	\$60.00
	CYL	20-Aug-2019	20-Aug-2019	0585091767	2.0	\$296.01	\$263.02
	BPY	26-Jul-2019	26-Jul-2019	0581139272		-\$180.00	-\$32.99
	FAC	15-May-2019	15-May-2019	058000280C	-2.0	-\$79.20	\$147.01
	FAC	15-May-2019	15-May-2019	058000279C	-1.0	-\$39.60	\$226.21
	FAC	15-May-2019	15-May-2019	0584972859	3.0	\$118.80	\$265.81
	CYL	21-May-2019	21-May-2019	0584972044	1.0	\$148.01	\$147.01
	BPY	09-May-2019	09-May-2019	0581449966		-\$155.00	-\$1.00
	CYL	12-Mar-2019	12-Mar-2019	0584857496	1.0	\$154.00	\$154.00

Biscount

# Forster Mowers & Outdoor Power Equipment

ABN 42 141 410 979

Warren and Rachele Wicks Pty. Ltd. T/As Forster Mowers & Outdoor Power Equipment  
36 Lake Street  
Forster, NSW428  
Ph: 02 6554 6935 Fax 02 6554 7397  
eMail sales@forstermowers.com

Invoice to:

**Geoff Hull**  
52 Minimbah West Branch Road  
Minibah NSW 2132  
0432791955

Tax Invoice	Date	A/c Abbn	Order #	ABN	
Cash 12319 # 6	24/12/18 10:17 am	HUL001			
Locn.	Item Number	Description	Quan.	Price	Total T
SR	HOAL1027 UMK 225SR				
		LINE-STAR 2.7MMX33M	1	15.40	15.40 T
SR	STA0781 319 8061	1L - HP Ultra 2-Stroke Oil	1	31.60	31.60 T
SR	STA5605 750 4303	2-n-1 File Holder - 4.0mm Picco	1	60.95	60.95 T
SR	STA7004 872 1743	Fuel Can 5L	1	0.00	0.00 T
SR	STA0781 516 2000	1L - SynthPlus Bar & Cutter Lube	1	11.20	11.20 T
S/O	STUSG51	SG 51 - 12L Manual Backpack Sprayer	1	161.00	161.00 T
	Serial No.2216368				
S/O	STCMS17 0	MS170	1	254.05	254.05 T
	Serial No.8 14 239 522				
BELT1	GAPBELA105	VEE BELT A105	1	27.00	27.00 T
	STIHL Warranty Registration				
	Warranty for the above STIHL Units has been recorded.				
	I acknowledge that the STIHL product has been assembled and pre-delivered.				

1 CRESCENT AVENUE  
N.S.W. 2430  
Phone (02) 6557 7777  
0417 389 977  
2ogm@bigpond.net.au

H2O Services Pty Ltd  
ABN 24 838 387 350 trading as:

TAX INVOICE

0022376

Date 31/1/19

## TANKS2GO!!

Prize Investments Pty Ltd  
52 Minimbah West branch rd  
Minimbah

DESCRIPTION of JOB:

Supply & install: 1x 22,500 litre river gum -  
poly water tank

PAID

Will Thanks Marissa

PRICE  
incl. GST 272.73

TOTAL incl. GST \$ 3000

Sub-total Ex GST	510.18
GST Content	51.02
TOTAL inc GST	561.20

EFTPOS

Goods remains with H2O Services Pty Ltd trading as Tanks 2 Go!! until payment in full has been received.

PAY THIS INVOICE AS NO STATEMENT WILL BE ISSUED

Direct deposit details: COMMONWEALTH BANK - BSB 062 603 - Acc 10603545

29-31 CRESCENT AVENUE  
TAREE N.S.W. 2430  
Telephone (02) 6557 7777  
Mobile 0417 389 977  
Email: h2ogm@bigpond.net.au

H2O Services Pty Ltd  
ABN 24 838 387 350 trading as:

# TANKS2GO!!

TAX INVOICE

0022376

Date 31 / 1 / 19

Name ..... Prize Investments Pty Ltd  
Address ..... 52 Minimbah west branch rd  
Minimbah

DETAILS of JOB:

Supply & install: 1x 22,500 litre rivergum poly water tank

PAID

will thanks Mark SSC PRICE 272.73  
incl. GST  
Title of these goods remains with H2O Services Pty Ltd trading as Tanks 2 Go!! until payment in full has been received.  
PLEASE PAY THIS INVOICE AS NO STATEMENT WILL BE ISSUED TOTAL incl. GST \$ 3000

Direct deposit details: COMMONWEALTH BANK — BSB 062 603 — Acc 10603545

**52 Minimbah West Branch Rd**

Minimbah NSW 2312

3 1 3 50303m<sup>2</sup> 93m<sup>2</sup>

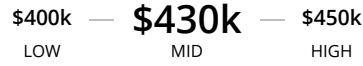
Improve this data

OFF MARKET REPORT



Find top agents to sell

Estimated Range



● Low Confidence



**Property Details**

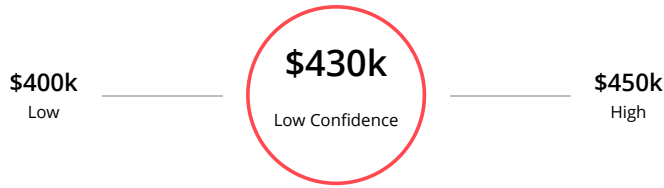
52 Minimbah West Branch Rd, Minimbah is a 3 bedroom, 1 bathroom House with 3 parking spaces and was built in 1970. The property has a land size of 50303m<sup>2</sup> and a floor size of 93m<sup>2</sup>. While the property is not currently for sale or for rent, it was last sold for \$325,000 in February 2015.

<b>Building Type</b>	House
<b>Year Built</b>	1970
<b>Floor Size</b>	93m <sup>2</sup>
<b>Land Size</b>	50303m <sup>2</sup>
<b>Zoning</b>	Non Urban - R
<b>Lot/Plan</b>	4/572753

### Valuation Estimate

How much is 52 Minimbah West Branch Rd, Minimbah worth?

Last updated 07 OCT 2019 | About property estimates



### Property History for 52 Minimbah West Branch Rd, Minimbah

A timeline of how this property has performed in the market

Get the full picture on [Domain](#)

Last Sold

**\$325,000**

26 FEB 2015 - Government



26 FEB 2015 - Sold \$325,000



29 OCT 2014 - Listed for Sale \$330,000

Get the full picture on [Domain](#)

### Thinking Airbnb?



Find out how much you can earn if you rent 52 Minimbah West Branch Rd on Airbnb.

How much could I earn?



**NABIAC/MINIMBAH**

**\$650,000**

**LUSH 40 ACRES WITH RIVER FRONTAGE**

A once in a lifetime opportunity to acquire your own Island where you can enjoy the tranquillity, stow your boat after a trip to Forster or doing a spot of fishing or skiing on the river. This superb cattle fattening property has been divided into several paddocks with dams, cattle yards, shedding, ideal for cattle or horses and yes it has a building entitlement where you can capitalise on the views and position to build your Dream Home or mansion overlooking the River. With a driveway access from the main section of land to the island you won't believe it is only 5 minutes' drive from Nabiac or 25 minutes from Forster or Taree.



**MINIMBAH**

**\$575,000**

**AS NEW HOME ON 12 ACRES**

This beautifully presented 4 year old home features high gable ceilings, enjoys excellent views and the ambience of nature in a tranquil bushland setting.. The home features 3 bedrooms, built-ins, 2-way bathroom, and a well appointed kitchen including gas appliances, leading to the living areas which open to a front and rear verandah, ideal for BBQ'S or simply a spot to relax and enjoy your leisure time. Separate to the home is a 3 bay lock-up shed with workshop, plus a separate studio including bathroom/shower which is ideal for teenagers. The property is fully fenced with the house paddock being dog proof and including a machinery shed, chook yard and there is plenty of parking to store the caravan, boat and horse float. An ideal country lifestyle home or even a weekend retreat, centrally located a short distance from Nabiac and only 25 minutes from the beaches of Forster or the shops at Taree.



**WANG WAUK**

**\$619,000**

**TRANQUIL VIEWS ON 18 ACRES**

Nestled on 18 private acres this well presented 4 bedroom + study home enjoys picturesque valley and mountain views in a relaxed rural setting. Featuring a large modern timber kitchen, overlooking the family / dining room and separate lounge room, the living areas are light filled and flow out onto the wrap around balcony where you can relax and enjoy the scenic views. All the bedrooms have built-in robes including the study and there is a 2nd separate shower and toilet off the laundry. Separate to the home is a full enclosed gazebo BBQ room perfect for family entertainment together with an adjoining double lock up garage with attached 3 car carport. The property is gently undulating, has 3 dams and is ideal to house a few horses or farm animals. A country lifestyle setting within 20 minutes to Nabiac and only 35 minutes to Forster or Taree. Your inspection is invited.







**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

PRIZE INVESTMENTS PTY. LTD.  
TAXSPOT UNIT TRUST  
PO BOX Q699 QUEEN VICTORIA BUILDING NSW 1230

**INVOICE STATEMENT**

Issue date 18 Aug 18  
**PRIZE INVESTMENTS PTY. LTD.**

ACN 169 576 345  
Account No. 22 169576345

**Summary**

Balance outstanding	\$127.00
New items	\$250.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$377.00</b>

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

*Transaction details are listed on the back of this page*

**Please pay**

**Immediately \$377.00**

*If you have already paid please ignore this invoice statement.*

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



**ASIC**  
Australian Securities & Investments Commission

**PAYMENT SLIP**

**PRIZE INVESTMENTS PTY. LTD.**

ACN 169 576 345 Account No: 22 169576345



22 169576345

**TOTAL DUE \$377.00**  
**Immediately \$377.00**

*Payment options are listed on the back of this payment slip*

<b>B</b> PAY	<b>Billers Code:</b> 17301
	<b>Ref:</b> 2291695763451



\*814 129 0002291695763451 81

# Transaction details:

	Transactions for this period	ASIC reference	\$ Amount
	<b>Unpaid or partially paid</b>		
2018-08-18	Late Payment Fee 2	2X8756271480C A	\$250.00
	<b>Outstanding transactions</b>		
2018-05-15	Annual Review - Special Purpose Public Co	2X8756271480C A	\$48.00
2018-07-18	Late Payment Fee 1	2X8756271480C A	\$79.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 6957 6345 181

### Australia Post

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

### Phone

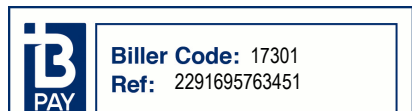
Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

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



**Biller Code:** 17301  
**Ref:** 2291695763451

### Telephone & Internet Banking – BPAY®

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

## ASIC

Australian Securities and Investments Commission  
ABN 86 768 265 615

**Inquiries**  
[www.asic.gov.au/invoices](http://www.asic.gov.au/invoices)  
1300 300 630

**WAGERWON PTY LTD**  
**ACN/ARBN 603 190 398**  
**C/- TAXSPOT UNIT TRUST**  
**10 HAUSMANN COURT, WINDAROO, QLD 4207**

## Invoice Statement

Issue Date: 03/12/2018  
Account Number: 22 603190398

### Summary

**Balance Outstanding** \$0.00  
**New Charges** \$263.00

**TOTAL DUE** \$263.00

### Please Pay

**Immediately** \$0.00  
**By 03/02/2019** \$263.00

***If you have already paid please ignore this invoice statement***

- 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
- 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 company statement, or
  - pay your annual review within 2 months of the annual review date
- Information on late fee amounts can be found on the ASIC website

Date	Reference	Description	Amount
03/12/2018	3X0310017480B PA	2018 Annual Review	263.00

## Payment Slip

**WAGERWON PTY LTD**

**ACN/ARBN 603 190 398**  
Account Number: 22 603190398

### Payment Options

**Immediately** \$0.00  
**By 03/02/2019** \$263.00  
**Total Due** \$263.00



\*814 129 0002296031903984 71



22 603190398



**Billpay Code: 8929**  
**Ref: 2296 0319 0398 471**



**Biller Code: 17301**  
**Reference: 2296031903984**



In person at any Post Office, pay by cash, Cheque, EFTPOS, Mastercard or VISA



By phone 13 18 16 pay by Mastercard or VISA



Online [postbillpay.com.au](http://postbillpay.com.au) by Mastercard or VISA



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

Telephone & Internet Banking – BPAY  
Contact your bank, credit union or building society to make payment

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

WAGERWON PTY LTD  
 TAXSPOT UNIT TRUST  
 PO BOX Q699 QUEEN VICTORIA BUILDING NSW 1230

**INVOICE STATEMENT**

Issue date 03 Dec 19

**WAGERWON PTY LTD**

ACN 603 190 398

Account No. 22 603190398

**Summary**

Opening Balance	\$0.00
New items	\$267.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$267.00</b>

- 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*

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

**Please pay**

Immediately	<b>\$0.00</b>
By 03 Feb 20	<b>\$267.00</b>

*If you have already paid please ignore this invoice statement.*

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

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****WAGERWON PTY LTD**

ACN 603 190 398

Account No: 22 603190398



22 603190398

<b>TOTAL DUE</b>	<b>\$267.00</b>
Immediately	<b>\$0.00</b>
By 03 Feb 20	<b>\$267.00</b>

*Payment options are listed on the back of this payment slip*



**Biller Code:** 17301  
**Ref:** 2296031903984



\*814 129 0002296031903984 71

# Transaction details:

	Transactions for this period	ASIC reference	\$ Amount
2019-12-03	Annual Review - Pty Co	3X3015881480B A	\$267.00
	<b>Outstanding transactions</b>		
2019-12-03	Annual Review - Pty Co	3X3015881480B A	\$267.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 0319 0398 471

### Australia Post

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

### Phone

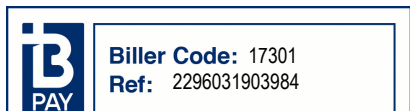
Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

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



**Biller Code:** 17301  
**Ref:** 2296031903984

### Telephone & Internet Banking – BPAY®

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14 May 2018

E 000489 000



THE TRUSTEES  
HULL FAMILY SUPER FUND  
PO BOX 994  
DARLINGHURST NSW 1300

Portfolio No: BL267467-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 4 Jun 2018. 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
YL267467	Geoffrey Hull	Term Life	\$106.70	Monthly	Automatic debit
CL267468	Geoffrey Hull	Income Protection	\$189.49	Monthly	Automatic debit

### Details of your policy

**106.70 + 189.49 + 0.1 (fee) = 296.29**

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.

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 Renewal Summary, including any discounts or loyalty bonuses that may apply to your cover with us.

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728  
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

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 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,



Scott Moffitt  
Head of Life Insurance Operations



## Your BT Protection Plans Renewal Summary for Term Life

Effective: 4 Jun 2018

<b>Policy owner</b>	Hull Family Super Fund
<b>Address</b>	HULL FAMILY SUPER FUND PO BOX 994 DARLINGHURST NSW 1300

### Your policy details

<b>Portfolio number</b>	BL267467-A
<b>Policy number</b>	YL267467
<b>Product name</b>	Term Life
<b>Policy risk commencement date</b>	4 Jun 2015
<b>Renewal date</b>	4 Jun each year

### Premium details

<b>Premium</b>	\$98.36
<b>Policy fee</b>	\$8.34
<b>Total premium payable</b>	<b>\$106.70</b>
<b>Premiums payable</b>	Monthly
<b>CPI increase</b>	3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Geoffrey Hull	14 Mar 1975	Male	Smoker	Yes

Geoffrey Hull	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Death Benefit	4 Jun 2073	\$327,818	Stepped	No	N/A
	TPD Benefit (Any)	4 Jun 2073	\$327,818	Stepped	No	A

Policy: YL267467 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728  
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.



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**Loyalty benefit details**

<b>Geoffrey Hull Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Death Benefit</b>	\$16,391	4 Jun 2018
<b>TPD Benefit (Any)</b>	\$16,391	4 Jun 2018

---

**Discount details**

<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
Geoffrey Hull	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.

---

**Loadings and exclusions for Term Life**

<b>Portfolio number</b>	BL267467-A
<b>Policy number</b>	YL267467

---

**Exclusions**
**Insured person  
Geoffrey Hull**
**Please note that the following exclusions apply**

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to melanoma and or skin cancer including complications, metastasis or complications arising from treatment thereof.

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.



## Your BT Protection Plans Renewal Summary for Income Protection

Effective: 4 Jun 2018

<b>Policy owner</b>	Hull Family Super Fund
<b>Address</b>	HULL FAMILY SUPER FUND PO BOX 994 DARLINGHURST NSW 1300

### Your policy details

<b>Portfolio number</b>	BL267467-A
<b>Policy number</b>	CL267468
<b>Product name</b>	Income Protection
<b>Policy risk commencement date</b>	4 Jun 2015
<b>Renewal date</b>	<b>4 Jun each year</b>

### Premium details

<b>Premium</b>	\$172.13
<b>Policy fee</b>	\$8.34
<b>Stamp duty</b>	\$9.02
<b>Total premium payable</b>	<b>\$189.49</b>
<b>Premiums payable</b>	Monthly
<b>CPI increase</b>	3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Geoffrey Hull	14 Mar 1975	Male	Smoker	Yes

Geoffrey Hull					
Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$4,151	4 Jun 2040	Stepped	No	A
<b>Benefit type</b>	Indemnity				
<b>Waiting period</b>	14 days				
<b>Benefit period</b>	To Age 65				

Policy: CL267468 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728  
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

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**Loyalty benefit details**


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<b>Geoffrey Hull Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Death Benefit</b>	\$50,000	4 Jun 2018

---

**Discount details**


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<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
Geoffrey Hull	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.

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**Loadings and exclusions for Income Protection**


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<b>Portfolio number</b>	BL267467-A
<b>Policy number</b>	CL267468

---

**Exclusions**


---

**Insured person  
Geoffrey Hull**

**Please note that the following exclusions apply**

No benefit shall be payable under this Policy if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.

No benefit shall be payable under this Policy if the claim is directly or indirectly related to skin cancer and or melanoma including metastasis, complications and treatment thereof.

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09 July 2018

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THE TRUSTEES  
HULL FAMILY SUPER FUND  
PO BOX 994  
DARLINGHURST NSW 1300

Dear Secretary,

**Your BT Income Protection Policy**  
**Policy Number: CL267468**

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 2018 was \$1231.27.

Under current tax legislation, premiums paid for income protection policies may be tax deductible. 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.

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

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Scott Moffitt', written over a faint circular stamp.

**Scott Moffitt**  
**Head of Life Insurance Operations**



14 May 2019

000155 000


 THE TRUSTEES  
 HULL FAMILY SUPER FUND  
 PO BOX 994  
 DARLINGHURST NSW 1300

Portfolio No: BL267467-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 4 Jun 2019. 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
YL267467	Geoffrey Hull	Term Life	\$121.68	Monthly	Automatic debit
CL267468	Geoffrey Hull	Income Protection	\$235.36	Monthly	Automatic debit

### Details of your policy

**121.68 + 235.36 + 0.1 (fee) = 357.14**

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.

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728  
 Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

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,



Scott Moffitt  
Head of Life Insurance Operations



## Your BT Protection Plans Renewal Summary for Term Life

Effective: 4 Jun 2019

<b>Policy owner</b>	Hull Family Super Fund
<b>Address</b>	HULL FAMILY SUPER FUND PO BOX 994 DARLINGHURST NSW 1300

### Your policy details

<b>Portfolio number</b>	BL267467-A
<b>Policy number</b>	YL267467
<b>Product name</b>	Term Life
<b>Policy risk commencement date</b>	4 Jun 2015
<b>Renewal date</b>	<b>4 Jun each year</b>

### Premium details

<b>Premium</b>	\$113.18
<b>Policy fee</b>	\$8.50
<b>Total premium payable</b>	<b>\$121.68</b>
<b>Premiums payable</b>	4 <sup>th</sup> June and then at a monthly frequency
<b>CPI increase</b>	3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Geoffrey Hull (30688781)	14 Mar 1975	Male	Smoker	Yes

Geoffrey Hull Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
<b>Death Benefit</b>	4 Jun 2073	\$337,652	Stepped	No	N/A
<b>TPD Benefit (Any)</b>	4 Jun 2073	\$337,652	Stepped	No	A

Policy: YL267467 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728  
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

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**Loyalty benefit details**


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<b>Geoffrey Hull Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Death Benefit</b>	\$16,883	4 Jun 2018
<b>TPD Benefit (Any)</b>	\$16,883	4 Jun 2018

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**Discount details**


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<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
Geoffrey Hull	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.

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**Loadings and exclusions for Term Life**


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<b>Portfolio number</b>	BL267467-A
<b>Policy number</b>	YL267467

---

**Exclusions**


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**Insured person  
Geoffrey Hull**
**Please note that the following exclusions apply**

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to melanoma and or skin cancer including complications, metastasis or complications arising from treatment thereof.

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.

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## Your BT Protection Plans Renewal Summary for Income Protection

Effective: 4 Jun 2019

<b>Policy owner</b>	Hull Family Super Fund
<b>Address</b>	HULL FAMILY SUPER FUND PO BOX 994 DARLINGHURST NSW 1300

### Your policy details

<b>Portfolio number</b>	BL267467-A
<b>Policy number</b>	CL267468
<b>Product name</b>	Income Protection
<b>Policy risk commencement date</b>	4 Jun 2015
<b>Renewal date</b>	<b>4 Jun each year</b>

### Premium details

<b>Premium</b>	\$215.65
<b>Policy fee</b>	\$8.50
<b>Stamp duty</b>	\$11.21
<b>Total premium payable</b>	<b>\$235.36</b>
<b>Premiums payable</b>	4 <sup>th</sup> June and then at a monthly frequency
<b>CPI increase</b>	3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Geoffrey Hull (30688781)	14 Mar 1975	Male	Smoker	Yes

Geoffrey Hull	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
<b>Benefit type</b> Income Protection (Own)	\$4,275	4 Jun 2040	Stepped	No	A
<b>Benefit type</b>	Indemnity				
<b>Waiting period</b>	14 days				
<b>Benefit period</b>	To Age 65				

Policy: CL267468 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728  
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

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**Loyalty benefit details**

<b>Geoffrey Hull Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Death Benefit</b>	\$50,000	4 Jun 2018

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**Discount details**

<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
Geoffrey Hull	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.

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**Loadings and exclusions for Income Protection**

<b>Portfolio number</b>	BL267467-A
<b>Policy number</b>	CL267468

---

**Exclusions**
**Insured person  
Geoffrey Hull**
**Please note that the following exclusions apply**

No benefit shall be payable under this Policy if the claim is directly or indirectly related to a mental disorder, including but not limited to any form of anxiety, stress, depression, psychosis, neurosis or complications and treatment thereof.

No benefit shall be payable under this Policy if the claim is directly or indirectly related to skin cancer and or melanoma including metastasis, complications and treatment thereof.

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# My Wellbeing

Offering more than  
financial protection

**BT** Insurance



## For more information

Contact your financial adviser or our  
life insurance specialists.

1300 553 764

8.00am to 6.30pm (Sydney and  
Melbourne time) Monday to Friday.

[bt.com.au](http://bt.com.au)



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### Disclaimer

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLISL), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac MasterTrust ABN 81 236 903 448. WLISL and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you. This document is current as at 14th February 2019 and is subject to change thereafter. Call 1300 553 764 or visit [bt.com.au](http://bt.com.au).

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WBCREN111 0219

# BT Protection Plans

Enhancements Guide

Effective 28 August 2018



DRAFT

For more information



[bt.com.au](http://bt.com.au)



1300 553 764 Monday to Friday 8:00am – 6:30pm (Sydney time)



GPO Box 5467 Sydney NSW 2001



Speak to your financial adviser today

This information is current at 28 August 2018 but is subject to change.

The Insurer of BT Protection Plans is Westpac Life Insurance Services Limited ABN 31 003 149 157, AFSL Number 233728 ('the Insurer').

BT Protection Plans is issued by the Insurer except for Term Life as Superannuation and Income Protection as Super (part of the *Westpac MasterTrust* ABN 81 236 903 448, SFN 281 412 940, SPIN WFS0341AU, RSE Registration R1003970 (*Westpac MasterTrust*)), which are issued by Westpac Securities Administration Limited ABN 77 000 049 472, AFSL Number 233731, RSE Licence Number L0001083 ('WSAL'). WSAL is the trustee of the Westpac MasterTrust ABN 81 236 903 448. The Insurer and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL Number 233714, ('the Bank'). None of the BT Protection Plans, an interest in the *Westpac MasterTrust* or another *Super Fund*, nor an investment in Wrap, are an investment in, deposit with or other liability of the Bank. Neither the Bank, nor any member of the Westpac Group (other than the Insurer) guarantees the benefits payable in relation to BT Protection Plans.

This information has been prepared without taking into consideration your personal needs and financial circumstances. You should consider the appropriateness of this information with regard to your objectives, financial situation and needs. Before making a decision in relation to BT Protection Plans, you should review your BT Protection Plans Product Disclosure Statement ('PDS') and consider whether the product is right for you. The PDS explains conditions, terms, limits and exclusions. If you need another copy of your PDS, call us on 1300 553 764.



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Protecting my  
loved ones if the  
unthinkable happens

BT Life insurance





Contact your financial adviser  
or our life insurance specialists



1300 553 764

8.00am to 6.30pm (Sydney and Melbourne time),  
Monday to Friday



[bt.com.au](http://bt.com.au)



### Things you should know

#Westpac Group's life insurers (Westpac Life Insurance Services Limited ABN 31 003 149 157 and St.George Life Limited ABN 88 076 763 936) paid \$1,154,577,901 in claims during the period from 01/10/13 to 30/09/17.

^ 2016 ASIC's Money Smart financial guidance you can trust.

\* John and Gemima (not their real names or photographs) are real customers and their stories have been used with permission. The stories illustrate the potential risk of policy cancellation and the nature of the claims service provided, but not the type of claim that can be made on all policies.

Claims statistics are from the period between 1 October 2016 and 30 September 2017 inclusive by BT Financial Group's life insurers Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) and St.George Life Limited ABN 88 076 763 936. Past payment statistics are not an indicator of future claims payments.

\*\*Increases in the sum insured will be greater if inflation in future rises above 3%.

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac MasterTrust ABN 81 236 903 448. WLIS and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement (PDS) to see if this insurance is right for you. Call 13 18 17 or ask your BT Financial Planner for a PDS. © BT Financial Group – a division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.



12 July 2019

013371 015



THE TRUSTEES  
HULL FAMILY SUPER FUND  
PO BOX 994  
DARLINGHURST NSW 1300

Dear Secretary,

**Your BT Income Protection Policy**  
**Policy Number: CL267468**

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 2019 was \$2319.75.

Under current tax legislation, premiums paid for income protection policies should be deductible to the extent the policy provides for benefits of an income nature. 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.

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

Yours sincerely,

**Head of Customer Service**



## Income tax 552

<b>Date generated</b>	17/10/2019
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$852.00 CR

## Transactions

8 results found - from **01 June 2015** to **17 October 2019** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
11 Jan 2019	10 Jan 2019	Payment received		\$32.35	\$852.00 CR
11 Jan 2019	10 Jan 2019	Payment received		\$819.65	\$819.65 CR
1 Aug 2016	1 Aug 2016	Remission of general interest charge (GIC)		\$2.03	\$0.00
1 Aug 2016	1 Aug 2016	General interest charge (GIC) calculated from 01 Jul 16 to 31 Jul 16	\$2.03		\$2.03 DR
1 Aug 2016	1 Jul 2016	Remission of general interest charge (GIC)		\$45.25	\$0.00
1 Aug 2016	1 Jul 2016	General interest charge (GIC) calculated from 01 Jul 15 to 30 Jun 16	\$45.25		\$45.25 DR
16 Jul 2016	1 Dec 2015	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 14 to 30 Jun 15	\$819.65		\$0.00
12 Jul 2016	11 Jul 2016	Payment received		\$819.65	\$819.65 CR



**Agent** SYDNEY TAX PRACTICE  
**Client** THE TRUSTEE FOR HULL  
FAMILY SUPER FUND  
**ABN** 88 376 812 366  
**TFN** 368 490 448

## Activity statement 001

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<b>Date generated</b>	17/10/2019
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

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0 results found - from **01 June 2015** to **17 October 2019** sorted by **processed date** ordered **newest to oldest**