



Account Number 06 6140 10350916

Statement Period 27 Feb 2021 - 26 Aug 2021

Closing Balance \$42,463.73 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



050

THE TRUSTEES
 KARMAR SUPER FUND
 38 CASTLE RD
 WOODLANDS WA 6018

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: MARK JOSEPH LOCKYER AND KAREN BARBARA LO
 CKYER ITF THE KARMAR SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

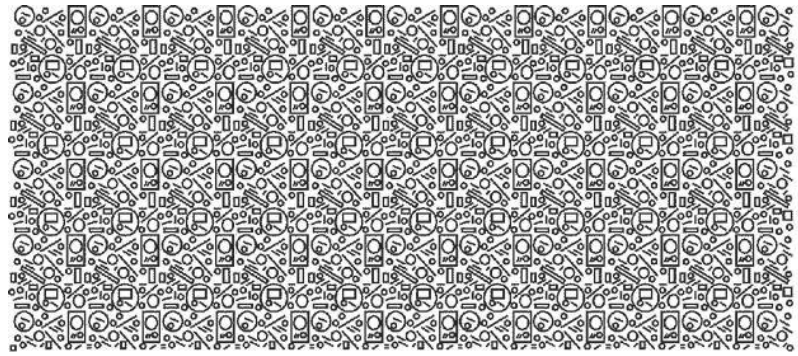
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
27 Feb	2021 OPENING BALANCE			\$57,859.54 CR
01 Mar	Credit Interest		2.25	\$57,861.79 CR
05 Mar	Direct Credit 087438 GUD HOLDINGS LTD MAR21/00806577		1,650.75	\$59,512.54 CR
05 Mar	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360 quarterly payg	255.00		\$59,257.54 CR
08 Mar	Direct Credit 481471 SuperChoice P/L PC240221-183906085		2,095.54	\$61,353.08 CR
12 Mar	Direct Credit 481471 SuperChoice P/L PC090321-190377252		2,760.00	\$64,113.08 CR
31 Mar	Direct Credit 423240 RHC Dividend S00061571388		300.70	\$64,413.78 CR
01 Apr	Credit Interest		2.65	\$64,416.43 CR
08 Apr	Direct Credit 481471 SuperChoice P/L PC290321-191700836		7,918.39	\$72,334.82 CR
26 Apr	Direct Credit 481471 SuperChoice P/L PC210421-180007200		3,238.20	\$75,573.02 CR
01 May	Credit Interest		2.92	\$75,575.94 CR
01 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360	340.00		\$75,235.94 CR



Account Number

06 6140 10350916



Date	Transaction	Debit	Credit	Balance			
10 May	Direct Credit 481471 SuperChoice P/L PC050521-192107196		2,520.00	\$77,755.94 CR			
10 May	Direct Credit 481471 SuperChoice P/L PC270421-103896810		2,095.54	\$79,851.48 CR			
01 Jun	Credit Interest		3.33	\$79,854.81 CR			
01 Jun	Transfer from xx5542 NetBank Mark to Karen		3,000.00	\$82,854.81 CR			
01 Jun	Transfer from xx5542 NetBank Karen to Karen		1,000.00	\$83,854.81 CR			
08 Jun	Direct Credit 481471 SuperChoice P/L PC260521-174453676		2,095.54	\$85,950.35 CR			
21 Jun	Direct Credit 481471 SuperChoice P/L PC160621-120544212		4,515.30	\$90,465.65 CR			
23 Jun	Direct Debit 000142 AIA AUSTRALIA . 66922264 25/06/21	1,865.80		\$88,599.85 CR			
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$60.18						
01 Jul	Credit Interest		3.55	\$88,603.40 CR			
05 Jul	Direct Credit 175029 THE KARMAR SUPER Bankwest		386.79	\$88,990.19 CR			
08 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178927740		2,095.54	\$91,085.73 CR			
27 Jul	Direct Credit 481471 SuperChoice P/L PC210721-129595642		136.80	\$91,222.53 CR			
28 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360 PAYG Installment	340.00		\$90,882.53 CR			
01 Aug	Credit Interest		3.84	\$90,886.37 CR			
09 Aug	Direct Credit 481471 SuperChoice P/L PC260721-106253531		2,205.83	\$93,092.20 CR			
11 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		14,880.05	\$107,972.25 CR			
19 Aug	Direct Debit 062934 COMMSEC SECURITI COMMSEC	65,508.52		\$42,463.73 CR			
26 Aug	2021 CLOSING BALANCE			\$42,463.73 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$57,859.54 CR		\$68,309.32		\$52,913.51		\$42,463.73 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.



Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.

Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.





Account Number 06 6140 10350916

Statement Period 27 Aug 2021 - 26 Feb 2022

Closing Balance \$48,413.19 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



050

THE TRUSTEES
 KARMAR SUPER FUND
 38 CASTLE RD
 WOODLANDS WA 6018

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: MARK JOSEPH LOCKYER AND KAREN BARBARA LO
 CKYER ITF THE KARMAR SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

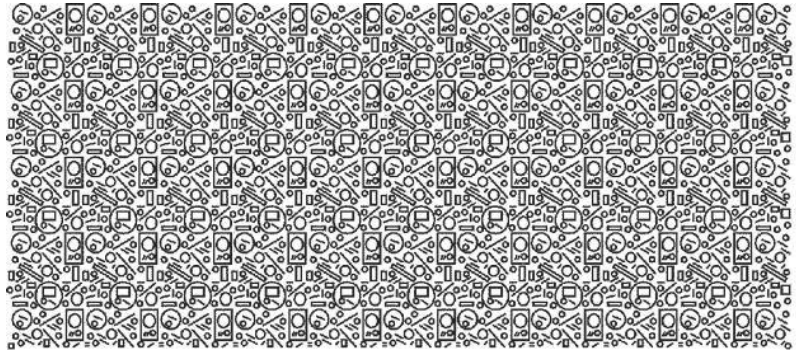
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
27 Aug	2021 OPENING BALANCE			\$42,463.73 CR
01 Sep	Credit Interest		3.19	\$42,466.92 CR
02 Sep	Direct Debit 062934 COMMSEC SECURITI COMMSEC	10,011.62		\$32,455.30 CR
03 Sep	Direct Credit 087438 GUD HOLDINGS LTD SEP21/00806750		2,112.96	\$34,568.26 CR
06 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		9,110.05	\$43,678.31 CR
08 Sep	Direct Credit 481471 SuperChoice P/L PC250821-114651413		2,205.83	\$45,884.14 CR
16 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		19,969.55	\$65,853.69 CR
20 Sep	Transfer To Taxaction NetBank LOCK0010	1,945.00		\$63,908.69 CR
23 Sep	Direct Credit 088147 TLS FNL DIV 001265012345		2,216.16	\$66,124.85 CR
30 Sep	Direct Credit 436383 FMG DIVIDEND 001267479130		6,330.00	\$72,454.85 CR
30 Sep	Direct Credit 423240 RHC Dividend S00061571388		638.60	\$73,093.45 CR
01 Oct	Credit Interest		2.22	\$73,095.67 CR



Account Number

06 6140 10350916



Date	Transaction	Debit	Credit	Balance
08 Oct	Direct Credit 481471 SuperChoice P/L PC280921-172802016		2,205.83	\$75,301.50 CR
11 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360 Karmar	1,056.00		\$74,245.50 CR
28 Oct	Direct Credit 481471 SuperChoice P/L PC221021-172035131		3,568.00	\$77,813.50 CR
01 Nov	Credit Interest		3.17	\$77,816.67 CR
08 Nov	Direct Credit 481471 SuperChoice P/L PC261021-111226064		2,205.83	\$80,022.50 CR
29 Nov	Direct Debit 062934 COMMSEC SECURITI COMMSEC	10,019.94		\$70,002.56 CR
01 Dec	Credit Interest		3.24	\$70,005.80 CR
02 Dec	Direct Credit 362548 WESFARMERS LTD RCA21/01151000		2,468.00	\$72,473.80 CR
08 Dec	Direct Credit 481471 SuperChoice P/L PC291121-197529869		2,205.83	\$74,679.63 CR
10 Dec	GUD ANREO 2021 NetBank BPAY 372060 158869900601661920 Lockyer Entitlemen	22,838.40		\$51,841.23 CR
01 Jan	Credit Interest		2.46	\$51,843.69 CR
05 Jan	Transfer from xx5542 NetBank Mark to Karen		3,000.00	\$54,843.69 CR
05 Jan	Transfer from xx5542 NetBank Karen to Karen		1,000.00	\$55,843.69 CR
10 Jan	Direct Credit 481471 SuperChoice P/L PC201221-167588424		2,205.83	\$58,049.52 CR
13 Jan	Direct Credit 012721 ATO ATO005000015788136		223.35	\$58,272.87 CR
28 Jan	Direct Credit 012721 ATO ATO003000016049348		500.00	\$58,772.87 CR
29 Jan	TAX OFFICE PAYMENTS NetBank BPAY 75556 551001877522611911 Mark Div 293	3,750.00		\$55,022.87 CR
01 Feb	Credit Interest		2.41	\$55,025.28 CR
04 Feb	Direct Credit 481471 SuperChoice P/L PC280122-139824825		4,122.00	\$59,147.28 CR
08 Feb	Direct Credit 481471 SuperChoice P/L PC250122-139250416		2,205.83	\$61,353.11 CR
22 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	11,883.92		\$49,469.19 CR

10714.21196.1.2.ZZ258F3.0303SL.F3.S913.D059.O.V06.00.35

Account Number

06 6140 10350916

Date	Transaction	Debit	Credit	Balance
26 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360 Karmar	1,056.00		\$48,413.19 CR
26 Feb	2022 CLOSING BALANCE			\$48,413.19 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$42,463.73 CR		\$62,560.88		\$68,510.34		\$48,413.19 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST





Account Number 06 6140 10350916

Statement Period 27 Feb 2022 - 26 Aug 2022

Closing Balance \$113,386.73 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



050

THE TRUSTEES
 KARMAR SUPER FUND
 38 CASTLE RD
 WOODLANDS WA 6018

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

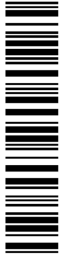
The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: MARK JOSEPH LOCKYER AND KAREN BARBARA LO
 CKYER ITF THE KARMAR SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

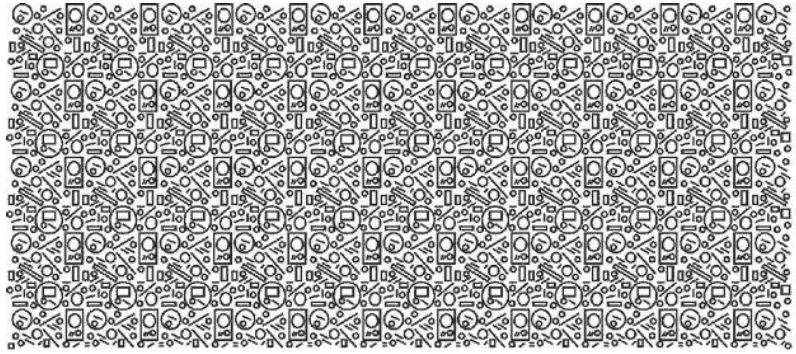
Date	Transaction	Debit	Credit	Balance
27 Feb	2022 OPENING BALANCE			\$48,413.19 CR
01 Mar	Credit Interest		2.20	\$48,415.39 CR
04 Mar	Direct Credit 087438 GUD HOLDINGS LTD MAR22/00806902		1,495.83	\$49,911.22 CR
08 Mar	Direct Credit 481471 SuperChoice P/L PC230222-145831833		4,820.74	\$54,731.96 CR
30 Mar	Direct Credit 436383 FMG DIVIDEND 001273168932		2,580.00	\$57,311.96 CR
31 Mar	Direct Credit 423240 RHC Dividend S00061571388		300.70	\$57,612.66 CR
01 Apr	Credit Interest		2.28	\$57,614.94 CR
11 Apr	Direct Credit 481471 SuperChoice P/L PC290322-183937947		2,205.83	\$59,820.77 CR
27 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360	1,056.00		\$58,764.77 CR
01 May	Credit Interest		2.42	\$58,767.19 CR
02 May	Direct Credit 481471 SuperChoice P/L PC260422-184177403		3,528.00	\$62,295.19 CR
05 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009431759567221 KARMAR SUPER FUND	3,127.22		\$59,167.97 CR



**# 3735.9833.1.3 ZZ258R3 0303 SL.R3.S911.D238.O V06.00.35

Account Number

06 6140 10350916



Date	Transaction	Debit	Credit	Balance			
09 May	Direct Credit 481471 SuperChoice P/L PC260422-184113382		2,306.96	\$61,474.93 CR			
01 Jun	Credit Interest		4.62	\$61,479.55 CR			
08 Jun	Direct Credit 481471 SuperChoice P/L PC250522-153950784		2,306.96	\$63,786.51 CR			
09 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		42,942.01	\$106,728.52 CR			
16 Jun	Direct Debit 062934 COMMSEC SECURITI COMMSEC	18,454.95		\$88,273.57 CR			
20 Jun	Direct Credit 219182 WESTERN AREA LTD SOA22/00803689		19,547.37	\$107,820.94 CR			
23 Jun	Direct Debit 000142 AIA AUSTRALIA . 66922264 25/06/22	2,310.14		\$105,510.80 CR			
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$35.60						
01 Jul	Credit Interest		14.39	\$105,525.19 CR			
08 Jul	Direct Credit 481471 SuperChoice P/L PC270622-133818102		2,306.96	\$107,832.15 CR			
18 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 531301484598360 Karmar Super Fund	1,056.00		\$106,776.15 CR			
28 Jul	Direct Credit 481471 SuperChoice P/L PC220722-161620819		4,152.00	\$110,928.15 CR			
01 Aug	Credit Interest		36.27	\$110,964.42 CR			
08 Aug	Direct Credit 481471 SuperChoice P/L PC260722-194228508		2,422.31	\$113,386.73 CR			
26 Aug	2022 CLOSING BALANCE			\$113,386.73 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$48,413.19 CR		\$26,004.31		\$90,977.85		\$113,386.73 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.10%

Note. Interest rates are effective as at the date shown but are subject to change.

3735.9833.1.3.ZZ258R3.0303SL_R3.S911.D238.OV06.00.35

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

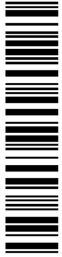
Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.

Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.

