

**JEM Super Fund**

**Contributions Breakdown Report**

For The Period 01 July 2022 - 30 June 2023

**Summary**

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Marshall, Janelle Elizabeth	14/11/1965	56	283,359.37	38,146.62	0.00	0.00	0.00	38,146.62
<b>All Members</b>				<b>38,146.62</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>38,146.62</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
Marshall, Janelle Elizabeth	Concessional	38,146.62	58,612.98	20,466.36 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

**Carry Forward Unused Concessional Contribution Cap**

Member	2018	2019	2020	2021	2022	2023	Current Position
Marshall, Janelle Elizabeth							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	9,102.98	14,080.50	21,577.95	26,625.59	38,146.62	
Unused Concessional Contribution	0.00	15,897.02	10,919.50	3,422.05	874.41	0.00	
Cumulative Carry Forward Unused	N/A	0.00	15,897.02	26,816.52	30,238.57	31,112.98	
Maximum Cap Available	25,000.00	25,000.00	40,897.02	51,816.52	57,738.57	58,612.98	20,466.36 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	283,359.37	

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2020	2021	2022	2023	Total	Current Position
Marshall, Janelle Elizabeth	N/A	1,975.55	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Marshall, Janelle Elizabeth**

Date	Transaction Description	Contribution Type	Ledger Data			Reserves	Contribution	SuperStream Data		
			Concessional	Non-Concession	Other			Employer	Concessional	Non-Concess
08/07/2022	SuperChoice P/L PC070722- 093860373 50	Employer	1,211.71			Employer	QUEENSLAND HEALTH	1,211.71		
14/07/2022	SLA Funding invoice	Personal - Concessional	801.90							
22/07/2022	SuperChoice P/L PC210722- 093875436 50	Employer	1,211.71			Employer	QUEENSLAND HEALTH	1,211.71		
02/08/2022	JANELLE MARSHALL 50	Personal - Concessional	800.00							
05/08/2022	SuperChoice P/L PC040822- 093891458 50	Employer	1,211.71			Employer	QUEENSLAND HEALTH	1,211.71		
17/08/2022	JANELLE MARSHALL 50	Personal - Concessional	400.00							
22/08/2022	SuperChoice P/L PC180822- 011659160 50	Employer	1,211.71			Employer	QUEENSLAND HEALTH	1,211.71		
02/09/2022	SuperChoice P/L PC010922- 054077076 50	Employer	1,234.97			Employer	QUEENSLAND HEALTH	1,234.97		
05/09/2022	JANELLE MARSHALL 50	Personal - Concessional	400.00							
16/09/2022	SuperChoice P/L PC150922- 051414134 50	Employer	1,211.71			Employer	QUEENSLAND HEALTH	1,211.71		
19/09/2022	JANELLE MARSHALL 50	Personal - Concessional	300.00							
30/09/2022	SuperChoice P/L PC290922- 005047304 50	Employer	1,211.71			Employer	QUEENSLAND HEALTH	1,211.71		
14/10/2022	SuperChoice P/L PC131022- 005063388 50	Employer	1,211.71			Employer	QUEENSLAND HEALTH	1,211.71		
17/10/2022	JANELLE MARSHALL 50	Personal - Concessional	300.00							
28/10/2022	SuperChoice P/L PC271022- 024907071 50	Employer	1,213.86			Employer	QUEENSLAND HEALTH	1,213.86		
11/11/2022	SuperChoice P/L PC101122- 024924016 50	Employer	1,211.71			Employer	QUEENSLAND HEALTH	1,211.71		
25/11/2022	SuperChoice P/L PC241122- 024939804 50	Employer	1,253.35			Employer	QUEENSLAND HEALTH	1,253.35		

Date	SuperChoice P/L	Employer	Employer	Amount	Employer	Amount
09/12/2022	SuperChoice P/L PC081222- 024957020 50	JANELLE MARSHALL 50	Employer	1,211.71	QUEENSLAND HEALTH	1,211.71
09/12/2022	JANELLE MARSHALL 50	Personal - Concessional		300.00		
16/12/2022	JANELLE MARSHALL 50	Personal - Concessional		500.00		
23/12/2022	SuperChoice P/L PC221222- 024973869 50	JANELLE MARSHALL 50	Employer	2,429.17	QUEENSLAND HEALTH	2,429.17
23/12/2022	SuperChoice P/L PC221222- 024973869 50	JANELLE MARSHALL 50	Personal - Concessional	157.98		
23/12/2022						157.98
06/01/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00	QUEENSLAND HEALTH	
13/01/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
20/01/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
30/01/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
03/02/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
10/02/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
17/02/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
24/02/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
03/03/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
10/03/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
17/03/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
11/04/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
17/04/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
24/04/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		
28/04/2023	JANELLE MARSHALL 50	Personal - Concessional		2,000.00		
19/05/2023	JANELLE MARSHALL 50	Personal - Concessional		750.00		

26/05/2023	JANELLE MARSHALL 50	Personal - Concessional	750.00		
06/06/2023	JANELLE MARSHALL 50	Personal - Concessional	550.00		
09/06/2023	JANELLE MARSHALL 50	Personal - Concessional	800.00		
19/06/2023	JANELLE MARSHALL 50	Personal - Concessional	800.00		
23/06/2023	JANELLE MARSHALL 50	Personal - Concessional	1,000.00		

**Total - Marshall, Janelle Elizabeth**

	<b>38,146.62</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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	<b>17,036.74</b>	<b>157.98</b>	<b>0.00</b>
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**Total for All Members**

	<b>38,146.62</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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# Notice of intent to claim or vary a deduction for personal super contributions

2-1

## Section A: Your details

### 1 Tax file number (TFN)

488842250

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title: MS

Family name

MARSHALL

First given name

JANELLE ELIZABETH

Other given names

### 3 Date of birth 14/11/1965

### 4 Current postal address

24 ALBANY LANE

Suburb/town/locality

PORT ADELAIDE

State/territory

SA

(Australia only)

Postcode

5015

(Australia only)

Country if outside of Australia

### 5 Daytime phone number (include area code)

## Section B: Super fund's details

### 6 Fund name

JEM SUPER FUND

### 7 Fund Australian business number (ABN) 29680089158

### 8 Member account number MARJAN00001A

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

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### 10 Personal contribution details

Is this notice varying an earlier notice? No  Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.  
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

### INTENTION TO CLAIM A TAX DEDUCTION

**i** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**i** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

**Declaration**

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

**!** Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

**VARIATION OF PREVIOUS VALID NOTICE OF INTENT**

*I declare that at the time of lodging this notice:*

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**➤** Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

**JEM Super Fund**  
**Deductions Notice Letter**

2.4



I, Janelle Elizabeth Marshall as a member of JEM Super Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$21109.88

for contributions paid in the year ended 30 June 2023.

*J. Marshall*

Janelle Elizabeth Marshall

Date: 30/06/2023



2.5

**JEM Super Fund  
Deductions Notice Letter**



JM SMSF Pty Ltd as trustee for JEM Super Fund acknowledges that

**Janelle Elizabeth Marshall**

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$21109.88

for contributions paid in the year ended 30 June 2023. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

A handwritten signature in black ink, appearing to read 'J. Marshall'.

Janelle Elizabeth Marshall

Date: 30/06/2023

**\*\* IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY \*\***

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2022 to 30 June 2023 is: \$ \_\_\_\_\_

\_\_\_\_\_  
Janelle Elizabeth Marshall

Date: 30/06/2023

**Macquarie Bank Limited**  
ABN 46 008 583 542 | AFS Licence Number 237502  
Macquarie Banking and Financial Services Group, a Member of the Macquarie Group

**Office address**  
1 Shelley Street, Sydney NSW 2000

**Client service**  
1800 806 310  
transact@macquarie.com

**Postal address**  
GPO Box 2520, Sydney NSW 2001

**Financial services professionals**  
1800 808 508  
adviser@macquarie.com

Offices also in Melbourne, Brisbane, Perth and Adelaide.

Fax 1800 550 140

Visit us online at [macquarie.com.au](http://macquarie.com.au)

JM SMSF PTY LTD ATF JEM SUPER FUND  
27A HELEN STREET, COOKTOWN, QLD 4895



15 August 2023

**BSB:** 182-512  
**Account Number:** 000970365672

**Account Name:**  
JM SMSF PTY LTD ATF JEM SUPER FUND

**Account open date:** 20 April 2022

The following balances and interest details are provided for the above account for the 2022 - 2023 financial year:

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<b>Account balance as at 30/06/2023</b>	<b>\$23,700.72</b>
<b>Gross income paid during 2022 - 2023 financial year</b>	<b>\$484.37</b>

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If you would like any further information regarding the above, please contact your financial services professional or Macquarie on **1800 806 310**.

This information has been prepared by Macquarie Bank Limited ABN 46 008 583 542 for general information purposes only, without taking into account any potential investors' personal objectives financial situations or needs. Before acting on this general information, you must consider its appropriateness having regard to your own objectives, financial situations and needs. All potential investors should obtain financial, legal and taxation information before making any decision regarding a particular financial product.



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(w) 0885552626  
tarran.dunn@raywhite.com  
ABN: 45283609528  
Licence: RLA298101

Janelle Marshall - JEM Property Investments Pty Ltd ACN 649944840 as  
JEM Property Investments Pty Ltd ACN 649944840 as  
27a Helen  
Cooktown QLD 4895

### Folio Summary

Folio: OWN00208  
From: 1/07/2022  
To: 30/06/2023  
Created: 3/07/2023

<b>Money In</b> \$19,382.99	<b>Money Out</b> \$2,312.59	<b>Balance</b> \$17,070.40
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Account	Included Tax	Money Out	Money In
<b>60A Mentone Rd, Hayborough SA</b>			
<b>Aug 2022</b>			
Rent			\$2,400.00
RWG Management Fee	\$19.20	\$211.20	
RWG Letting Fee	\$40.00	\$440.00	
		<u>\$651.20</u>	<u>\$2,400.00</u>
<b>Sep 2022</b>			
Rent			\$1,600.00
RWG Management Fee	\$12.80	\$140.80	
		<u>\$140.80</u>	<u>\$1,600.00</u>
<b>Oct 2022</b>			
Rent			\$1,600.00
RWG Management Fee	\$12.80	\$140.80	
		<u>\$140.80</u>	<u>\$1,600.00</u>
<b>Nov 2022</b>			
Rent			\$1,600.00
RWG Management Fee	\$12.80	\$140.80	
		<u>\$140.80</u>	<u>\$1,600.00</u>
<b>Dec 2022</b>			
Rent			\$1,600.00
RWG Management Fee	\$12.80	\$140.80	
		<u>\$140.80</u>	<u>\$1,600.00</u>
<b>Jan 2023</b>			
Rent			\$2,400.00
Water rates		\$182.99	
RWG Management Fee	\$19.20	\$211.20	
Water usage & supply charge			\$182.99
		<u>\$394.19</u>	<u>\$2,582.99</u>
<b>Feb 2023</b>			
Rent			\$1,600.00
RWG Management Fee	\$12.80	\$140.80	
		<u>\$140.80</u>	<u>\$1,600.00</u>
<b>Mar 2023</b>			
Rent			\$1,600.00
RWG Management Fee	\$12.80	\$140.80	
		<u>\$140.80</u>	<u>\$1,600.00</u>
<b>Apr 2023</b>			
Rent			\$1,600.00
RWG Management Fee	\$6.40	\$70.40	
		<u>\$70.40</u>	<u>\$1,600.00</u>
<b>May 2023</b>			
Rent			\$1,600.00
RWG Management Fee	\$19.20	\$211.20	
		<u>\$211.20</u>	<u>\$1,600.00</u>

POSTED

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Account	Included Tax	Money Out	Money In
<b>Jun 2023</b>			
Rent			
RWG Management Fee	\$12.80	\$140.80	\$1,600.00
		<u>\$140.80</u>	<u>\$1,600.00</u>
Subtotal		<u>\$2,312.59</u>	<u>\$19,382.99</u>
<b>Account Transactions</b>			
No transactions			
<b>Total</b>		<u>\$2,312.59</u>	<u>\$19,382.99</u>
Total Tax on Money Out: \$193.60			

POSTED

# Section 48 Notice

## This notice is to be retained by the Tenant



### Information to be provided by landlords to tenants

Section 48 of the *Residential Tenancies Act 1995* requires that a landlord must ensure that a tenant is given, before or at the time the landlord and tenant enter into a residential tenancy agreement certain information.

1. **AGENT:** Company Name/Legal Entity:   
 Company Representative:   
 ABN (if applicable):  RLA No:   
 Street 1:   
 Street 2:   
 Suburb:  State:  Postcode:   
 Telephone: W:  M:   
 Email:

Address for service of documents if different to above:

2. **LANDLORD 1:** Full Name:

Address for service of documents for Landlord 1 (cannot be Agent's address for service):

Street 1:   
 Street 2:   
 Suburb:  State:  Postcode:   
 ABN (if applicable):

**LANDLORD 2:** Full Name:

Address for service of documents for Landlord 2 if different from Landlord 1 (cannot be Agent's address for service):

Street 1:   
 Street 2:   
 Suburb:  State:  Postcode:   
 ABN (if applicable):

If landlord is a company, address of registered office of the company if different to above:

Street 1:   
 Street 2:   
 Suburb:  State:  Postcode:

Are there additional landlords?  Yes If yes, refer to Annexure - Additional Landlords

3. **PERSON(S) WITH SUPERIOR TITLE TO LANDLORD** (if applicable)

Street 1:   
 Street 2:   
 Suburb:  State:  Postcode:   
 ABN (if applicable):

INITIALS

*Initials not required if using electronic signature*

# Residential Tenancy Agreement: Schedule



**This is a residential tenancy agreement and the parties to the agreement should consider obtaining legal advice about their rights and obligations under the agreement.**

**1. AGENT:** Company Name/Legal Entity:   
 Company Representative:   
 ABN (if applicable):  RLA No:   
 Street 1:   
 Street 2:   
 Suburb:  State:  Postcode:   
 Telephone: W:  M:   
 Email:   
 The Agent consents to the above email address being used for the purposes of service under the *Residential Tenancies Act 1995*.

**2. LANDLORD 1:** Full Name:   
 Address for service of documents for Landlord 1 (cannot be Agent's address for service):  
 Street 1:   
 Street 2:   
 Suburb:  State:  Postcode:   
 ABN (if applicable):   
**LANDLORD 2:** Full Name:   
 Address for service of documents for Landlord 2 if different from above (cannot be Agent's address for service):  
 Street 1:   
 Street 2:   
 Suburb:  State:  Postcode:   
 ABN (if applicable):   
 Are there additional landlords?  Yes If yes, refer to Annexure - Additional Landlords

**3. TENANT 1:** Full Name:  Telephone:   
 Email address for service of documents:   
**TENANT 2:** Full Name:  Telephone:   
 Email address for service of documents:   
**TENANT 3:** Full Name:  Telephone:   
 Email address for service of documents:   
**TENANT 4:** Full Name:  Telephone:   
 Email address for service of documents:   
 Are there additional Tenants?  Yes If yes, refer to Annexure - Additional Tenants

**4. PREMISES**  
 Street 1:   
 Street 2:   
 Suburb:  State:  Postcode:

**5. TERM**  
 Fixed: Commencement Date:  /  /  End Date:  /  /   
 Periodic: Commencement Date:  /  /  and continues until terminated in accordance with this Agreement

INITIALS  
*Initials not required if using electronic signature*

# Residential Tenancy Agreement: Schedule



## 6. RENT

Amount: Words:


Per (period):

Payable in advance:  Weekly  Fortnightly  Calendar monthly

Payments: First Payment of  on  /  /  with the

next payment of  on  /  /

and thereafter:  on the  of each

Payment Method:  Internet Transfer    Other

**Note:** Payment of rent will be taken to have been made when it is credited to the bank account. The Tenant must take into consideration any delays in crediting the bank account caused by the method of rent payment.

## 7. BOND

Words:

## 8. OUTGOINGS (Clause 3.1.3)

- All water usage costs adjusted for the period of tenancy
- All water usage costs in excess of  kL per annum, with such allowance to be adjusted for the period of tenancy
- All water supply charges adjusted for the period of tenancy
- No charge for water
- Other (specify)

If the Property is not individually metered for a service, the Tenant must pay an apportionment of the cost of the service as set out below:

Service	Apportionment
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

## 9. INSURANCE (Clause 3.1.13)

Responsibility for insurance of the premises  Landlord

Responsibility for insurance of contents of the premises (for property other than that of the Landlord)  Tenant

## 10. EXCLUSION OF ANY PART OF PROPERTY

Parts of property not included in this agreement:

## 11. PETS APPROVED

- No
- Yes - Refer to Annexure - Pet Agreement

INITIALS  
*Initials not required if using electronic signature*

# Residential Tenancy Agreement: Schedule

## 12. REPAIR INSTRUCTIONS

- Always contact Agent  
 Nominated contact

Contact 1:

Name:  Telephone:

Contact 2:

Name:  Telephone:

## 13. ADDITIONAL CONDITIONS

- N/A  As detailed below  See annexure

### Emergency After Hours Contact Information

In case of an emergency repair, maintenance, accident etc. outside of normal business hours 9am to 5pm Monday to Friday or Public Holidays the Tenant agrees to and will contact the Agent on the emergency afterhours number notified and give full details of the nature of the repair, maintenance or accident which is or could be detrimental to health, life or security of the Premises.

All maintenance reported over the phone needs to be followed up with an email.  
tarran.dunn@raywhite.com / 0402 428 812

### Services

The Tenant will notify the appropriate suppliers of services (power, water and gas) at commencement and departure dates at the end of tenancy.

The Landlord does not warrant that internet or other services work or are connected and any such services are the responsibility of the Tenant. Inspections by letter or email between 7 and 14 days prior and as required under the Act.

### Sub-letting and Airbnb

The Tenant is expressly prohibited from subletting a part or whole of the Premises for any commercial endeavour such as Airbnb without the Landlord's written consent first being obtained.

The Tenant is aware the Landlord rents the Premises to the Tenant only and the Tenant agrees not rent, sublet or grant a licence to occupy part or whole of the Premises without prior written consent from the Landlord, for example the Tenant cannot list the Premises on Airbnb without express written consent and this is due in part to the damage and security risk imposed on the Landlord and the Premises and the fact that it is rented personally only.

The Tenant is not permitted to sublet the Premises for profit or reward at all nor part with possession of the Premises or any portion without consent in writing of the Landlord, unless expressly allowed at law.

Possession is not be granted over the Premises or any portion thereof to a third party on a Holiday or Short Term basis, directly or through any agent or booking service and or through on- line services such as Airbnb without express written consent of the Landlord.

The Tenant is not entitled and will not increase the number of occupants in the Premises (as per the Residential Tenancy Agreement) without first obtaining approval in writing from the Landlord.

### Rent Arrears Policy

The Tenant is encouraged to ensure the rent is paid on time every time so that our business relationship remains beneficial for both parties. The Tenant should contact the agent if they have any queries or concerns regarding Rent Arrears Policy. In extreme cases of rent arrears the Agent may lodge details on the tenancy screening databases.

The Agent's Rent Arrears Policy is as follows:-

3 Days Late - The Agent may send you an automated SMS text message or email.

5 Days Late - A 'Friendly Reminder' email will be sent and the Agent will phone the Tenant.

7 to 8 Days Late - SMS text message will be sent and the Agent will phone the Tenant or visit the Premises .

10 Days Late - A 'Final Reminder' email will be sent and the Agent will phone the Tenant or visit the Premises.

15 to 16 Days Late - Breach of Tenancy Notice will be issued.

Eviction will follow if the problem is not remedied.

Where the Tenant is consistently late in rental payments the Landlord may elect not to renew the tenancy.

Any tenancy reference provided by the Agency as authorised by the Tenant , will include a summary of payment history. The Agent encourages the Tenant to ensure their rent is paid on time , every time so that our business relationship remains beneficial for both parties.

INITIALS

*Initials not required if using electronic signature*



# Residential Tenancy Agreement: Terms and Conditions

## 1. AGREEMENT

The Landlord agrees to rent the Property to the Tenant in accordance with the terms and conditions of this Agreement.

## 2. DEFINITIONS AND INTERPRETATION

In this Agreement, unless a contrary intention appears:

- 2.1 "Act" means the *Residential Tenancies Act 1995*;
- 2.2 "Agent" means the person or organisation specified in Item 1 of the Schedule;
- 2.3 "Ancillary Property" means the property identified or specified in the Inspection Sheet;
- 2.4 "Bond" means the amount specified in Item 7 of the Schedule;
- 2.5 "Landlord" means the person or organisation specified in Item 2 of the Schedule;
- 2.6 "Premises" means the premises the subject of this Agreement specified in Item 4 of the Schedule;
- 2.7 "Property" means the Premises and the Ancillary Property (if any);
- 2.8 "Rent" means the amount specified in Item 6 of the Schedule and/or as varied in accordance with this Agreement;
- 2.9 "Tenant" means the person or organisation specified in Item 3 of the Schedule;
- 2.10 "Term" means the period this Agreement remains in force specified in Item 5 of the Schedule.

The singular includes the plural and vice versa and references to natural persons include corporations and vice versa. Where more than one person is a party to this Agreement, the terms and conditions to be performed by them bind each party jointly and severally.

## 3. TENANT'S RIGHTS AND OBLIGATIONS

3.1 Subject to the provisions of the Act the Tenant must:

- 3.1.1 pay the Rent to the Agent in full in the manner and at the times specified in Item 6 of the Schedule, unless the Agent has given the Tenant a notice in writing setting out an alternative method;
- 3.1.2 pay the Bond to the Agent;
- 3.1.3 pay all outgoings of the Property to the Agent including gas, electricity, telephone and oil, together with rates and charges for water specified in Item 8 of the Schedule, within fourteen (14) days of receipt of a notice for payment;
- 3.1.4 keep the Property clean and secure, immediately notify the Landlord or the Agent of any damage to the Property and immediately report to the Landlord or the Agent any breakdown or fault in the equipment, electrical, smoke detectors or plumbing services in or on the Property;
- 3.1.5 pay the cost of repair to "the Plumbing" (as defined in clause 3.2.3) when damage to it is as a result of a breach by the Tenant of this Agreement;
- 3.1.6 keep the Property clear of rubbish, place household rubbish in a bin of the type approved by the local council, put the bin out for collection on the day of collection and retrieve it as soon as possible after it has been emptied;
- 3.1.7 regularly mow the lawn, weed and water the garden to at least maintain any garden that is part of the Property to the same standard as applied at the commencement of the Term;
- 3.1.8 keep all drains clear and not intentionally nor negligently do anything that will interfere with the proper operation of any Plumbing or drainage system on the Property;
- 3.1.9 use the Premises solely as a place of residence;
- 3.1.10 pay the cost of any repairs necessary because of damage to the Property as the result of an act or omission of the Tenant or any invitee of the Tenant;
- 3.1.11 return to the Agent's office the completed Inspection Sheet required by the Regulations under the Act within fourteen (14) days of the commencement of the Term, together with details of any disputed item on that Inspection Sheet;
- 3.1.12 where the Property includes a swimming pool or spa:
  - 3.1.12.1 supply and bear the cost of all necessary labour, chemicals and treatments to maintain the present condition of the swimming pool or spa;
  - 3.1.12.2 observe any instructions from the Landlord about the use or maintenance of the swimming pool or spa, including the correct chemical levels;
  - 3.1.12.3 not drain the swimming pool or spa without prior written consent of the Landlord;
  - 3.1.12.4 advise the Landlord or the Agent immediately upon becoming aware of any equipment, including fences or gates, being damaged or malfunctioning or of the condition of the pool or spa deteriorating such that remedial treatment is required;
- 3.1.13 effect and maintain any policy of insurance specified in Item 9 of the Schedule during the Term and, on demand, produce to the Landlord or the Agent a certificate of currency for that insurance;
- 3.1.14 indemnify and keep indemnified the Landlord and the Agent in respect of loss incurred or suffered as a result of any breach of this Agreement by the Tenant or any negligent act arising from the Tenant's use of the Property:
  - 3.1.14.1 this indemnity includes, without limitation, loss due to bodily injury, sickness, or death or loss, destruction or damage to property;
  - 3.1.14.2 this indemnity survives the expiration or termination of this Agreement.

INITIALS

*Initials not required if using electronic signature*

# Residential Tenancy Agreement: Terms and Conditions



- 3.2 The Tenant must not without the prior written consent of the Landlord:
- 3.2.1 use, cause or permit the Property to be used for an illegal or unauthorised purpose;
  - 3.2.2 intentionally or negligently cause or allow others to intentionally or negligently damage the Property (including by driving nails, plugs or screws or fixing any adhesive material to any part of the Property);
  - 3.2.3 use any sink, basin, bath, lavatory, drain or similar facility ("the Plumbing") in or connected to the Property for other than their intended purpose;
  - 3.2.4 damage the Plumbing or the drainage or sewerage systems of the Property;
  - 3.2.5 affix any fixture or make any renovation, alteration or addition to the Property;
  - 3.2.6 remove or alter any fixture or device on the Property;
  - 3.2.7 cause or permit a nuisance or any interference with the reasonable peace, comfort or privacy of any person who resides in the immediate vicinity of the Property;
  - 3.2.8 assign this tenancy or sublet the Property. The Landlord may charge their reasonable expenses to the Tenant in giving consent to or considering an application for consent from the Tenant to sublet the Property or assign their interest in the tenancy;
  - 3.2.9 affix any television antenna, cable TV or satellite dish to the Property;
    - 3.2.9.1 it is acknowledged by the tenant that the landlord and/or the agent do not represent or guarantee that a telephone line or a television aerial is connected to the Premises, even if one or more telephone / aerial plug/s is located in the Premises;
  - 3.2.10 install any air-conditioning unit on or in the Premises;
  - 3.2.11 keep any animals (including reptiles, mammals, birds, poultry or fish) on the Property;
  - 3.2.12 permit any bicycle or motor cycle to be brought into the living areas of the Premises or left anywhere in or near the Premises other than in an agreed parking place;
  - 3.2.13 place any advertisement, notice or sign on or in the Property;
  - 3.2.14 interfere with any machinery, plant or equipment belonging to the Landlord on the Property other than to operate it in accordance with the Landlord's or the manufacturer's instructions;
  - 3.2.15 allow any person other than the intended occupants notified to the Landlord prior to the commencement of this Agreement to remain on the Property for more than fourteen (14) days;
  - 3.2.16 alter, remove or add any locks or other security devices to the Property. In the event consent is granted, the Tenant must supply any key, device or updated security code to the Agent as soon as practicable;
  - 3.2.17 cause or permit smoking within the Premises.
- 3.3 Where the Premises are a unit or lot under the *Strata Titles Act 1988* or the *Community Titles Act 1996* or are comprised in another form of multiple dwelling, the Tenant must not breach or permit a breach of the applicable Act or the Articles/By Laws of the Corporation made under that Act, or (in regard to other premises) of any Articles or Rules that apply and in particular must not:
- 3.3.1 park any motor vehicle or motor cycle in any place other than an allotted parking space;
  - 3.3.2 deposit any rubbish around the Property or any neighbouring properties other than in a bin provided for the purpose;
  - 3.3.3 place any pot or plant container or personal items on any window sill, balustrade, balcony or passageway or in any common areas;
  - 3.3.4 hang washing anywhere other than in areas provided for that purpose;
  - 3.3.5 use any communal laundry outside the times set by the Corporation.

## 4. LANDLORD'S RIGHTS AND OBLIGATIONS

- 4.1 Subject to the Act, the Landlord must:
- 4.1.1 provide the Property in a reasonable state of cleanliness;
  - 4.1.2 provide and maintain the Property in a reasonable state of repair having regard to its age, character and prospective life, however the Landlord will not be regarded as being in breach of the obligation to repair unless the Landlord has been given written notice by the Tenant of the defect requiring repair and the Landlord fails to act with reasonable diligence to have the defect repaired;
  - 4.1.3 provide and maintain such locks and other devices as are necessary to ensure that the Property is reasonably secure;
  - 4.1.4 pay all rates, taxes and charges imposed in respect of the Property other than rates and charges for water that are agreed to be paid by the Tenant and specified in Item 8 of the Schedule;
  - 4.1.5 allow the Tenant to have quiet enjoyment of the Property during the Term.
- 4.2 The Landlord must not:
- 4.2.1 cause or permit any interference with the reasonable peace, comfort or privacy of the Tenant in the use by the Tenant of the Property;
  - 4.2.2 except where the Tenant is in default of this Agreement, alter, remove or add any lock or device of the type referred to in clause 4.1.3 without the Tenant's written or verbal consent.
- 4.3 Subject to the Act, the Landlord may increase the Rent and Bond during the Term, even if this Agreement is for a fixed term. If the Agreement is for a fixed term, any rent increase during the Term must be either by mutual agreement or in accordance with clause 4.4.

INITIALS

*Initials not required if using electronic signature*

# Residential Tenancy Agreement: Terms and Conditions



4.4 By completing this clause, the parties agree that the rent will be increased during the fixed term of the agreement as follows:

4.4.1 the rent will be increased to \$  per  on  /  /  ;  
and to \$  per  on  /  /  ; or

4.4.2 the rent increase can be calculated by the following method (set out details):

## 5. TERMINATION AND HOLDING OVER

The Landlord and Tenant agree:

- 5.1 this Agreement may only be terminated in accordance with the Act;
- 5.2 subject to clause 5.3, the Landlord may terminate this Agreement on seven (7) days notice to the Tenant if the Tenant breaches it in any respect whatsoever;
- 5.3 where the Landlord proposes to give a notice terminating this Agreement for non-payment of rent, the Rent must have been in arrears for at least fourteen (14) days before a notice of termination can be given;
- 5.4 if, with the approval of the Landlord, the Tenant remains in occupation of the Property after the expiration of the Term, this Agreement continues until determined by either party in accordance with the Act;
- 5.5 if the Tenant breaches this Agreement during its Term, and the Landlord re-lets the Property, then the Tenant will pay to the Agent the Landlord's reasonable re-letting costs including advertising, letting fee and any out of pocket expenses, together with the Rent to the date on which the Tenant is released (if applicable) from this Agreement;

## 6. PRIVACY ACT 1988

- 6.1 The parties agree and acknowledge that the Agent uses personal information collected from the Landlord and Tenant to act as the Landlord's agent and to perform their obligations under this Agreement. The Agent may also use such information collected to promote the services of the Agent and/or seek potential clients.
- 6.2 The Agent may disclose information to other parties including media organisations, on the internet, to potential tenants, or to clients of the Agent both existing and potential, as well as to tradespeople, owners, corporations, government and statutory bodies, other agents, and to third party operators of tenancy reference databases. By entering into this Agreement the Tenant acknowledges that if they fail to comply with their obligations under this Agreement that fact and any other relevant information collected about the Tenant during the course of the tenancy may also be disclosed to other agents and third party operators of tenancy reference databases.
- 6.3 The Agent will only disclose information in this way to other parties as required to perform their duties under this Agreement, to achieve the purposes specified above or as otherwise allowed under the *Privacy Act 1988*.
- 6.4 If the Tenant would like to access this information, they can do so by contacting the Agent at the address and contact numbers contained in this Agreement. The Tenant can also correct this information if it is inaccurate, incomplete or out-of-date.

## 7. ELECTRONIC COMMUNICATION

The parties to this agreement each consent to either of them or their representatives signing this agreement or any Notices under the Act by electronic signature pursuant to the *Electronic Communications Act 2000* and delivering this Agreement or any Notices under the Act by email pursuant to the Act and the *Electronic Communications Act 2000*.

## 8. ADDITIONAL CONDITIONS

This Agreement includes such Additional Terms and Conditions as specified in Item 13 of the Schedule.

## 9. GENERAL

- 9.1 This Agreement is governed by and construed in accordance with the laws from time to time in force in South Australia and the parties submit to the non-exclusive jurisdiction of the Courts of this State.
- 9.2 If any provision of this Agreement shall be found by a court of competent jurisdiction to be invalid or unenforceable in law, then in such case the parties hereby request and direct such court to sever such provision from this Agreement.

INITIALS

*Initials not required if using electronic signature*

# Residential Tenancy Agreement: Execution Page



## EXECUTED AS AN AGREEMENT

### The Tenant(s) acknowledge receipt of:

- Section 48 Notice
- A copy of this Agreement
- Information Brochure (*Residential Tenancies Act 1995*)
- Property Condition Report (2 copies)
- Manufacturers' Manuals - refer Annexure
- Additional fees and charges - refer Annexure
- Additional Conditions Annexure
- Number of Keys
- Number of Remote control devices
- Strata Articles
- Community Title By-laws
- Statutory Notice for Short Term Tenancy
- Other
- Other

Signed by Tenant 1

DocuSigned by:  
*Patrick Armstrong*  
296BB4389043457... Date: 27-Jul-22

Tenant Name

Signed by Tenant 2

Date:

Tenant Name

Signed by Tenant 3

Date:

Tenant Name

Signed by Tenant 4

Date:

Tenant Name

Signed by or on behalf of Landlord

DocuSigned by:  
*[Signature]*  
EE8FAC4E51C3467...

Date: 01-Aug-22

Agent as authorised  Landlord

### Note:

- REISA recommends that you should not sign any contractual document unless you are satisfied that you understand its terms.
- Use of this Agreement by a non-member of REISA is a breach of Copyright.

**NOTE: ALL PARTIES SHOULD INITIAL ALL PAGES**

# ANNEXURE A - RESIDENTIAL PROPERTY TENANCY AGREEMENT



This Annexure page is to be used only if there is insufficient space in the Schedule.  
Please insert the relevant corresponding Item number and heading.

ITEM	DESCRIPTION:
	<p><b>Master Keys</b> Master keys will not be issued to the Tenant, therefore locking keys inside Premises and loss of keys after hours will result in the Tenant having to pay a call out fee to a Locksmith , plus the cost of changing the locks if required. Neither the Landlord nor the Agent will be responsible for any afterhours call out fees. If locks are changed you are expressly required and agree to give a copy of the new keys to the Agent the next business day. Failure to provide keys may result in penalties under the Act .</p> <p><b>General Maintenance</b> The Tenant agrees and will maintain the Premises by keeping the Premises in a clean, neat &amp; tidy condition at all times. No rubbish is allowed to be left in or around the Premises or units if in a group. All maintenance requests are to be reported in writing via the tenant portal or the Agent /Property Manager's email address: tarran.dunn@raywhite.com The Tenant is responsible during the tenancy and in particular at the end of the tenancy to present the Premises in a clean, neat &amp; tidy condition including all fixtures and fittings, windows, paths, driveways and gardens. Should there be any damage caused to walls, ceilings, curtains, blinds or flooring by smoking inside, the tenants will bear the cost of any cleaning, repairs or replacement of items as necessary. * Floating floorboards are to be washed with a damp mop ONLY. Over wetting causes damage, it will be at the Tenant's expense to repair any such damage caused by the Tenant, by an authorised tradesperson. * No Blu Tac, thumbnails or sticky tape is to be used on the walls or ceilings. * No extra picture hooks are allowed on any walls unless approved by the Landlord in writing. * Chopping boards are to be used in the kitchen at all times. * The Tenant will provide an oil tray and not allow the car to drip oil on driveway or parking areas , and will keep the same free of rubbish or oil stains. Under no circumstances is the tenant/s to park any type of vehicle on any part of the garden area. The tenant/s is not permitted to keep unregistered or un-roadworthy vehicles of any type on the Premises. * The curtains, blinds and carpets are to be cleaned or vacuumed on a regular basis by the Tenant. * The Tenant is liable for any damage caused by their pot plants or pets to floors. * The Tenant will not under any circumstances use kerosene type heaters or Gas Bottle Cylinders in the Premises, nor store any dangerous goods or substances on the Premises. * The Tenant agrees to and will not place any sanitary items, paper towels, latex products, wet ones, flushable wipes or excess toilet paper into the toilet. Should this be the cause of a blockage, the Tenant will be charged for the plumber's invoice. * If the smoke alarm(s) at the Premises appear not to be working for any reason the Tenant will advise the Agent immediately. Where the Landlord has arranged an annual compliance check of the smoke alarm the Tenant will allow access. The service contractor will provide advance notice of their attendance. * The Tenant agrees to regularly dispose of any broken furniture , bottles and cans and general rubbish during the tenancy.</p> <p><b>Tenants to Maintain Gardens/Exterior</b> The Tenant agrees to maintain the lawn and garden areas of the Premises which includes (to the extent of any garden) watering, regular lawn mowing and edging, and to keep all gardens, lawns, including the verge and shrubs healthy, neat, tidy and weed free at all times. The Tenant agrees to be responsible for ensuring any fallen leaf matter is swept up and disposed of accordingly. If a BBQ is used on the Premises, the floor needs to be protected from any grease from the BBQ. Cobwebs in and around any external areas are to be regularly brushed down. The Landlord (to the extent of any garden) will be responsible for seasonal pruning required depending on the type of gardens e.g. roses, fruit trees and hedges. The Tenant will not install ponds, wading pools, swimming pools or spas (including inflatable) on the Premises without the prior written permission from both the Landlord and Agent . ***Please Note: that in the event that permission is granted the Tenant will bear the substantial cost of erecting a pool safety barrier as required by Law.</p> <p><b>Rental Payments</b> All future rent payments will be made as per our instructions to you, either: Direct to our Trust Account with details provided to you. * We do not accept cash under any circumstances. * No personal cheques will be accepted by this office. * When the Agent is charged a dishonour fee by the Agent's bank due to dishonour of a transaction to pay rent or invoices, the Tenant will pay the amount of the dishonour fee to the Agent within 7 days.</p>

INITIALS

Initials not required if using electronic signature

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# ANNEXURE B - RESIDENTIAL PROPERTY TENANCY AGREEMENT



*This Annexure page is to be used only if there is insufficient space in the Schedule:  
Please insert the relevant corresponding Item number and heading.*

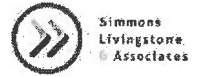
ITEM	DESCRIPTION:
	<p><b>Our Smoke Free Policy For A Smoke Free Property!</b> We respect your right to smoke, this is your choice! However, smoking is not permitted inside the Premises. If the Tenant and/or visitors wish to smoke then this must be done outside of the Premises and all used wrappers, packets and butt ends are to be safely disposed of and no litter caused. We want everyone to be able to enjoy their rental property , in the way they wish to enjoy it! However, we wish to inform you how smoking will damage the property, and also cause the property to be less desirable for others to enjoy the property in the future. Therefore, for your information we wish to outline common problems we encounter when people choose to smoke inside a rental property. Most importantly, we wish to outline some the financial consequences of insisting on this choice.</p> <p><b>DAMAGE TO PAINTWORK</b> Interior Surfaces Stained- Regular smoking will over time, coat painted surfaces like walls, ceilings, doors etc. in a thin brown film. In bad cases, this yellowy brown coating becomes evident when pictures previously hanging on walls are removed. The picture outline is clear, with white spaces indicating where the picture once hung, with the surrounding walls a distasteful yellowy-brown colour. This can also be clearly seen on the ceilings.  Costly to Rectify- This is can be very expensive to rectify! Not only do all affected surfaces have to be washed before being re-painted, but also coated with a sealer first to stop the brown colour leaching through the paint when it is applied. This can cost hundreds or even thousands of dollars in painters costs alone. In all cases, this will be charged in full or in part- to the tenant.</p> <p><b>UNPLEASANT ODOUR</b> Odours- Regular smoking will also cause a distasteful smell to soak into every part of the property that has been exposed to the smoke. This includes walls, ceilings, doors, curtains, blinds and anything that allows a smell to penetrate! In other words, smoke odour will penetrate EVERYTHING! Costly to Rectify- This is a huge job to rectify. Curtains need to be dry cleaned and deodorised. The home may have to be deodorized throughout. However, removing the smell may only happen over time. If a property cannot be re-rented because the smell makes the property unattractive to a new tenant, the landlord may insist compensation be claimed against the tenant that caused the problem. We hope we have given enough reason why we insist that you smoke outside the property and ask that you respect our office policy.</p> <p><b>Vacating the Premises</b> The Tenant agrees to allow a "For Lease" signboard to be erected as necessary and to allow the agent access for open inspections. The Tenant will not leave any personal belongings or rubbish on the Premises at the end of their Tenancy . If the Tenant does not follow any outgoing check lists and as a result or in any event the Premises is returned in an unsatisfactory condition, the Landlord is entitled to employ professional cleaners to rectify any issues and this expense will be deducted from the bond and or recovered from the Tenant. The Tenant may also be charged for replacement of lost or damaged "ancillary property" provided with the Premises at the commencement of the tenancy by example and not limited to: remote controls for air conditioners, roller doors, alarm systems, swipe cards for entry/exist doors, appliance manuals and any other ancillary property provided.</p> <p><b>Vacating at End of Fixed Term Tenancy</b> The tenant is required to give at least 28 days notice in writing prior to the expiry of a fixed term tenancy, to the agent, if they do not intend to renew a tenancy agreement.</p> <p><b>Break of Lease</b> Where a tenant vacates a property prior to the end of their lease, the tenant agrees that it is their responsibility to continue to maintain the property, which may include such things as the grounds, gardens, pools, spas and tennis courts. This may require the electricity to be left connected to the property until a new tenant has moved in or until the end of their lease, whichever is the sooner. Re-Letting and Advertising fees will be applicable and are calculated using formulas provided by Consumer and Business Services.</p>

INITIALS

*Initials not required if using electronic signature*

5-1

# JEM Super Fund General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
10/08/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		253.00	5-2	253.00 DR
28/10/2022	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		1,650.00	5-3	1,903.00 DR
15/05/2023	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON TD		853.00	5-5	2,756.00 DR
	Paid \$853 instead of \$253 - refund issued by SLA of \$600			\$253	
25/05/2023	KATIE JONES refund sla 50 refund of overpaid invoice \$253 (paid \$853 in error)			600.00	2,156.00 DR
15/06/2023	Jem Property Pty I TD		253.00	5-4	2,409.00 DR
			<b>3,009.00</b>		<b>600.00</b>
					<b>2,409.00 DR</b>

**Total Debits: 3,009.00**

**Total Credits: 600.00**

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Simmons Livingstone & Associates

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

Ms J Marshall  
JEM Property Investments Pty Ltd  
27A Helen Street  
COOKTOWN QLD 4895

**Tax Invoice**  
**033659**  
Ref: MARSJC2  
25 July, 2022

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> <li>Jem Property Investments Pty Ltd</li> </ul> <p>The following gives details of the work undertaken:</p> <p>Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities &amp; Investments Commission (ASIC):</p> <ul style="list-style-type: none"> <li>Attendance to ASIC company statements and review documentation on your behalf;</li> <li>Checking and comparison of your company information with ASIC registers;</li> <li>Preparation of annual company minutes as required by the Corporations Law;</li> <li>Attendance to address changes throughout the year;</li> <li>Provision of registered office address and maintenance of legislated ASIC opening hours;</li> <li>Assurance your company files are up to date and compliant with current Corporations Law and associated legislation;</li> <li>Acting as registered agent of the company.</li> </ul>	230.00
<b>230.00</b>	
<b>Please note that this invoice is now due.</b>	<b>GST: \$ 23.00</b>
<b>*Credit card payments attract a surcharge</b>	<b>Amount Due: \$ 253.00</b>

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

<input type="checkbox"/> <b>(EFT) - Transfer to our account</b> Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: MARSJC2 Invoice: 033659 25 July, 2022 <b>Amount Due: \$ 253.00</b>
<input type="checkbox"/> <b>Credit Card</b> (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number: <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 25px; height: 20px; border: 1px solid black;" type="text"/>		
Cardholder ..... Signature .....		Expiry ...../.....
<small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small>		





The Trustees  
JEM Super Fund  
27A Helen Street  
COOKTOWN QLD 4895

**Tax Invoice**  
**035153**  
  
Ref: MARSJS1  
13 October, 2022

Description	Amount
Preparation of Financial Statements for the fund for the year ended 30th June 2022 including the following:- - Operating Statement, Statement of Financial Position & Notes to the Financial Statements - Trustee's declaration - Preparation and lodgement of income tax and regulatory return - Calculation of tax estimate - Memorandum of Resolutions - Processing rollovers into the SMSF - Preparation of Member's Statements - Preparation of records in accordance with the auditor's requirements including payment of disbursement to Super Audits.	Acc 1650 Audit 330 <hr/> 1980
FIRST YEAR DISCOUNTED FEE	1,800.00
	1,800.00
<b>Please note that this invoice is now due.</b>	<b>GST: \$ 180.00</b>
	<b>Amount Due: \$ 1,980.00</b>

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

**(EFT) - Transfer to our account** Ref: MARSJS1  
Invoice: 035153  
13 October, 2022  
 Account Name Simmons Livingstone & Associates  
 BSB: 064 445 Account: 1052 7520 **Amount Due: \$ 1,980.00**

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

Cardholder ..... Signature ..... Expiry ...../...../.....

Liability limited by a scheme approved under Professional Standards Legislation



Ms J Marshall  
JEM Property Investments Pty Ltd  
27A Helen Street  
COOKTOWN QLD 4895

**Tax Invoice**  
**039193**  
  
Ref: MARSJC2  
14 June, 2023

Description	Amount
<p>Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities &amp; Investments Commission (ASIC):</p> <ul style="list-style-type: none"> <li>• Attendance to ASIC company statements and review documentation on your behalf;</li> <li>• Checking and comparison of your company information with ASIC registers;</li> <li>• Preparation of annual company minutes as required by the Corporations Law;</li> <li>• Attendance to address changes throughout the year;</li> <li>• Provision of registered office address and maintenance of legislated ASIC opening hours;</li> <li>• Assurance your company files are up to date and compliant with current Corporations Law and associated legislation;</li> <li>• Acting as registered agent of the company.</li> </ul>	230.00
<b>230.00</b>	
<p><b>Please note that this invoice is now due.</b> <span style="float: right;"><b>GST: \$ 23.00</b></span></p> <p><b>*Credit card payments attract a surcharge</b> <span style="float: right;"><b>Amount Due: \$ 253.00</b></span></p>	

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

<input type="checkbox"/> <b>(EFT) - Transfer to our account</b> Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: MARSJC2 Invoice: 039193 14 June, 2023 <b>Amount Due: \$ 253.00</b>
<input type="checkbox"/> <b>Credit Card</b> (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/>
Cardholder ..... Signature ..... Expiry ...../.....		
<small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small>		



Ms J Marshall  
JM SMSF Pty Ltd  
27a Helen Street  
COOKTOWN QLD 4895

**Tax Invoice**  
**038421**  
  
Ref: MARSJC1  
9 May, 2023

Description	Amount
<p>Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities &amp; Investments Commission (ASIC):</p> <ul style="list-style-type: none"> <li>• Attendance to ASIC company statements and review documentation on your behalf;</li> <li>• Checking and comparison of your company information with ASIC registers;</li> <li>• Preparation of annual company minutes as required by the Corporations Law;</li> <li>• Attendance to address changes throughout the year;</li> <li>• Provision of registered office address and maintenance of legislated ASIC opening hours;</li> <li>• Assurance your company files are up to date and compliant with current Corporations Law and associated legislation;</li> <li>• Acting as registered agent of the company.</li> </ul> <p style="text-align: center; font-size: 2em; transform: rotate(-15deg);">pd 15/5/23</p>	230.00
<b>230.00</b>	
<b>Please note that this invoice is now due.</b>	
<b>GST: \$ 23.00</b>	
<b>*Credit card payments attract a surcharge</b>	
<b>Amount Due: \$ 253.00</b>	

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

<input type="checkbox"/> (EFT) - Transfer to our account	Ref: MARSJC1																						
Account Name Simmons Livingstone & Associates	Invoice: 038421																						
BSB: 064 445 Account: 1052 7520	9 May, 2023																						
<b>Amount Due: \$ 253.00</b>																							
<input type="checkbox"/> Credit Card (Please indicate type)	<input type="checkbox"/> Mastercard <input type="checkbox"/> Visa																						
Card Number:	Card CCV																						
<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> </tr> </table>																			<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> </tr> </table>				
Cardholder .....	Signature ..... Expiry ...../.....																						
<small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small>																							

6-1



**Simmons Livingstone & Associates**

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

The Trustees  
JEM Super Fund  
27A Helen Street  
COOKTOWN QLD 4895

**Tax Invoice**  
**032534**  
  
Ref: MARSJS1  
7 June, 2022

Description	Amount
Fee for the establishment of JEM Property Investments Pty Ltd, including: <ul style="list-style-type: none"> <li>• Provision of Company Register;</li> <li>• Preparation of Minutes for first Company meeting;</li> <li>• Attend to ASIC compliance registrations;</li> <li>• Reimbursement of ASIC registration fees.</li> </ul> Professional services rendered for the setup of the JEM Bare Trust including the following documents:- <ol style="list-style-type: none"> <li>1. Bare trust deed</li> <li>2. Minutes of the meeting</li> <li>3. Compliance letter</li> </ol> Payment of disbursement to Cleardocs. <div style="float: right; margin-left: 20px;"> <p>6-1    2500</p> <p>6-2    801-90</p> <hr style="width: 50px; margin-left: 0;"/> <p><u>2301-90</u></p> </div>	2,272.73
<b>Please note that this invoice is now due.</b>	
<b>*Credit card payments attract a surcharge</b>	
<b>GST: \$ 227.27</b> <b>Amount Due: \$ 2,500.00</b>	

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

<input type="checkbox"/> <b>(EFT) - Transfer to our account</b> Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: MARSJS1 Invoice: 032534 7 June, 2022 <b>Amount Due: \$ 2,500.00</b>
<input type="checkbox"/> <b>Credit Card</b> (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder ..... Signature .....		Expiry ...../.....
<small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small>		

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# TAX INVOICE

JEM Property Investments Pty Ltd At: Janelle Marshall

Invoice Date  
4 Jul 2022  
Invoice Number  
INV-0012  
Reference  
JEM Property Investments  
Pty Ltd  
ABN  
38 644 687 392

SLA Funding Pty Ltd  
PO Box 806  
OXENFORD QLD 4210  
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
Being interview, loan application preparation, submission and discussion with First Mac and approval. On account of JEM Property Investments Pty Ltd.	1.00	729.00	10%	729.00

Please make payment to :

SLA Funding Pty Ltd  
BSB: 062-852  
Account: 4245 7566

Subtotal	729.00
TOTAL GST 10%	72.90
<b>TOTAL AUD</b>	<b>801.90</b>

Due Date: 8 Jul 2022

14/7/22  
Paid Receipt No  
479 105510

# PAYMENT ADVICE

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

Customer: JEM Property Investments Pty Ltd  
At: Janelle Marshall

Invoice Number: INV-0012

Amount Due: 801.90

Due Date: 8 Jul 2022

Amount Enclosed: \_\_\_\_\_

Enter the amount you are paying above

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JEM Super Fund

Formation Costs            \$2,500 SLA Invoice 31569

\$2,500.00 establishment costs

Year

2022	500.00	2,000.00
2023	500.00	1,500.00
2024	500.00	1,000.00
2025	500.00	500.00
2026	500.00	0.00

POSTED

**TAX INVOICE**

**Supplier:** Super Audits

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

**Address:** Box 3376  
Rundle Mall 5000

**ABN:** 20 461 503 652

**Services:** Auditing

**Date:** 10 October 2022

**Recipient:** JEM Super Fund

**Address:** C/- PO Box 806 OXFENFORD QLD 4210

**Description of Services**

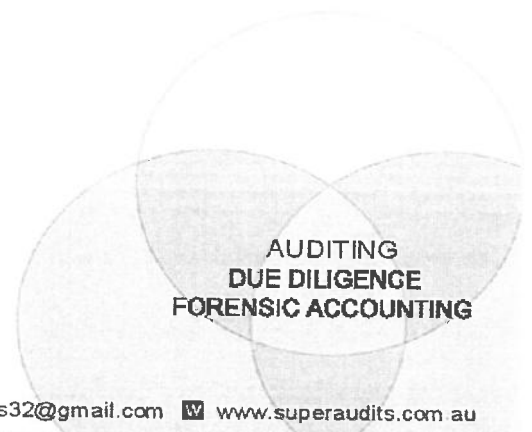
Statutory audit of the JEM Super Fund for the financial year ending 30 June 2022.

**Fee:** \$300.00

**GST:** \$30.00

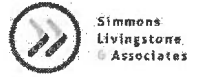
**Total:** \$330.00

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



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**JEM Super Fund  
General Ledger**



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
15/05/2023	BPAY TO ASIC BP		59.00		59.00 DR
15/06/2023	BPAY TO ASIC BP		290.00		349.00 DR
			<b>349.00</b>		<b>349.00 DR</b>

9-2

9-4

**Total Debits: 349.00**

**Total Credits: 0.00**



9-2



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

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

INVOICE STATEMENT  
Issue date 19 Apr 23  
**JM SMSF PTY. LTD.**

ACN 658 850 983  
Account No. 22 658850983

### Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$59.00</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

<b>Immediately</b>	<b>\$0.00</b>
<b>By 19 Jun 23</b>	<b>\$59.00</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 & Investments Commission

PAYMENT SLIP  
**JM SMSF PTY. LTD.**

ACN 658 850 983      Account No: 22 658850983



22 658850983

<b>TOTAL DUE</b>	<b>\$59.00</b>
<b>Immediately</b>	<b>\$0.00</b>
<b>By 19 Jun 23</b>	<b>\$59.00</b>

*Payment options are listed on the back of this payment slip*

	<b>Bill Code: 17301</b>
	<b>Ref: 2296588509838</b>



\*814 129 0002296588509838 05



Company: JM SMSF PTY. LTD. ACN 656 850 983

**Company details**

Date company registered 19-04-2022  
 Company next review date 19-04-2024  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company Yes  
 Non profit company No

**Registered office**

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

**Principal place of business**

24 ALBANY LANE , PORT ADELAIDE SA 5015

**Officeholders**

MARSHALL, JANELLE ELIZABETH  
 Born 14-11-1965 at MURWILLUMBAH NSW  
 24 ALBANY LANE , PORT ADELAIDE SA 5015  
 Office(s) held: Director, appointed 19-04-2022  
 Secretary, appointed 19-04-2022

**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	1	1.00	0.00

**Members**

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

MARSHALL , JANELLE ELIZABETH  
24 ALBANY LANE , PORT ADELAIDE SA 5015

**Document history**

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

Received	Number	Form	Description	Status
11-07-2023	6EFM50795	484	CHANGE TO COMPANY DETAILS	Processed and Imaged
19-04-2022	2EYY45192	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

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**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

JEM PROPERTY INVESTMENTS PTY LTD  
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L  
PO BOX 806 OXFENFORD QLD 4210

**INVOICE STATEMENT**

Issue date 06 Jun 23

**JEM PROPERTY INVESTMENTS PTY LTD**

ACN 659 944 840

Account No. 22 659944840

**Summary**

<b>Opening Balance</b>	\$0.00
<b>New Items</b>	\$290.00
<b>Payments &amp; credits</b>	\$0.00
<b>TOTAL DUE</b>	<b>\$290.00</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**

<b>Immediately</b>	<b>\$0.00</b>
<b>By 06 Aug 23</b>	<b>\$290.00</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 & Investments Commission

**PAYMENT SLIP**

**JEM PROPERTY INVESTMENTS PTY LTD**

ACN 659 944 840

Account No: 22 659944840



22 659944840

<b>TOTAL DUE</b>	<b>\$290.00</b>
<b>Immediately</b>	<b>\$0.00</b>
<b>By 06 Aug 23</b>	<b>\$290.00</b>

*Payment options are listed on the back of this payment slip*



**Biller Code:** 17301  
**Ref:** 2296599448406



\*814 129 0002296599448406 14

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# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-06-06	Annual Review - Pty Co	4X3262289480B A	\$290.00
	<b>Outstanding transactions</b>		
2023-06-06	Annual Review - Pty Co	4X3262289480B A	\$290.00

---

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 5994 4840 614

### 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

**Bill Code: 17301**  
**Ref: 2296599448406**

**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)



Company: JEM PROPERTY INVESTMENTS PTY LTD ACN 659 944 840

**Company details**

Date company registered 06-06-2022  
 Company next review date 06-06-2024  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company No  
 Non profit company No

**Registered office**

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

**Principal place of business**

24 ALBANY LANE , PORT ADELAIDE SA 5015

**Officeholders**

MARSHALL, JANELLE ELIZABETH  
 Born 14-11-1965 at MURWILLUMBAH NSW  
 24 ALBANY LANE , PORT ADELAIDE SA 5015  
 Office(s) held: Director, appointed 06-06-2022  
 Secretary, appointed 06-06-2022

**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	1	1.00	0.00

**Members**

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

MARSHALL, JANELLE ELIZABETH  
24 ALBANY LANE , PORT ADELAIDE SA 5015

**Document history**

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

Received	Number	Form	Description	Status
11-07-2023	6EFM50794	484	CHANGE TO COMPANY DETAILS	Processed and imaged
06-06-2022	3ECE61563	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

**JEM Super Fund  
General Ledger**



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Agents Management Fees (41930)</b>					
<u>60A Mentone Road, Hayborough SA, Australia (60aMentone)</u>					
30/06/2023	T/up agent statement		211.20		211.20 DR
30/06/2023	T/up agent statement		440.00		651.20 DR
30/06/2023	T/up agent statement		140.80		792.00 DR
30/06/2023	T/up agent statement		140.80		932.80 DR
30/06/2023	T/up agent statement		140.80		1,073.60 DR
30/06/2023	T/up agent statement		140.80		1,214.40 DR
30/06/2023	T/up agent statement		211.20		1,425.60 DR
30/06/2023	T/up agent statement		140.80		1,566.40 DR
30/06/2023	T/up agent statement		140.80		1,707.20 DR
30/06/2023	T/up agent statement		70.40		1,777.60 DR
30/06/2023	T/up agent statement		211.20		1,988.80 DR
30/06/2023	T/up agent statement		140.80		2,129.60 DR
			<b>2,129.60</b>		<b>2,129.60 DR</b>
<b>Property Expenses - Council Rates (41960)</b>					
<u>60A Mentone Road, Hayborough SA, Australia (60aMentone)</u>					
22/07/2022	Settlement adjustments			91.53	91.53 CR
22/07/2022	Settlement adjustments		83.27		8.26 CR
05/10/2022	BPAY TO CITY OF VICTORHARBOR BP		1,615.20		1,606.94 DR
			<b>1,698.47</b>	<b>91.53</b>	<b>1,606.94 DR</b>
<b>Property Expenses - Insurance Premium (41980)</b>					
<u>60A Mentone Road, Hayborough SA, Australia (60aMentone)</u>					
08/08/2022	BPAY TO SUNCORP INSURANCE BP		188.44		188.44 DR
09/06/2023	BUDGET DIRECT 112892532093962809 13		401.55		589.99 DR
			<b>589.99</b>		<b>589.99 DR</b>
<b>Property Expenses - Interest on Loans (42010)</b>					
<u>60A Mentone Road, Hayborough SA, Australia (60aMentone)</u>					
22/08/2022	Loan Interest		1,133.20		1,133.20 DR
22/09/2022	Loan Interest		1,212.45		2,345.65 DR
22/10/2022	Loan Interest		1,247.46		3,593.11 DR
22/11/2022	Loan Interest		1,322.76		4,915.87 DR
22/12/2022	Loan Interest		1,300.96		6,216.83 DR
22/01/2023	Loan Interest		1,351.13		7,567.96 DR
22/02/2023	Loan Interest		1,347.38		8,915.34 DR
22/03/2023	Loan Interest		1,242.46		10,157.80 DR
22/04/2023	Loan Interest		1,379.86		11,537.66 DR
22/05/2023	Loan Interest		1,338.73		12,876.39 DR
22/06/2023	Loan Interest		1,398.41		14,274.80 DR
			<b>14,274.80</b>		<b>14,274.80 DR</b>
<b>Property Expenses - Strata Levy Fees (42100)</b>					
<u>60A Mentone Road, Hayborough SA, Australia (60aMentone)</u>					
22/07/2022	Settlement adjustments		123.12		123.12 DR
			<b>123.12</b>		<b>123.12 DR</b>
<b>Property Expenses - Water Rates (42150)</b>					

# JEM Super Fund General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>60A Mentone Road, Hayborough SA, Australia (60aMentone)</u>					
22/07/2022	Settlement adjustments		116.67	17-16 C	116.67 DR
30/06/2023	T/up agent statement		182.99	13-1	299.66 DR
			<b>299.66</b>		<b>299.66 DR</b>
<u>Property Expenses - Borrowing costs (42200)</u>					
<u>60A Mentone Road, Hayborough SA, Australia (60aMentone)</u>					
30/06/2023	Write off borrowing costs per schedule		288.53	14-1	288.53 DR
			<b>288.53</b>		<b>288.53 DR</b>

Total Debits: 19,404.17

Total Credits: 91.53

11-1

city of  
Victor Harbor



# AMENDED NOTICE

1 Bay Road (PO Box 11)  
VICTOR HARBOR SA 5211  
ABN 87 414 752 632

Telephone: (08) 8551 0500  
Facsimile: (08) 8551 0501

Email: [localgov@victor.sa.gov.au](mailto:localgov@victor.sa.gov.au)  
[www.victor.sa.gov.au](http://www.victor.sa.gov.au)  
Payments: 1300 276 468

# RATE NOTICE 2022/23

Rates & Charges for period 1 July 2022 to 30 June 2023  
Rates declared on 13 July 2022  
Date of Notice: 29 July 2022

**1st Quarter**



047-5211 (61)

JEM PROPERTY INVESTMENTS PTY LTD  
27A HELEN STREET  
COOKTOWN QLD 4895

**Assessment Number**

A12065

**Last Day for Payment**

8 September 2022

**Amount Due**

\$403.95

**Full Payment**

\$1,615.20

COUNCIL RATES ARE EXEMPT FROM GST

Want to receive your rate notice by Email? - register now at [Victor.Ezybill.com.au](http://Victor.Ezybill.com.au)

**Property Details:** Location: 60A MENTONE ROAD HAYBOROUGH SA 5211  
Allotment/Sec: 4

**Valuation Number:** 4506086700

**Land Use Description:** RESIDENTIAL

	Rate in \$	Capital Value	Amount
<b>Opening Balance as at 1<sup>st</sup> July 2022</b>			\$0.00
<b>Rates and Charges:</b>			
Differential General Rates:	0.003831	\$305,000	\$1,168.45
Fixed Charge:			\$421.00
<b>Total Council Rates 2022/23:</b>			\$1,589.45
HILLS & FLEURIEU RL LEVY	0.00008446	\$305,000	\$25.75
<b>Total Liability 2022/23:</b>			<b>\$1,615.20</b>
Fines/Interest:			\$0.00
Legal Fees:			\$0.00
Payments:			\$0.00
Adjustments:			\$0.00

**1st Quarter**

\$403.95

Due by: 8 September 2022

**2nd Quarter**

\$403.75

Due by: 8 December 2022

**3rd Quarter**

\$403.75

Due by: 8 March 2023

**4th Quarter**

\$403.75

Due by: 8 June 2023

FINES APPLY FOR PAYMENTS NOT RECEIVED AT THE COUNCIL BY THE DUE DATE

city of  
Victor Harbor



1 Bay Road (PO Box 11)  
VICTOR HARBOR SA 5211

Telephone: (08) 8551 0500  
[www.victor.sa.gov.au](http://www.victor.sa.gov.au)  
Payments: 1300 276 468

**PAYMENT METHODS – see over for details**

Name: JEM PROPERTY INVESTMENTS PTY LTD  
Property Address: 60A MENTONE ROAD HAYBOROUGH SA 5211



\*2836 1000120657



Register to receive your bill by email  
by visiting [Victor.Ezybill.com.au](http://Victor.Ezybill.com.au)



Billers Code: 918532

Ref: 1000 1206 57

BPAY® this payment via internet or phone banking.



**Billpay Code: 2836**

**Ref: 1000 1206 57**

**Assessment Number**

A12065

**Amount Due**

\$403.95

**Full Payment**

\$1,615.20

**Last Day For Payment**

8 September 2022



**Payment of rates**

Rates are payable in four quarterly instalments. You may elect to pay any instalment in advance. We will send you further notices for each quarter. If the amount due remains unpaid after the due date, the arrears along with any accrued penalties may be recovered using Council's debt recovery process, including in a court of competent jurisdiction.

**Default in payment**

Rates will be overdue if they have not been paid by the 'last day for payment' shown on the front of this notice. After this date, the following additional charges (as per the Local Government Act 1999) will apply:-

- a fine of 2% of the amount due will be immediately added to the amount due; and
- at the end of each month thereafter, interest (at the rate prescribed in the Local Government Act 1999) will be added on any balance (including interest) not then paid.

**Having difficulty paying your rates?**

If you have (or are likely to have) difficulty meeting these payments, please contact the Council's Senior Rates Officer on 8551 0500 before the rates fall into arrears to discuss options that may be able to assist you.

**Rate Capping**

Applications for a rebate on rates will be received and considered where the increase in rates levied upon a property exceeds the 2021/22 rates levied by more than 15%. Capping will only apply to residential properties where the property has been the ratopayers principal place of residence since 1st January 2021 and the increase in general rates is not due in whole or in part to an increase in valuation of the property attributable to improvements.

Application forms are available from our website or office.

**Council rebates**

Certain persons and/or organisations may be eligible for a rebate including certain community groups, health and education organisations. Contact our office for further information.

**Postponement of rates - Seniors**

Ratepayers who hold a State seniors card (or who are eligible to hold one or have applied for one) are able to apply to Council to postpone payment of rates on their principal place of residence. Postponed rates remain as a charge on the land and are not required to be repaid until the property is sold or disposed of. For further information visit our website or contact our office.

**Have your views been heard?**

Council has undertaken community consultation on the draft annual business plan. A summary of Council's Annual Business Plan is sent out with the first rate notice each financial year. The full version is available at the Council office or [www.victor.sa.gov.au/abp](http://www.victor.sa.gov.au/abp).

**Voters Roll**

Persons on the State House of Assembly Electoral Roll are automatically included in the Council Voters Roll and entitled to vote in Council elections. Others who are ratepayers may also be entitled to be enrolled on the Council Voters Roll and will need to apply for enrolment. If you have any queries please contact Council's Senior Rates Officer on 8551 0500.

**State Government concessions**

To check your eligibility for State Government concessions, visit [www.sa.gov.au/concessions](http://www.sa.gov.au/concessions) or contact the ConcessionsSA Hotline on 1800 307 758.

**Objection to Valuation**

You may object to the valuation referred to in this notice by writing served personally or by post on the Valuer-General within 60 days after the date of service of this notice. BUT NOTE:

- (a) if you have previously received a notice or notices under the Local Government Act 1999 referring to the valuation and informing you of a 60-day objection period, the objection period is 60 days after service of the first such notice;
- (b) you may not object to the valuation if the Valuer-General has already considered an objection by you to that valuation.

The Valuer-General may extend the 60 day objection period where it can be shown there is reasonable cause to do so by a person entitled to make an objection to a valuation. A written objection to valuation must set out the full and detailed grounds for objection and further information and objection packs (including a reply-paid envelope) are available on request by calling Land Services SA on 1300 653 346.

You can email, fax or post your written objection to the Office of the Valuer-General or electronically submit your objection using an online form <http://www.sa.gov.au/landservices>

Email: [OVGO objections@sa.gov.au](mailto:OVGO objections@sa.gov.au)

Post To: GPO Box 1354, Adelaide 5001 Fax: 08 8115 5709

In Person: 101 Grenfell Street, Adelaide.

**Rates are still due and payable by the due date even if an objection to valuation has been lodged.**

**Objection to Land Use**








Differential General Rates imposed by the Council are based on various Land Use Categories. Should you have any reason to believe that the Land Use Category applied to your account is incorrect, you may lodge a written objection to Council outlining the grounds upon which your objection is based (including the Land Use Category that you consider should have been attributed). Objections must be submitted to Council within 60 days after you receive notice of the attribution of the particular land use to which the objection relates (unless the Council in its discretion allows an extension of time).

**Rates are still due and payable by the due date even if an objection has been lodged.**

**Regional Landscape Levy**

The Regional Landscape (RL) levy (previously known as the NRM levy) is a State tax. Councils are required under the Landscape South Australia Act 2019 to collect the levy on all rateable properties on behalf of the State Government. The levy helps to fund the operations of regional landscape boards who have responsibility for the management of the State's natural resources. These responsibilities include regional landscape planning, water allocation planning, community capacity building, education and compliance activities.

For further information regarding this levy, or the work the levy supports, please visit the Hills and Fleurieu Landscape Board at [www.landscape.sa.gov.au](http://www.landscape.sa.gov.au) or phone 8273 9100.

						
<p><b>BPay</b> Contact your participating financial institution to make this payment from your cheque, savings or credit card account. The Biller Code and Ref. No. are shown on the front of this slip.</p>	<p><b>Internet</b> Visit our website at <a href="http://www.victor.sa.gov.au">www.victor.sa.gov.au</a> to pay by Visa or MasterCard. Please use the BPay Ref. No. on the front of this slip as the account number.</p>	<p><b>Mail</b> Payment can be by cheque or money order. Return payment with this slip to: City of Victor Harbor PO Box 11 VICTOR HARBOR SA 5211</p>	<p><b>Telephone</b> Call 1300 276 468 to pay by Visa or MasterCard at any time. Please use the BPay Biller Code and Ref. No. as shown on the front of this slip.</p>	<p><b>In Person at Office</b> Present this account intact to the cashier at the Council office, 1 Bay Road Victor Harbor Mon-Fri 9am-5pm. Payment can be made by EFTPOS, cash, cheque or money order.</p>	<p><b>Australia Post</b> Present this account intact to any Australia Post Office, or by phoning 13 18 16, or visiting <a href="http://postbillpay.com.au">postbillpay.com.au</a></p>	<p><b>Direct Debit</b> Amounts can be direct debited from your nominated savings or cheque account only. To apply contact 8551 0500 or download the form at <a href="http://www.victor.sa.gov.au">www.victor.sa.gov.au</a></p>

Enquiries: 13 11 55  
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)  
suncorp.com.au/insurance

SUNCORP 

12-1

JEM PROPERTY INVESTMENT PTY LTD  
27A HELEN ST  
COOKTOWN QLD 4895

Policy number:	HPI051896441
The insured:	Jem Property Investment PTY LTD
Due date:	11.59pm on 19 August 2022
Amount payable:	\$188.44
Payment reference number:	051896441

## Landlord Insurance Account

### Your new policy

Issue date: 5 August 2022

Dear Policy Holder,

Thank you for insuring your Landlord Contents with Suncorp Insurance.

Please find enclosed your Certificate of Insurance, a copy of our Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statement (SPDS) (if any). These documents form part of your contract of insurance with us and should be read carefully to understand what your policy covers including the conditions, limits and exclusions that apply.

Your enclosed Certificate of Insurance is a record of the information you provided us during your application and as it is also part of your contract of insurance it is very important that it is accurate. Please review this information and the Your duty to us: no misrepresentation section at the end of your Certificate of Insurance carefully. If any of the details shown are incorrect or there is other information you need to tell us, please call us on 13 11 55.

Please pay the amount payable by the due date to ensure you're covered. Our payment options are listed on the reverse side of this letter.

If you have any questions about your insurance, please call us on 13 11 55 or visit your local Suncorp Bank branch.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Regards,

The Suncorp Team

#### MY SUNCORP

Manage parts of your car or home insurance online in your own time.

To find out more about  
My Suncorp, visit  
[suncorp.com.au/mysuncorp](http://suncorp.com.au/mysuncorp)

#### SAVE ON YOUR INSURANCE

There's a range of ways you can save on your premiums as a Suncorp Insurance Customer.

To find out more, visit  
[suncorp.com.au/insurance](http://suncorp.com.au/insurance)

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# Landlord Contents insurance account for policy HPI051896441

This document will be a tax invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business.

## Your discounts

Nil

Suncorp Insurance offers a Multi-Policy Discount (MPD) when you have 3 or more eligible products. If you believe you may qualify for the MPD and it is not listed above, please contact us.

Period of insurance: **5 August 2022 to 11.59pm 5 August 2023**  
 Transaction effective date: **5 August 2022**  
 Transaction type: **New policy**

	Base Premium	GST	Stamp Duty	Total Amount
<b>Insured address:</b>	<b>60a MENTONE RD, HAYBOROUGH SA 5211</b>			
Landlord Contents	\$ 154.34	\$ 15.43	\$ 18.67	\$ 188.44
<b>TOTALS</b>	<b>\$ 154.34</b>	<b>\$ 15.43</b>	<b>\$ 18.67</b>	<b>\$ 188.44</b>
<b>Total amount payable:</b>				<b>\$ 188.44</b>



**Biller Code:** 655829  
**Ref:** 051896441

**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)



**Phone:** To pay via our automated credit card payment system call **1300 125 323**. Mastercard, VISA or AMEX  
 Reference Number: **051896441**



**In person:** Visit any Suncorp Bank branch to pay by cash, card or cheque



**Internet:** To pay by Mastercard, VISA or American Express visit: [suncorp.com.au/insurance](http://suncorp.com.au/insurance)  
 Reference Number: **051896441**



**Mail:** Send this payment slip with your cheque made payable to: Suncorp Insurance, GPO Box 1453, Brisbane, QLD 4001



**Direct Debit:** Call 13 11 55 to arrange

## Payment slip

<b>Policy number</b>	HPI051896441
<b>Reference number</b>	051896441
<b>Amount payable</b>	\$188.44

Enquiries: 13 11 55  
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)  
suncorp.com.au/insurance

Policy number: HPI051896441  
The insured: Jem Property Investment PTY LTD

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## Certificate of Insurance

This Certificate of Insurance is based on the information you gave us. Please review this information and the Your duty to us: no misrepresentation section at the end of your Certificate of Insurance carefully. If any changes or additions need to be made now or during the period of insurance you must call us.



### Cover Details - Landlord

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Insured address:	60a MENTONE RD, HAYBOROUGH SA 5211	
Type of cover:	Landlord Contents	
Period of insurance:	From 5 August 2022 until 11.59pm 5 August 2023	
Sum insured:	Landlord Contents	\$70,000
	Legal Liability	\$20 million

### Your Discounts

Nil

If you believe you may qualify for our Multiple Policy Discount, but have not received it, please contact us.

### Excess Details

You may be able to reduce your premium if you choose a higher standard excess.

<b>Landlord Contents</b> Standard Excess:	<b>\$750</b>
Theft or burglary by tenants or their guests excess:	<b>\$500</b>
Malicious acts or vandalism by tenants or their guests excess:	<b>\$500</b>
Loss of rent - tenant default excess:	<b>\$500</b>
Earthquake and tsunami excess:	<b>\$300</b>
Unoccupied excess:	<b>\$1,000</b>

Enquiries: 13 11 55  
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)  
suncorp.com.au/insurance

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## Optional Covers

---

As you have requested, the following options indicated with a ✓ have been added to your policy. Options indicated with a ✖ have not been selected. Contact us to make any changes.

### Landlord Contents options:

Accidental damage at the home	✓
Motor burnout	✖

## Home Details

---

### You have told us the following about you and the insured address:

- It is a freestanding home on a concrete slab
- The weekly rent is \$400
- There is no business activity operated from this property
- It is a property with a rental agreement

### You have told us the following about the construction of the insured address:

- Was originally built in 2015
- The main living area has an open floor plan and is mainly covered with Timber/Laminate flooring
- The external walls are constructed primarily of brick veneer
- The insured address is not currently undergoing construction, reconstruction, renovation or being relocated
- It is in good condition and well maintained.  
*This includes, but is not limited to, there are: no leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, walls, floors, fences, or anywhere else; no damage to foundations, walls, steps, flooring, ceilings, gates, and fences and is structurally sound; no damage from or infestation of termites, ants, vermin, or other pests; no broken, missing glass or boarded-up windows. Refer to the PDS for further details.*

We have used other sources for additional information about the insured address. For more information, please visit [www.suncorp.com.au/insurance/sum-insured](http://www.suncorp.com.au/insurance/sum-insured)

## Insurance and criminal history

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### You have told us that in the past 3 years:

- You or anyone to be insured under this policy has NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim
- You or anyone to be insured under this policy has had NO insurance claims or losses relating to home or contents insurance
- You or anyone to be insured under this policy has NOT committed any criminal acts in relation to Fraud, Theft or Burglary, Drugs, Arson, Criminal, Malicious and/or Wilful damage

**(If any of the above information is incorrect, please contact us.)**

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## Your duty to us: no misrepresentation

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Before you buy, make changes to or reinstate this consumer insurance contract we will ask you questions. Your answers will be used to decide if we can insure you and on what terms.

You have a duty to us under the Insurance Contracts Act to take reasonable care not to make a misrepresentation. To make sure that you meet this duty to us, it is important that you answer all questions truthfully and accurately.

If you give us information that is not true and accurate, we may be able to reduce or refuse to pay a claim or cancel your policy, or both.

If your failure is fraudulent, we may be able to refuse to pay a claim and treat the contract as if it never existed.

It is important that you check the information provided on your Certificate of Insurance. These details have been recorded based on the information you have given to us. If any details are incorrect or have changed, please contact us.

## Other Important Information

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The Product Disclosure Statement (PDS) is an important legal document that contains details of your insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate of insurance which shows the details particular to you.

## Your Privacy

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Suncorp Insurance respects your privacy. Enclosed is our Privacy Statement brochure. If you would like more information about privacy, our Privacy Policy can be found at [suncorp.com.au](http://suncorp.com.au) or call us on 13 11 55.

For complaints concerning Suncorp products or services, you can phone us on 1300 264 053; write to us at: Suncorp Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on [idr@suncorp.com.au](mailto:idr@suncorp.com.au). You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as Suncorp (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

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# Cover letter

## Important information

This *Cover Letter* becomes your **Insurance Contract** together with the most recent:

- *Product Disclosure Statement*
- *Supplementary Product Disclosure Statement (if applicable)*
- *Insurance Certificate*
- *Declarations*





After reading the documents carefully, you should keep them in a safe place for future reference.

### What you need to do now

Please review all pages of your insurance policy documents carefully. In particular, you need to check all the details in the *Insurance Certificate* and *Declarations*. It's an important part of your **duty not to make a misrepresentation** to tell us if any details are incorrect or need updating.

### How to read these documents

We've included icons to make it easier for you to read the documents.

- |   |  |
|---|--|
|  Important Information                  |  What you are covered for      |
|  Check the information you've provided |  What you are not covered for |



# Insurance Certificate

60a Mentone Road, Hayborough, SA 5211



12.7

This is the information we have on our records. Please ensure the information is correct and meets all your current insurance cover needs.

### Policy number - 112892532 02 ?

Policyholder(s) **Jem Property Investments Pty Ltd**

Period of insurance

Start date **8 June 2023 12:00am AEST**

Expiry date **7 June 2024 11:59pm AEST**

Insured address **60a Mentone Road, Hayborough SA 5211**

### Contact details ?

Contact name **Mrs Janelle Marshall**

Contact number(s) **0437 956 334**

Postal address **24 Albany Lane, Port Adelaide SA 5015**

Email address **jemar1411@gmail.com**

### Cover summary ?

- Home cover **Insured for \$386,750**
- Contents cover **Not included**

#### Optional cover

- Motor Burnout **Not included**
- Flood **Not included**

**Important note:** This policy does NOT cover Flood

- Accidental Damage **Not included**

#### Home cover options

- Sum Insured Safeguard **Not included**

#### Landlord cover options

- Tenant default **Not included**
- Theft and malicious damage by tenants and their visitors **Not included**

#### Legal Liability

- Limit of liability **\$20 million**

### Excess(es) on claims !

Home basic excess **\$1,000**

Your basic excess will apply to any Legal Liability claim

#### Additional excesses

**These excesses apply in addition to your basic excess:**

- Earthquake or tsunami excess **\$500**

### Mortgagee

**First Mortgage Co Home Loans**

**Product issuer**  
**Auto & General Insurance Company Limited**  
 ABN 42 111 586 353  
 AFS Licence No 285571

**Managing agent**  
**Auto & General Services Pty Ltd**  
 AFS Licence No 241411  
 SMS 'CHAT' to **+61 437 968 251**  
 Customer Services Phone **1800 182 310**  
 Claims Phone **1800 069 336**



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# Your premium

60a Mentone Road, Hayborough, SA 5211

## Your premium Refer to 'Your pay plan' section for your payment schedule



Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total
Home premium	\$328.87	\$0.00	\$32.89	\$39.79	\$401.55
<b>Total amount payable</b>					<b>\$401.55</b>

### About your renewal premium

The premium we quote is the amount you must pay for this insurance. The premium takes into account factors such as:

- all relevant government charges, taxes, and levies
- any optional covers you choose
- any previous claims
- people who live in your home
- the amount of your excess
- the location and characteristics of your home
- the security features you have
- your nominated sum insured.

We may change these or other factors at any time, and this might affect your premium. The premium we quote for insurance is at our discretion.

\*In accordance with the GST law relating to insurance premiums, the GST amount may be less than 10% of the total amount payable.

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# Declarations

60a Mentone Road, Hayborough, SA 5211

This is the information we have on our records, based on the questions we asked and the answers you gave us. Please check that the answers you provided still apply and contact us if anything has changed. This is an important part of your **duty not to make a misrepresentation**.

## Policyholder(s) ?

**The policyholder(s) are**

Name **Jem Property Investments Pty Ltd**

The Director / Owner / Trustee(s) **Mrs Janelle Marshall** Date of birth **14/11/1965**

**About the policyholder(s) and household members**

Has any policy holder or household member ever been convicted of a criminal offence? You don't have to tell us about convictions the law allows you not to disclose. **No**

In the last 5 years has any policy holder or household member had an insurance company cancel or refuse to renew insurance? **No**

In the last 5 years has any policy holder or household member had any thefts or burglaries or made any insurance claims for home and/or contents including personal effects? **No**

## About your home ?

**The home**

What type of property is the home? **Apartment**

What year was the home built? **2019**

Is the home part of a Body Corporate or Strata Title complex? **No**

What is the main building material of the exterior walls? **Brick veneer**

What is the main construction material of the roof? **Cement tiles**

Is the home structurally sound, well maintained, in good condition and watertight? **Yes**

**Occupancy of the home**

How is the home occupied? **Rented to tenants**

Will the home be unoccupied during the term of the policy? **No**

**Home-based business**

Is any part of the property used as a business premises, or for buying, selling or storing business products, services or equipment? **No**

**Construction, alterations, renovation or demolition**

Is the home being constructed, or undergoing renovation, alteration, extension or being demolished? **No**

12-10

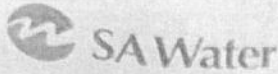
# Your pay plan

## Your payment schedule !

This table shows the payment arrangements to the Direct Debit Request (DDR), credit card payment authority or PayPal agreement, you authorised to AGS (User ID: 142038) either over the telephone or the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

For privacy and security reasons we encrypt part of your credit card or account number.

<b>Date</b> (on or after)	<b>Amount</b> (inc. GST)	<b>GST</b>	<b>Account</b>	<b>Status</b>
08/06/2023	\$401.55	\$32.89	BSB 182512 Acct *****5672	To be lodged



ABN 69 536 029 079

SA Water  
Customer Service  
Adelaide-based Customer Care Centre  
1300 SA WATER  
(1300 729 283)  
customerservice@sawater.com.au  
Live chat  
www.sawater.com.au

JEM PROPERTY INVESTMENTS PTY. LTD.  
27A HELEN ST  
COOKTOWN QLD 4895  
044-4895 (5272)

SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.

### FINAL NOTICE

#### Your bill is now overdue

If you have paid this amount, thank you. To apply for a payment extension or set up a payment plan, residential customers can use our automated phone service, or sign up to mySAWater at [www.sawater.com.au](http://www.sawater.com.au) to view and manage your account online. All customers are welcome to talk with us about payment arrangement options and other available support by calling 1300 SA WATER (1300 729 283).

#### We can help

If you are having difficulties meeting a payment, please see over for more information.

Total amount due:  
**\$182.99**

Pay Now:  
**21 Jan 23**

#### Your account

Account no. **45 06086 70 0**  
Invoice date **04 Jan 23**  
Residential **60A MENTONE RD  
HAYBOROUGH LT 4 C26152**

#### Paying your bill

Billers Code: 5888  
Ref: 4506086700

##### Telephone and Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at [bpay.com.au](http://bpay.com.au)

##### Paying online

Pay online at [www.sawater.com.au/paynow](http://www.sawater.com.au/paynow) for a range of options. Have your account number and credit card details to hand.

##### Paying by phone

Call 1300 650 870 to pay by phone using our Visa/Mastercard 24/7.

##### Direct debit

Call us on 1300 SA WATER (1300 729 283) or sign up to mySAWater and switch to eBills and view, pay and manage your account online. Visit [www.sawater.com.au/directdebit](http://www.sawater.com.au/directdebit) to learn more.

##### Paying by mail

Post your payment slip and cheque/money order to SA Water GPO Box 4682 Melbourne Victoria 3001.

##### Paying in person

Pay at a Commonwealth Bank branch (excluding Express Branches) or Australia Post - no credit cards accepted.

#### Payment slip

Total amount due **\$182.99**  
Pay by date **21 Jan 23**  
Account no. **45 06086 70 0**  
Invoice date **04 Jan 23**



\*591 4506086700

For credit: SA Water

Trancode **831** User code **009915** Customer ref no. **000450608670011**



Payment options, including extensions, visit [www.sawater.com.au](http://www.sawater.com.au) or call 1300 SA WATER (1300 729 283). \*Registered to BPAY Pty Ltd ABN 69 079 137 518

<0000018299>

<009915>

<000450608670011>

>

13-2

Leeza Cox

**From:** Janelle Marshall <jemar1411@gmail.com>  
**Sent:** Thursday, 17 August 2023 1:19 AM  
**To:** Leeza Cox  
**Subject:** Fwd: I am sharing 'SA Water - Water Usage & Supply' with you  
**Attachments:** SA Water - Water Usage & Supply.pdf

Hi Leeza

Here is copy of SA water.

Please note i paid this from Macquarie Bank and realestate also paid thru rental income. Will have credit with SA water

Regards

Janelle

\$182-99 4

----- Forwarded message -----

**From:** Janelle Marshall <jemar1411@gmail.com>  
**Date:** Wed, 16 Aug 2023, 11:34 pm  
**Subject:** I am sharing 'SA Water - Water Usage & Supply' with you  
**To:** Janelle Marshall <jemar1411@gmail.com>

One app for all your Word, Excel, PowerPoint and PDF needs. Get the Office app:  
<https://aka.ms/officeandroidshareinstall>

JEM Super Fund

14-1

Borrowing Costs

\$801.90	SLG Funding	14/07/2022	#14-2
\$771.88	Firstmac per loan st	22/07/2022	#19-1
<u>\$1,573.78</u>			

Year

2023	288.53	1285.25
2024	314.76	970.50
2025	314.76	655.74
2026	314.76	340.99
2027	314.76	26.23
2028	26.23	0.00

POSTED

14-2

# TAX INVOICE

JEM Property Investments Pty Ltd At: Janelle Marshall

Invoice Date  
4 Jul 2022  
Invoice Number  
INV-0012

SLA Funding Pty Ltd  
PO Box 806  
OXENFORD QLD 4210  
AUSTRALIA

Reference  
JEM Property Investments  
Pty Ltd

ABN  
98 844 887 392

Description	Quantity	Unit Price	GST	Amount AUD
Being interview, loan application preparation, submission and discussion with First Mac and approval. On account of JEM Property Investments Pty Ltd.	1.00	729.00	10%	729.00

Please make payment to :

SLA Funding Pty Ltd  
BSB: 082-092  
Account: 4245 7566

Subtotal	729.00
TOTAL GST 10%	72.90
<b>TOTAL AUD</b>	<b>801.90</b>

Due Date: 8 Jul 2022

14/7/22  
Paid Receipt No  
479 105510

## PAYMENT ADVICE

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

Customer JEM Property Investments Pty Ltd  
At: Janelle Marshall

Invoice Number INV-0012

Amount Due 801.90

Due Date 8 Jul 2022

Amount Enclosed

Enter the amount you are paying above

# 10 Year Depreciation Summary

Report Reference ID: 2IHZ7PY

Janelle Marshall

60A Mentone Road, Hayborough, SA 5211

Diminishing Value Method	Effective Life Assets	Pooled Plant Assets	Division 43 Allowance	Total Deductions
Year 1 - 07/06/22 - 30/06/22	\$0	\$0	\$384	\$384
Year 2 ending - 30/06/23	\$0	\$0	\$5,838	\$5,838
Year 3 ending - 30/06/24	\$0	\$0	\$5,838	\$5,838
Year 4 ending - 30/06/25	\$0	\$0	\$5,838	\$5,838
Year 5 ending - 30/06/26	\$0	\$0	\$5,838	\$5,838
Year 6 ending - 30/06/27	\$0	\$0	\$5,838	\$5,838
Year 7 ending - 30/06/28	\$0	\$0	\$5,838	\$5,838
Year 8 ending - 30/06/29	\$0	\$0	\$5,838	\$5,838
Year 9 ending - 30/06/30	\$0	\$0	\$5,838	\$5,838
Year 10 ending - 30/06/31	\$0	\$0	\$5,838	\$5,838

Prime Cost Method	Effective Life Assets	Division 43 Allowance	Total Deductions
Year 1 - 07/06/22 - 30/06/22	\$0	\$384	\$384
Year 2 ending - 30/06/23	\$0	\$5,838	\$5,838
Year 3 ending - 30/06/24	\$0	\$5,838	\$5,838
Year 4 ending - 30/06/25	\$0	\$5,838	\$5,838
Year 5 ending - 30/06/26	\$0	\$5,838	\$5,838
Year 6 ending - 30/06/27	\$0	\$5,838	\$5,838
Year 7 ending - 30/06/28	\$0	\$5,838	\$5,838
Year 8 ending - 30/06/29	\$0	\$5,838	\$5,838
Year 9 ending - 30/06/30	\$0	\$5,838	\$5,838
Year 10 ending - 30/06/31	\$0	\$5,838	\$5,838

The above summaries are based on the first ten claimable years of deductions. The first claimable year has been based on your pro-rata percentage for days available in that financial year.

This property has been affected by the 2017 federal legislation change meaning this property does not have a claim to any pre-existing plant and equipment (Division 40) on the premises and is shown as 0 value on MCG depreciation schedules.

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CANBERRA

NEWCASTLE

# Executive Summary

Wednesday, 13 September 2023  
Janelle Marshall  
24 Albany Lane  
Port Adelaide, SA 5015

**re: Capital Allowance & Tax Depreciation Schedule**

Dear Janelle,

Thank you for selecting MCG Quantity Surveyors to undertake your Capital Allowance & Tax Depreciation Schedule. We're pleased to report that we have identified significant deductions within the property, which we've detailed in our comprehensive report which follows. The report shows the entire 40 years worth of depreciation deductions using both the diminishing and prime cost methods. The report also utilises accelerated depreciation rates such as the 100% write-off and low cost and low value pooling.

A summary of the deductions is outlined below for your convenience.

Reminder: The total depreciation is the total deductions left to claim over the effective life of the property.

Property Details	
Property Owner(s):	Janelle Marshall
Property Address	60A Mentone Road, Hayborough, SA 5211
Total Available Depreciation:	\$212,781
Diminishing Value First Full Year Claim:	\$5,838
Prime Cost Value First Full Year Claim:	\$5,838
Construction Date:	18/11/2019
Settlement Date:	7/06/2022
Property Type:	Residential
Date available to produce income:	7/06/2022

This report is prepared for the property owners above and not in any other capacity. If the property changes ownership status, the report becomes void and the new owners should contact MCG for an updated schedule. MCG Quantity Surveyors have applied their interpretation of the current tax legislation in preparing this report. Once again, thank you for doing business with MCG Quantity Surveyors. We look forward to dealing with you in the future and will be happy to assist you with any further tax depreciation matters. If you have any questions regarding the report, please do not hesitate to contact one of our friendly Quantity Surveyors on 1300 795 170.

Kind Regards,

Mike Mortlock B. Con. Mgmt. (Build)  
Tax Practitioners Registration No. 09142004  
MCG Quantity Surveyors

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# Report Summary

This report was prepared for the aforementioned owners and is specific to their purchase details only. For ease of reference, the table below shows an overview of the depreciation claim on both the building structure and plant and equipment items (Division 40) over the first 5 financial years. A full detailed schedule of the 40 yearly claims is also included within this report.

	Diminishing Value Method	Prime Cost Method
Year 1 - 08/06/22 ends - 30/06/22	384	384
Year 2 - 01/07/22 ends - 30/06/23	5,838	5,838
Year 3 - 01/07/23 ends - 30/06/24	5,838	5,838
Year 4 - 01/07/24 ends - 30/06/25	5,838	5,838
Year 5 - 01/07/25 ends - 30/06/26	5,838	5,838

*\*Note: These figures include Division 43 (Capital Works, or Building Structure) claims.*

MCG recommends you consult with your accountant before selecting either the diminishing or prime cost methods. They are both included in this report.

This report was prepared based on our estimate of the residual value of Division 40 & 43 items where they qualify. Any information regarding construction costs or additions values has been sourced and utilised where available. This report is designed to be used for advice on construction costs, rather than advice on accounting practices, legal matters or taxation. MCG Quantity Surveyors recommend that the property owner consults with their accountant and advisers before relying on the contents provided herein.

MCG Quantity Surveyors have prepared this report in line with our interpretation of the tax commissioners rulings as at the date of this report.

If the property changes owners or ownership status, then the contents of the report are voided and the new owners or owning entity should contact MCG to prepare a new report based on their purchase details. In line with the Tax Agent Services Act (2009), M Consulting Group Pty Ltd (MCG Quantity Surveyors) are registered tax agents. Our registered tax agent number is 09142004.

**Disclaimer:**

MCG Quantity Surveyors does not accept any contractual, tortious or any other form of liability for any consequences, loss or damage as a result of any other party acting upon of using this report.

# Report Methodology

This report has been prepared on the basis of the residual total installed costs, as at the settlement date. Any change to the settlement date may render the report inaccurate due to changes in allowable depreciation returns.

The report shows two alternative methods of claiming the property depreciation entitlements. These are the diminishing value method and the prime cost method.

The diminishing value method uses higher depreciation rates to return a greater proportion of an assets total cost in the earlier years of the report. The prime cost method returns an equal amount of an assets cost each year of the assets total effective life.

Where qualification criteria is met, both depreciation methods include;

Depreciation claims on the plant and equipment items (Division 40). These are assets that have been defined as 'easily' removed from the property without damage, as opposed to assets that are fixed to the building for any reason other than stability. Plant and equipment items can also include electrically operated assets include their control panels, even when fixed.

Depreciation claims on the building structure and capital improvements (Division 43). This includes the building structure itself, and improvements such as hard landscaping, carports and the like. Division 43 returns a depreciable allowance of 2.5% per year where the improvement qualifies.

This report may also include the following depreciation components which accelerate the depreciation claim;

100% write-off: where individual plant and equipment assets open with a value of \$300 or less, the property owner is entitled to claim 100% of the value in the year of acquisition. This legislation is effective after 1/7/2000 and requires that the total cost of these assets fall under \$301 where they are part of a set, or are identical assets. If the value exceeds \$301, they cannot be written off in the year of acquisition.

Low value and low cost pooling: property investors are entitled to utilise a low cost/low value pool where the cost of individual assets acquired after 1/7/2000 are individually under \$1,000 in value. Low cost assets are assets acquired in the current year costing less than \$1,000. Low value assets are existing assets with a value that has fallen under \$1,000 individually over time. Pooling is included within the diminishing value method only and assumes the assets do not qualify for an immediate write-off.

In a low-value pool, the low cost assets are depreciated at 18.75% of their opening value in the first year. This calculation is not based on the number of days owned in the first financial year. All other low-value assets are depreciated at 37.5% of their residual value at the start of each year. If the owner elects to utilise a low-value pool, all low-cost assets acquired must be allocated to the pool. If the owner elects not to utilise a low-value pool, the assets are depreciated using the effective life of the assets. Effective life assets that cannot fall under the 100% write-off or pooling rules utilise the effective life of the individual asset, as prescribed by the commissioner of taxation under tax ruling TR 2022/1 and subsequent addendums.

## Report Methodology

The effective lives of each of the assets is shown on the detailed schedule pages. The rate of depreciation for an individual asset acquired prior to the 10th of May 2006 under the diminishing value method is calculated as;

Base Value	X	days held	X	<u>150</u>
		365		effective life

For assets acquired after the 10th of May 2006 under the diminishing value method, the calculation is;

Base Value	X	days held	X	<u>200</u>
		365		effective life

For the prime cost method, the calculation for the depreciable rate is;

Base Value	X	days held	X	<u>100</u>
		365		effective life

The report assumes that the property owner is eligible to claim the identified depreciation allowances, and that no depreciation schedules or construction cost information exist or form a condition of the contract of sale.

In preparing this capital allowance & tax depreciation schedule, the following information was sourced;

Written and verbal information provided by: Janelle Marshall;

Written and verbal Information provided by: Infotrack Searches;

Site inspection conducted by: MCG Quantity Surveyors.

The report includes the apportionment of preliminaries and consultants fees, and excludes non depreciable components such as land costs, rates and taxes, holding costs, interest costs, non-depreciable improvements such as soft landscaping as well as property improvements claimed as repairs and maintenance. Refer to the Australian Taxation Office or contact MCG Quantity Surveyors for further clarification.

# Diminishing Value Method Summary

This report shows 40 years worth of depreciation claims, with a detailed schedule covering the first 20 years. The diminishing value method returns the greatest value of depreciation claim within the first few years of claim, and where applicable, includes the 100% write-off and low value pooling.

Pooled assets within the following pages are shown as bold, and are highlighted in grey. It should be noted that these assets do not utilise the general depreciation rate as shown, rather the pooling rates at 18.75% in the year of acquisition, and 37.5% for each year thereafter.

A summary of the 20 years of detailed diminishing value depreciation claims is included below.

	Effective Life Assets	Pooled Plant Assets	Division 43 Allowance	Total Deductions
Year 1 ending - 30/06/22	\$0	\$0	\$384	\$384
Year 2 ending - 30/06/23	\$0	\$0	\$5,838	\$5,838
Year 3 ending - 30/06/24	\$0	\$0	\$5,838	\$5,838
Year 4 ending - 30/06/25	\$0	\$0	\$5,838	\$5,838
Year 5 ending - 30/06/26	\$0	\$0	\$5,838	\$5,838
Year 6 ending - 30/06/27	\$0	\$0	\$5,838	\$5,838
Year 7 ending - 30/06/28	\$0	\$0	\$5,838	\$5,838
Year 8 ending - 30/06/29	\$0	\$0	\$5,838	\$5,838
Year 9 ending - 30/06/30	\$0	\$0	\$5,838	\$5,838
Year 10 ending - 30/06/31	\$0	\$0	\$5,838	\$5,838
Year 11 ending - 30/06/32	\$0	\$0	\$5,838	\$5,838
Year 12 ending - 30/06/33	\$0	\$0	\$5,838	\$5,838
Year 13 ending - 30/06/34	\$0	\$0	\$5,838	\$5,838
Year 14 ending - 30/06/35	\$0	\$0	\$5,838	\$5,838
Year 15 ending - 30/06/36	\$0	\$0	\$5,838	\$5,838
Year 16 ending - 30/06/37	\$0	\$0	\$5,838	\$5,838
Year 17 ending - 30/06/38	\$0	\$0	\$5,838	\$5,838
Year 18 ending - 30/06/39	\$0	\$0	\$5,838	\$5,838
Year 19 ending - 30/06/40	\$0	\$0	\$5,838	\$5,838
Year 20 ending - 30/06/41	\$0	\$0	\$5,838	\$5,838

Property: 60A Mentone Road, Hayborough, SA 5211



# Diminishing Value Method - Years 1 to 5

ATO Depreciation Category	Starting Value 08-Jun-22	Effective Life	Depreciation Rate	Year 1 08-Jun-22 30-Jun-22	Year 2 01-Jul-22 30-Jun-23	Year 3 01-Jul-23 30-Jun-24	Year 4 01-Jul-24 30-Jun-25	Year 5 01-Jul-25 30-Jun-26	Written Down Value as at 01-Jul-26
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	4,368	15.0	13.3%	37	578	501	434	376	2,444
Air Conditioning Assets - Split Systems	4,584	10.0	20.0%	58	905	724	579	463	1,854
Automatic Garage Door Controls	128	5.0	100.0%	128	0	0	0	0	0
Automatic Garage Door Motors	542	10.0	20.0%	102	165	103	65	40	67
Bathroom Assets - Freestanding Accessories	246	3.0	100.0%	246	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	765	10.0	20.0%	143	233	146	91	57	95
Floor Coverings - Carpet	2,192	8.0	25.0%	35	539	404	303	341	569
Floor Coverings - Linoleum/Vinyl	4,415	10.0	20.0%	56	872	698	558	446	1,786
Heaters - Gas	2,462	15.0	13.3%	21	326	282	244	212	1,377
Hot Water Systems	2,085	12.0	16.7%	22	344	287	239	199	995
Kitchen Assets - Cooktops	1,410	12.0	16.7%	15	233	194	363	227	378
Kitchen Assets - Dishwashers	1,532	8.0	25.0%	24	377	283	318	199	331
Kitchen Assets - Ovens	2,299	12.0	16.7%	24	379	316	263	219	1,097
Kitchen Assets - Ranges/Hoods	897	12.0	16.7%	168	273	171	107	67	111
Light Fittings (Excl. Hard Wired)	935	5.0	40.0%	175	285	178	111	70	116
Light Shades, Removable	864	5.0	40.0%	162	263	165	103	64	107
Smoke & Heat Alarms	276	6.0	100.0%	276	0	0	0	0	0
Solar Powered Generating System	4,587	20.0	10.0%	29	456	410	369	332	2,991
Window Blinds, Internal	2,229	10.0	20.0%	418	679	424	265	166	276
Window Curtains	1,816	6.0	33.3%	340	553	346	216	135	225
Total - Unit Specific Assets	0			0	0	0	0	0	0
Total Division 40 - Pooled Assets	0			0	0	0	0	0	0
<b>Total - Plant &amp; Equipment Assets - Division 40</b>									
Capital Works Allowances - Division 43									
Unit Specific	212,781			384	5,838	5,838	5,838	5,838	189,045
Capital Works - Division 43	212,781			384	5,838	5,838	5,838	5,838	189,045
<b>Total Depreciation</b>	<b>212,781</b>			<b>384</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>189,045</b>

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors. Where they qualify, all items with an opening value or written down value of less than \$1,000 are depreciated under the pooling method. The pooled assets are shown as bold with a grey fill. All pooled items are shown with their normal depreciation rate, however have been allocated to the low value pool and depreciated at 16.75% in the year of acquisition and 37.5% each year thereafter.





# Diminishing Value Method - Years 6 to 10

ATO Depreciation Category	Starting Value 01-Jul-26	Effective Life	Depreciation Rate	Year 6 01-Jul-26 30-Jun-27	Year 7 01-Jul-27 30-Jun-28	Year 8 01-Jul-28 30-Jun-29	Year 9 01-Jul-29 30-Jun-30	Year 10 01-Jul-30 30-Jun-31	Written Down Value as at 01-Jul-31
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	2,444	15.0	13.3%	326	282	245	212	184	1,195
Air Conditioning Assets - Split Systems	1,854	10.0	20.0%	695	435	272	170	106	177
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	67	10.0	20.0%	25	16	10	6	4	6
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	95	10.0	20.0%	36	22	14	9	5	9
Floor Coverings - Carpet	569	8.0	25.0%	213	133	83	52	33	54
Floor Coverings - Linoleum/Vinyl	1,786	10.0	20.0%	357	286	229	343	214	357
Heaters - Gas	1,377	15.0	13.3%	184	159	138	336	270	350
Hot Water Systems	995	12.0	16.7%	373	233	146	91	57	95
Kitchen Assets - Cooktops	378	12.0	16.7%	142	89	55	35	22	36
Kitchen Assets - Dishwashers	331	8.0	25.0%	124	78	49	30	19	32
Kitchen Assets - Ovens	1,097	12.0	16.7%	183	343	214	134	84	140
Kitchen Assets - Rangeshoods	111	12.0	16.7%	42	26	16	10	6	11
Light Fittings (Excl. Hard Wired)	116	5.0	40.0%	43	27	17	11	7	11
Light Shades, Removable	107	5.0	40.0%	40	25	16	10	6	10
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	2,991	20.0	10.0%	299	269	242	218	196	1,766
Window Blinds, Internal	276	10.0	20.0%	104	65	40	25	16	26
Window Curtains	225	6.0	33.3%	84	53	33	21	13	21
Total - Unit Specific Assets	0			0	0	0	0	0	0
Total Division 40 - Pooled Assets									
Total - Plant & Equipment Assets - Division 40	0			0	0	0	0	0	0
<b>Capital Works Allowances - Division 43</b>									
<b>Unit Specific</b>									
Capital Works - Division 43	189,045			5,838	5,838	5,838	5,838	5,838	159,854
Total Depreciation	189,045			5,838	5,838	5,838	5,838	5,838	159,854

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors. Where they qualify, all items with an opening value or written down value of less than \$1,000 are depreciated under the pooling method. The pooled assets are shown as bold with a grey fill. All pooled items are shown with their normal depreciation rate, however have been allocated to the low value pool and depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.



# Diminishing Value Method - Years 11 to 15

ATO Depreciation Category	Starting Value 01-Jul-31	Effective Life	Depreciation Rate	Year 11 01-Jul-31 30-Jun-32	Year 12 01-Jul-32 30-Jun-33	Year 13 01-Jul-33 30-Jun-34	Year 14 01-Jul-34 30-Jun-35	Year 15 01-Jul-35 30-Jun-36	Written Down Value as at 01-Jul-36
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	1,195	15.0	13.3%	159	138	337	210	131	219
Air Conditioning Assets - Split Systems	177	10.0	20.0%	66	41	26	16	10	17
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	6	10.0	20.0%	2	2	1	1	0	1
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	9	10.0	20.0%	3	2	1	1	1	1
Floor Coverings - Carpet	54	8.0	25.0%	20	13	8	5	3	5
Floor Coverings - Linoleum/Vinyl	357	10.0	20.0%	134	84	52	33	20	34
Heaters - Gas	350	15.0	13.3%	131	82	51	32	20	33
Hot Water Systems	95	12.0	16.7%	36	22	14	9	5	9
Kitchen Assets - Cooktops	36	12.0	16.7%	14	8	5	3	2	3
Kitchen Assets - Dishwashers	32	8.0	25.0%	12	7	5	3	2	3
Kitchen Assets - Ovens	140	12.0	16.7%	52	33	20	13	8	13
Kitchen Assets - Rangeshoods	11	12.0	16.7%	4	2	2	1	1	1
Light Fittings (Excl. Hard Wired)	11	5.0	40.0%	4	3	2	1	1	1
Light Shades, Removable	10	5.0	40.0%	4	2	2	1	1	1
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	1,766	20.0	10.0%	177	159	143	129	116	1,043
Window Blinds, Internal	26	10.0	20.0%	10	6	4	2	2	3
Window Curtains	21	6.0	33.3%	8	5	3	2	1	2
Total - Unit Specific Assets	0			0	0	0	0	0	0
Total Division 40 - Pooled Assets									
Total - Plant & Equipment Assets - Division 40	0			0	0	0	0	0	0
<b>Capital Works Allowances - Division 43</b>									
<b>Unit Specific</b>									
Capital Works - Division 43	159,854			5,838	5,838	5,838	5,838	5,838	130,663
<b>Total Depreciation</b>	<b>159,854</b>			<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>130,663</b>

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

Where they qualify, all items with an opening value or written down value of less than \$1,000 are depreciated under the pooling method. The pooled assets are shown as bold with a grey fill.

All pooled items are shown with their normal depreciation rate, however have been allocated to the low value pool and depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

1511

15.12



# Diminishing Value Method - Years 16 to 20

ATO Depreciation Category	Starting Value 01-Jul-36	Effective Life	Depreciation Rate	Year 16 01-Jul-36 30-Jun-37	Year 17 01-Jul-37 30-Jun-38	Year 18 01-Jul-38 30-Jun-39	Year 19 01-Jul-39 30-Jun-40	Year 20 01-Jul-40 30-Jun-41	Written Down Value as at 01-Jul-41
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	219	15.0	13.3%	82	51	32	20	13	21
Air Conditioning Assets - Split Systems	17	10.0	20.0%	6	4	2	2	1	2
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	1	10.0	20.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	1	10.0	20.0%	0	0	0	0	0	0
Floor Coverings - Carpet	5	8.0	25.0%	2	1	1	0	0	0
Floor Coverings - Linoleum/Vinyl	34	10.0	20.0%	13	8	5	3	2	0
Heaters - Gas	33	15.0	13.3%	13	8	5	3	2	3
Hot Water Systems	9	12.0	16.7%	3	2	1	1	1	3
Kitchen Assets - Cooktops	3	12.0	16.7%	1	1	1	0	0	1
Kitchen Assets - Dishwashers	3	8.0	25.0%	1	1	0	0	0	0
Kitchen Assets - Ovens	13	12.0	16.7%	5	3	2	1	1	0
Kitchen Assets - Rangeshoods	1	12.0	16.7%	0	0	0	0	0	1
Light Fittings (Excl. Hard Wired)	1	5.0	40.0%	0	0	0	0	0	0
Light Shades, Removable	1	5.0	40.0%	0	0	0	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	1,043	20.0	10.0%	104	352	220	137	86	143
Window Blinds, Internal	3	10.0	20.0%	1	1	0	0	0	0
Window Curtains	2	6.0	33.3%	1	0	0	0	0	0
<b>Total - Unit Specific Assets</b>									
<b>Total Division 40 - Pooled Assets</b>									
<b>Total - Plant &amp; Equipment Assets - Division 40</b>	0			0	0	0	0	0	0
<b>Capital Works Allowances - Division 43</b>									
<b>Unit Specific</b>									
Capital Works - Division 43	130,663			5,838	5,838	5,838	5,838	5,838	101,472
<b>Total Depreciation</b>	<b>130,663</b>			<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>101,472</b>

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors. Where they qualify, all items with an opening value or written down value of less than \$1,000 are depreciated under the pooling method. The pooled assets are shown as bold with a grey fill. All pooled items are shown with their normal depreciation rate, however, have been allocated to the low value pool and depreciated at 18.75% in the year of acquisition and 37.5% each year thereafter.

## Prime Cost Method Summary

This report shows 40 years worth of depreciation claims, with a detailed schedule covering the first 20 years. The prime cost method returns an equal amount of deductions, for each year of the individual assets effective life. The prime cost method includes the 100% write-off for assets or asset groups totalling \$300 or less.

The depreciation rates utilised in the prime cost method, are calculated by dividing the effective life of the asset by 100. The effective lives have been prescribed by the commissioner of taxation, and are shown on the detailed 20 year prime cost depreciation schedules which follow.

A summary of the 20 years of detailed prime cost depreciation claims is included below.

	Effective Life Assets	Division 43 Allowance	Total Deductions
Year 1 ending - 30/06/22	\$0	\$384	\$384
Year 2 ending - 30/06/23	\$0	\$5,838	\$5,838
Year 3 ending - 30/06/24	\$0	\$5,838	\$5,838
Year 4 ending - 30/06/25	\$0	\$5,838	\$5,838
Year 5 ending - 30/06/26	\$0	\$5,838	\$5,838
Year 6 ending - 30/06/27	\$0	\$5,838	\$5,838
Year 7 ending - 30/06/28	\$0	\$5,838	\$5,838
Year 8 ending - 30/06/29	\$0	\$5,838	\$5,838
Year 9 ending - 30/06/30	\$0	\$5,838	\$5,838
Year 10 ending - 30/06/31	\$0	\$5,838	\$5,838
Year 11 ending - 30/06/32	\$0	\$5,838	\$5,838
Year 12 ending - 30/06/33	\$0	\$5,838	\$5,838
Year 13 ending - 30/06/34	\$0	\$5,838	\$5,838
Year 14 ending - 30/06/35	\$0	\$5,838	\$5,838
Year 15 ending - 30/06/36	\$0	\$5,838	\$5,838
Year 16 ending - 30/06/37	\$0	\$5,838	\$5,838
Year 17 ending - 30/06/38	\$0	\$5,838	\$5,838
Year 18 ending - 30/06/39	\$0	\$5,838	\$5,838
Year 19 ending - 30/06/40	\$0	\$5,838	\$5,838
Year 20 ending - 30/06/41	\$0	\$5,838	\$5,838

Property: 60A Mentone Road, Hayborough, SA 5211

# Prime Cost Method - Years 1 to 5



ATO Depreciation Category	Starting Value 08-Jun-22	Effective Life	Depreciation Rate	Year 1 08-Jun-22 30-Jun-22	Year 2 01-Jul-22 30-Jun-23	Year 3 01-Jul-23 30-Jun-24	Year 4 01-Jul-24 30-Jun-25	Year 5 01-Jul-25 30-Jun-26	Written Down Value as at 01-Jul-26
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	4,368	15.0	6.7%	18	291	291	291	291	3,185
Air Conditioning Assets - Split Systems	4,584	10.0	10.0%	29	458	458	458	458	2,722
Automatic Garage Door Controls	128	5.0	100.0%	128	0	0	0	0	0
Automatic Garage Door Motors	542	10.0	10.0%	3	54	54	54	54	322
Bathroom Assets - Freestanding Accessories	246	3.0	100.0%	246	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	765	10.0	10.0%	5	77	77	77	77	454
Floor Coverings - Carpet	2,192	8.0	12.5%	17	274	274	274	274	1,079
Floor Coverings - Linoleum/Vinyl	4,415	10.0	10.0%	28	442	442	442	442	2,621
Heaters - Gas	2,462	15.0	6.7%	10	164	164	164	164	1,795
Hot Water Systems	2,085	12.0	8.3%	11	174	174	174	174	1,379
Kitchen Assets - Cooktops	1,410	12.0	8.3%	7	118	118	118	118	933
Kitchen Assets - Dishwashers	1,532	8.0	12.5%	12	192	192	192	192	754
Kitchen Assets - Ovens	2,299	12.0	8.3%	12	192	192	192	192	1,521
Kitchen Assets - Rangeshoods	897	12.0	8.3%	5	75	75	75	75	593
Light Fittings (Excl. Hard Wired)	935	5.0	20.0%	12	187	187	187	187	175
Light Shades, Removable	864	5.0	20.0%	11	173	173	173	173	162
Smoke & Heat Alarms	276	6.0	100.0%	276	0	0	0	0	0
Solar Powered Generating System	4,587	20.0	5.0%	14	229	229	229	229	3,655
Window Blinds, Internal	2,229	10.0	10.0%	14	223	223	223	223	1,323
Window Curtains	1,816	6.0	16.7%	19	303	303	303	303	566
<b>Total - Unit Specific Assets</b>	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total - Plant &amp; Equipment Assets - Division 40</b>	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Capital Works Allowances - Division 43</b>									
<b>Unit Specific</b>									
Capital Works - Division 43	212,781			384	5,838	5,838	5,838	5,838	189,045
<b>Total Depreciation</b>	<b>212,781</b>			<b>384</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>189,045</b>

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

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# Prime Cost Method - Years 6 to 10

ATO Depreciation Category	Starting Value 01-Jul-26	Effective Life	Depreciation Rate	Year 6 01-Jul-26 30-Jun-27	Year 7 01-Jul-27 30-Jun-28	Year 8 01-Jul-28 30-Jun-29	Year 9 01-Jul-29 30-Jun-30	Year 10 01-Jul-30 30-Jun-31	Written Down Value as at 01-Jul-31
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	3,185	15.0	6.7%	291	291	291	291	291	1,729
Air Conditioning Assets - Split Systems	2,722	10.0	10.0%	458	458	458	458	458	430
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	322	10.0	10.0%	54	54	54	54	54	51
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	454	10.0	10.0%	77	77	77	77	77	72
Floor Coverings - Carpet	1,079	8.0	12.5%	274	274	274	257	0	0
Floor Coverings - Linoleum/Vinyl	2,621	10.0	10.0%	442	442	442	442	442	414
Heaters - Gas	1,795	15.0	6.7%	164	164	164	164	164	974
Hot Water Systems	1,379	12.0	8.3%	174	174	174	174	174	510
Kitchen Assets - Cooktops	933	12.0	8.3%	118	118	118	118	118	345
Kitchen Assets - Dishwashers	754	8.0	12.5%	192	192	192	179	0	0
Kitchen Assets - Ovens	1,521	12.0	8.3%	192	192	192	192	192	563
Kitchen Assets - Rangeshoods	593	12.0	8.3%	75	75	75	75	75	220
Light Fittings (Excl. Hard Wired)	175	5.0	20.0%	175	0	0	0	0	0
Light Shades, Removable	162	5.0	20.0%	162	0	0	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	3,655	20.0	5.0%	229	229	229	229	229	2,508
Window Blinds, Internal	1,323	10.0	10.0%	223	223	223	223	223	209
Window Curtains	586	6.0	16.7%	303	284	0	0	0	0
<b>Total - Unit Specific Assets</b>	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Total - Plant & Equipment Assets - Division 40									
Capital Works Allowances - Division 43									
<b>Unit Specific</b>									
Capital Works - Division 43	189,045			5,838	5,838	5,838	5,838	5,838	159,854
<b>Total Depreciation</b>	<b>189,045</b>			<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>159,854</b>
				<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>159,854</b>

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

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# Prime Cost Method - Years 11 to 15

ATO Depreciation Category	Starting Value 01-Jul-31	Effective Life	Depreciation Rate	Year 11 01-Jul-31 30-Jun-32	Year 12 01-Jul-32 30-Jun-33	Year 13 01-Jul-33 30-Jun-34	Year 14 01-Jul-34 30-Jun-35	Year 15 01-Jul-35 30-Jun-36	Written Down Value as at 01-Jul-36
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	1,729	15.0	6.7%	291	291	291	291	291	273
Air Conditioning Assets - Split Systems	430	10.0	10.0%	430	0	0	0	0	0
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	51	10.0	10.0%	51	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	72	10.0	10.0%	72	0	0	0	0	0
Floor Coverings - Carpet	0	8.0	12.5%	0	0	0	0	0	0
Floor Coverings - Linoleum/Vinyl	414	10.0	10.0%	414	0	0	0	0	0
Heaters - Gas	974	15.0	6.7%	164	164	164	164	164	154
Hot Water Systems	510	12.0	8.3%	174	174	163	0	0	0
Kitchen Assets - Cooktops	345	12.0	8.3%	118	118	110	0	0	0
Kitchen Assets - Dishwashers	0	8.0	12.5%	0	0	0	0	0	0
Kitchen Assets - Ovens	563	12.0	8.3%	192	192	180	0	0	0
Kitchen Assets - Rangeshoods	220	12.0	8.3%	75	75	70	0	0	0
Light Fittings (Excl. Hard Wired)	0	5.0	20.0%	0	0	0	0	0	0
Light Shades, Removable	0	5.0	20.0%	0	0	0	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	2,508	20.0	5.0%	229	229	229	229	229	1,362
Window Blinds, Internal	209	10.0	10.0%	209	0	0	0	0	0
Window Curtains	0	6.0	16.7%	0	0	0	0	0	0
<b>Total - Unit Specific Assets</b>									
<b>Total - Plant &amp; Equipment Assets - Division 40</b>									
<b>Capital Works Allowances - Division 43</b>									
<b>Unit Specific</b>									
Capital Works - Division 43	159,854			5,838	5,838	5,838	5,838	5,838	130,663
<b>Total Depreciation</b>	<b>159,854</b>			<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>130,663</b>
	<b>159,854</b>			<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>130,663</b>

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.

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# Prime Cost Method - Years 16 to 20

ATO Depreciation Category	Starting Value 01-Jul-36	Effective Life	Depreciation Rate	Year 16 01-Jul-36 30-Jun-37	Year 17 01-Jul-37 30-Jun-38	Year 18 01-Jul-38 30-Jun-39	Year 19 01-Jul-39 30-Jun-40	Year 20 01-Jul-40 30-Jun-41	Written Down Value as at 01-Jul-41
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	273	15.0	6.7%	273	0	0	0	0	0
Air Conditioning Assets - Split Systems	0	10.0	10.0%	0	0	0	0	0	0
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	0	10.0	10.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	0	10.0	10.0%	0	0	0	0	0	0
Floor Coverings - Carpet	0	8.0	12.5%	0	0	0	0	0	0
Floor Coverings - Linoleum/Vinyl	0	10.0	10.0%	0	0	0	0	0	0
Heaters - Gas	154	15.0	6.7%	154	0	0	0	0	0
Hot Water Systems	0	12.0	8.3%	0	0	0	0	0	0
Kitchen Assets - Cooktops	0	12.0	8.3%	0	0	0	0	0	0
Kitchen Assets - Dishwashers	0	8.0	12.5%	0	0	0	0	0	0
Kitchen Assets - Ovens	0	12.0	8.3%	0	0	0	0	0	0
Kitchen Assets - Rangeshoods	0	12.0	8.3%	0	0	0	0	0	0
Light Fittings (Excl. Hard Wired)	0	5.0	20.0%	0	0	0	0	0	0
Light Shades, Removable	0	5.0	20.0%	0	0	0	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	1,362	20.0	5.0%	229	229	229	229	229	215
Window Blinds, Internal	0	10.0	10.0%	0	0	0	0	0	0
Window Curtains	0	6.0	16.7%	0	0	0	0	0	0
<b>Total - Unit Specific Assets</b>				0	0	0	0	0	0
<b>Total - Plant &amp; Equipment Assets - Division 40</b>				0	0	0	0	0	0
<b>Capital Works Allowances - Division 43</b>									
<b>Unit Specific</b>									
Capital Works - Division 43	130,663			5,838	5,838	5,838	5,838	5,838	101,472
<b>Total Depreciation</b>	<b>130,663</b>			<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>5,838</b>	<b>101,472</b>

This depreciation schedule prepared for the property owners that engaged MCG Quantity Surveyors and for no other purpose without the written consent of MCG Quantity Surveyors.



## Division 43 - Capital Works

Division 43 depreciation allowance applies to income producing residential properties which commenced construction from the 16th of September 1987 to the present date.

Where the building and improvements qualify, the depreciation legislation allows for a 2.5% deduction based on the opening value of the Division 43 assets, for 40 years from the installation date.

The original property is eligible for division 43 capital works deductions, as per below;

Capital Improvements	Completion Date	Rate	Original Cost
Building First Use	18/11/2019	2.5%	\$233,527

Capital works calculations over the first 10 years;

Financial Period	Division 43 Works (\$)
Year 1 ending - 30/06/22	\$384
Year 2 ending - 30/06/23	\$5,838
Year 3 ending - 30/06/24	\$5,838
Year 4 ending - 30/06/25	\$5,838
Year 5 ending - 30/06/26	\$5,838
Year 6 ending - 30/06/27	\$5,838
Year 7 ending - 30/06/28	\$5,838
Year 8 ending - 30/06/29	\$5,838
Year 9 ending - 30/06/30	\$5,838
Year 10 ending - 30/06/31	\$5,838

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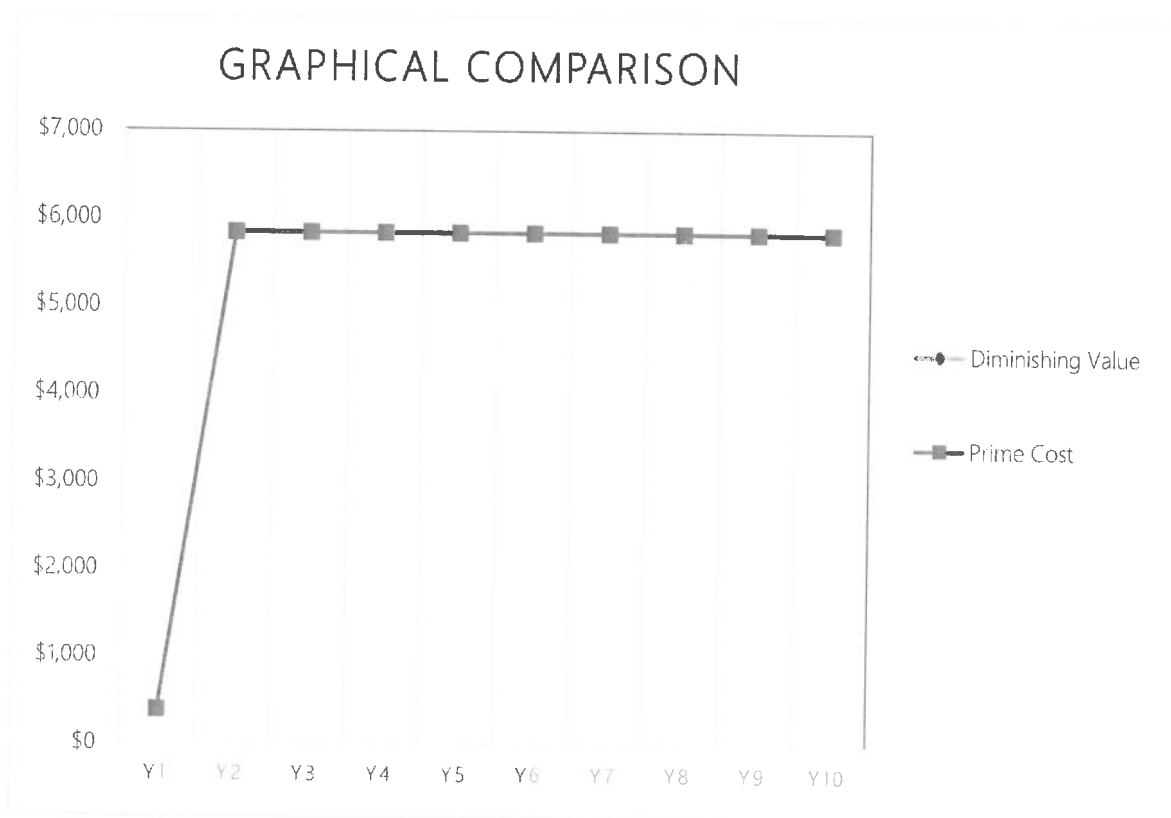
## Detailed Projection - 40 Year Summary

Financial Period	Diminishing Value	Prime Cost	Year
	Method	Method	
08/06/22 - 30/06/22	\$384	\$384	Year 1
01/07/22 - 30/06/23	\$5,838	\$5,838	Year 2
01/07/23 - 30/06/24	\$5,838	\$5,838	Year 3
01/07/24 - 30/06/25	\$5,838	\$5,838	Year 4
01/07/25 - 30/06/26	\$5,838	\$5,838	Year 5
01/07/26 - 30/06/27	\$5,838	\$5,838	Year 6
01/07/27 - 30/06/28	\$5,838	\$5,838	Year 7
01/07/28 - 30/06/29	\$5,838	\$5,838	Year 8
01/07/29 - 30/06/30	\$5,838	\$5,838	Year 9
01/07/30 - 30/06/31	\$5,838	\$5,838	Year 10
01/07/31 - 30/06/32	\$5,838	\$5,838	Year 11
01/07/32 - 30/06/33	\$5,838	\$5,838	Year 12
01/07/33 - 30/06/34	\$5,838	\$5,838	Year 13
01/07/34 - 30/06/35	\$5,838	\$5,838	Year 14
01/07/35 - 30/06/36	\$5,838	\$5,838	Year 15
01/07/36 - 30/06/37	\$5,838	\$5,838	Year 16
01/07/37 - 30/06/38	\$5,838	\$5,838	Year 17
01/07/38 - 30/06/39	\$5,838	\$5,838	Year 18
01/07/39 - 30/06/40	\$5,838	\$5,838	Year 19
01/07/40 - 30/06/41	\$5,838	\$5,838	Year 20
01/07/41 - 30/06/42	\$5,838	\$5,838	Year 21
01/07/42 - 30/06/43	\$5,838	\$5,838	Year 22
01/07/43 - 30/06/44	\$5,838	\$5,838	Year 23
01/07/44 - 30/06/45	\$5,838	\$5,838	Year 24
01/07/45 - 30/06/46	\$5,838	\$5,838	Year 25
01/07/46 - 30/06/47	\$5,838	\$5,838	Year 26
01/07/47 - 30/06/48	\$5,838	\$5,838	Year 27
01/07/48 - 30/06/49	\$5,838	\$5,838	Year 28
01/07/49 - 30/06/50	\$5,838	\$5,838	Year 29
01/07/50 - 30/06/51	\$5,838	\$5,838	Year 30
01/07/51 - 30/06/52	\$5,838	\$5,838	Year 31
01/07/52 - 30/06/53	\$5,838	\$5,838	Year 32
01/07/53 - 30/06/54	\$5,838	\$5,838	Year 33
01/07/54 - 30/06/55	\$5,838	\$5,838	Year 34
01/07/55 - 30/06/56	\$5,838	\$5,838	Year 35
01/07/56 - 30/06/57	\$5,838	\$5,838	Year 36
01/07/57 - 30/06/58	\$5,838	\$5,838	Year 37
01/07/58 - 30/06/59	\$2,223	\$2,223	Year 38
01/07/59 - 30/06/60	\$0	\$0	Year 39
01/07/60 - 30/06/61	\$0	\$0	Year 40
<b>Total</b>	<b>\$212,781</b>	<b>\$212,781</b>	

Due to the legislation changes in the 2017 budget, deductions in this report are based on capital works only and both methods show the same values.

## Diminishing Value vs Prime Cost

This graph compares the depreciation deductions of the diminishing value method to the prime cost method over the first 10 years of claim. MCG Quantity Surveyors recommend consulting with your accountant prior to selecting either method.



## About MCG Quantity Surveyors

MCG Quantity Surveyors are experts in the field of property tax depreciation. Our staff have prepared thousands of reports on residential and commercial properties for property investors Australia wide. If you or your accountant have any questions about this report, or tax depreciation deductions in general, please don't hesitate to contact one of our tax depreciation specialists on 1300 795 170 or visit the website at [www.mcgqs.com.au](http://www.mcgqs.com.au).

## Appendix 1 – Capital Loss Calculations

As a result of the depreciation legislation passed in the Housing Tax Integrity Bill 2017, any residential investor whose plant and equipment depreciation deductions are impacted by the amendments, will have these missed deductions recognised as a capital loss (or in certain circumstances a capital gain) when the entity ceases to use the asset.

The Housing Tax Integrity Bill is an amendment to the Income Tax Assessment Act of 1997 and schedule 2 of the Bill amends the ITAA 1997 to deny income tax deductions for the decline in value of 'previously used' depreciating assets (plant and equipment) an entity uses in gaining or producing assessable income from the use of residential premises for the purposes of residential accommodation.

This legislation applies to an entity, for income years commencing on or after 1 July 2017, for assets:

- (a) acquired by the entity under contracts entered into; or
- (b) otherwise acquired by the entity;

at or after 7.30 pm, by legal time in the Australian Capital Territory, on 9 May 2017.

The amendments made by this Schedule also apply to the entity, for income years commencing on or after 1 July 2017, for any other asset acquired by the entity, if:

- (a) the asset's start time is during the income year that includes 9 May 2017 or during an earlier income year; and
- (b) no amount can be deducted under Division 40, or Subdivision 328-D, of the Income Tax Assessment Act 1997 by the entity for the asset for the income year that includes 9 May 2017.

Put simply, the legislation denies investors the ability to claim plant and equipment deductions on any asset that is NOT either bought new and installed immediately or purchased as part of the acquisition of a brand-new residential property.

The following pages are attached as an appendix to show all claims impacted by these legislation changes, enabling them to be classified as capital losses upon disposal. It is important to note that it is our view, and the view of the Australian Institute of Quantity Surveyors (AIQS) that it is rare that investors will benefit from these capital loss deductions due to the nature of the necessary balancing adjustments. We firmly believe that Quantity Surveyors marketing 'Capital Loss Schedules' or any variation of the same term are not acting in the best interests of their clients.

We include the figures in our report for discussion with your accountant and we recommend speaking with them regarding your entitlement to claim these deductions upon the disposal of the assets contained, and the merits of doing so with reference to Capital Gains Tax balancing adjustments.

For more information, please see the Housing Tax Integrity Bill 2017 Explanatory Memorandum with a case study (Resale of a property including depreciating assets) on page 36 via the link here:

<https://mcgqs.com.au/Housing-Tax-Integrity-Bill-2017-Explanatory-Memorandum.pdf>

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# Diminishing Value Method - Years 1 to 5

ATO Depreciation Category		Year 1	Year 2	Year 3	Year 4	Year 5	Written Down
Plant & Equipment Assets - Division 40		08-Jun-22	30-Jun-23	01-Jul-23	30-Jun-24	01-Jul-25	Value as at
Starting Value	Effective Life	Depreciation Rate					01-Jul-26
08-Jun-22							
<b>Unit Specific Assets</b>							
Air Conditioning Assets - Evaporative Cooler	15.0	13.3%	37	578	501	434	376
Air Conditioning Assets - Split Systems	10.0	20.0%	58	905	724	579	463
Automatic Garage Door Controls	5.0	100.0%	128	0	0	0	0
Automatic Garage Door Motors	10.0	20.0%	102	165	103	65	40
Bathroom Assets - Freestanding Accessories	3.0	100.0%	246	0	0	0	0
Exhaust Fans (inc. Light & Heating)	10.0	20.0%	143	233	146	91	57
Floor Coverings - Carpet	8.0	25.0%	35	539	404	303	341
Floor Coverings - Linoleum/Vinyl	10.0	20.0%	56	872	698	558	446
Heaters - Gas	15.0	13.3%	21	326	282	244	212
Hot Water Systems	12.0	16.7%	22	344	287	239	199
Kitchen Assets - Cooktops	12.0	16.7%	15	233	194	363	227
Kitchen Assets - Dishwashers	8.0	25.0%	24	377	283	318	199
Kitchen Assets - Ovens	12.0	16.7%	24	379	316	263	219
Kitchen Assets - Ranges/Hoods	12.0	16.7%	168	273	171	107	67
Light Fittings (Excl. Hard Wired)	5.0	40.0%	175	285	178	111	70
Light Shades, Removable	5.0	40.0%	162	263	165	103	64
Smoke & Heat Alarms	6.0	100.0%	276	0	0	0	0
Solar Powered Generating System	20.0	10.0%	29	456	410	369	332
Window Blinds, Internal	10.0	20.0%	418	679	424	265	166
Window Curtains	6.0	33.3%	340	553	346	216	135
Total - Unit Specific Assets			2,478	7,460	5,631	4,630	3,614
Total Division 40 - Pooled Assets			1,509	2,452	1,533	1,639	1,366
Total - Plant & Equipment Assets - Division 40			2,478	7,460	5,631	4,630	3,614
			38,632				14,819

15.23



# Diminishing Value Method - Years 6 to 10

ATO Depreciation Category	Starting Value 01-Jul-26	Effective Life	Depreciation Rate	Year 6 01-Jul-26 30-Jun-27	Year 7 01-Jul-27 30-Jun-28	Year 8 01-Jul-28 30-Jun-29	Year 9 01-Jul-29 30-Jun-30	Year 10 01-Jul-30 30-Jun-31	Written Down Value as at 01-Jul-31
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	2,444	15.0	13.3%	326	282	245	212	184	1,195
Air Conditioning Assets - Split Systems	1,854	10.0	20.0%	695	435	272	170	106	177
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	67	10.0	20.0%	25	16	10	6	4	6
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	95	10.0	20.0%	36	22	14	9	5	9
Floor Coverings - Carpet	569	8.0	25.0%	213	133	83	52	33	54
Floor Coverings - Linoleum/Vinyl	1,786	10.0	20.0%	357	286	229	343	214	357
Heaters - Gas	1,377	15.0	13.3%	184	159	138	336	210	350
Hot Water Systems	995	12.0	16.7%	373	233	146	91	57	95
Kitchen Assets - Cooktops	378	12.0	16.7%	142	89	55	35	22	36
Kitchen Assets - Dishwashers	331	8.0	25.0%	124	78	49	30	19	32
Kitchen Assets - Ovens	1,097	12.0	16.7%	183	343	214	134	84	140
Kitchen Assets - Rangeshoods	111	12.0	16.7%	42	26	16	10	6	11
Light Fittings (Excl. Hard Wired)	116	5.0	40.0%	43	27	17	11	7	11
Light Shades, Removable	107	5.0	40.0%	40	25	16	10	6	10
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	2,991	20.0	10.0%	299	269	242	218	196	1,766
Window Blinds, Internal	276	10.0	20.0%	104	65	40	25	16	26
Window Curtains	225	6.0	33.3%	84	53	33	21	13	21
<b>Total - Unit Specific Assets</b>	<b>14,819</b>			<b>3,270</b>	<b>2,540</b>	<b>1,818</b>	<b>1,712</b>	<b>1,181</b>	<b>4,296</b>
<b>Total - Plant &amp; Equipment Assets - Division 40</b>	<b>14,819</b>			<b>3,270</b>	<b>2,540</b>	<b>1,818</b>	<b>1,712</b>	<b>1,181</b>	<b>4,296</b>

15.24



# Diminishing Value Method - Years 11 to 15

ATO Depreciation Category	Starting Value 01-Jul-31	Effective Life	Depreciation Rate	Year 11 01-Jul-31 30-Jun-32	Year 12 01-Jul-32 30-Jun-33	Year 13 01-Jul-33 30-Jun-34	Year 14 01-Jul-34 30-Jun-35	Year 15 01-Jul-35 30-Jun-36	Written Down Value as at 01-Jul-36
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	1,195	15.0	13.3%	159	138	337	210	131	219
Air Conditioning Assets - Split Systems	177	10.0	20.0%	66	41	26	16	10	17
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	6	10.0	20.0%	2	2	1	1	0	1
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	9	10.0	20.0%	3	2	1	1	1	1
Floor Coverings - Carpet	54	8.0	25.0%	20	13	8	5	3	5
Floor Coverings - Linoleum/Vinyl	357	10.0	20.0%	134	84	52	33	20	34
Heaters - Gas	350	15.0	13.3%	131	82	51	32	20	33
Hot Water Systems	95	12.0	16.7%	36	22	14	9	5	9
Kitchen Assets - Cooktops	36	12.0	16.7%	14	8	5	3	2	3
Kitchen Assets - Dishwashers	32	8.0	25.0%	12	7	5	3	2	3
Kitchen Assets - Ovens	140	12.0	16.7%	52	33	20	13	8	13
Kitchen Assets - Rangeshoods	11	12.0	16.7%	4	2	2	1	1	1
Light Fittings (Excl. Hard Wired)	11	5.0	40.0%	4	3	2	1	1	1
Light Shades, Removable	10	5.0	40.0%	4	2	2	1	1	1
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	1,766	20.0	10.0%	177	159	143	129	116	1,043
Window Blinds, Internal	26	10.0	20.0%	10	6	4	2	2	3
Window Curtains	21	6.0	33.3%	8	5	3	2	1	2
<b>Total - Unit Specific Assets</b>	<b>4,296</b>			<b>837</b>	<b>610</b>	<b>675</b>	<b>461</b>	<b>324</b>	<b>1,389</b>
<b>Total - Plant &amp; Equipment Assets - Division 40</b>	<b>4,296</b>			<b>837</b>	<b>610</b>	<b>675</b>	<b>461</b>	<b>324</b>	<b>1,389</b>

1525



# Diminishing Value Method - Years 16 to 20

ATO Depreciation Category	Starting Value 01-Jul-36	Effective Life	Depreciation Rate	Year 16 01-Jul-36 30-Jun-37	Year 17 01-Jul-37 30-Jun-38	Year 18 01-Jul-38 30-Jun-39	Year 19 01-Jul-39 30-Jun-40	Year 20 01-Jul-40 30-Jun-41	Written Down Value as at 01-Jul-41
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	219	15.0	13.3%	82	51	32	20	13	21
Air Conditioning Assets - Split Systems	17	10.0	20.0%	6	4	2	2	1	2
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	1	10.0	20.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	1	10.0	20.0%	0	0	0	0	0	0
Floor Coverings - Carpet	5	8.0	25.0%	2	1	1	0	0	0
Floor Coverings - Linoleum/Vinyl	34	10.0	20.0%	13	8	5	3	2	0
Heaters - Gas	33	15.0	13.3%	13	8	5	3	2	3
Hot Water Systems	9	12.0	16.7%	3	2	1	1	1	3
Kitchen Assets - Cooktops	3	12.0	16.7%	1	1	1	0	0	1
Kitchen Assets - Dishwashers	3	8.0	25.0%	1	1	0	0	0	0
Kitchen Assets - Ovens	13	12.0	16.7%	5	3	2	1	1	0
Kitchen Assets - Rangeshoods	1	12.0	16.7%	0	0	0	0	0	1
Light Fittings (Excl. Hard Wired)	1	5.0	40.0%	0	0	0	0	0	0
Light Shades, Removable	1	5.0	40.0%	0	0	0	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	1,043	20.0	10.0%	104	352	220	137	86	143
Window Blinds, Internal	3	10.0	20.0%	1	1	0	0	0	0
Window Curtains	2	6.0	33.3%	1	0	0	0	0	0
<b>Total - Unit Specific Assets</b>	<b>1,389</b>			<b>234</b>	<b>433</b>	<b>271</b>	<b>169</b>	<b>106</b>	<b>176</b>
<b>Total Division 40 - Pooled Assets</b>	<b>1,389</b>			<b>130</b>	<b>433</b>	<b>271</b>	<b>169</b>	<b>106</b>	<b>176</b>
<b>Total - Plant &amp; Equipment Assets - Division 40</b>	<b>1,389</b>			<b>234</b>	<b>433</b>	<b>271</b>	<b>169</b>	<b>106</b>	<b>176</b>



# Prime Cost Method - Years 1 to 5



ATO Depreciation Category	Starting Value 08-Jun-22	Effective Life	Depreciation Rate	Year 1 08-Jun-22 30-Jun-22	Year 2 01-Jul-22 30-Jun-23	Year 3 01-Jul-23 30-Jun-24	Year 4 01-Jul-24 30-Jun-25	Year 5 01-Jul-25 30-Jun-26	Written Down Value as at 01-Jul-26
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	4,368	15.0	6.7%	18	291	291	291	291	3,185
Air Conditioning Assets - Split-Systems	4,584	10.0	10.0%	29	458	458	458	458	2,722
Automatic Garage Door Controls	128	5.0	100.0%	128	0	0	0	0	0
Automatic Garage Door Motors	542	10.0	10.0%	3	54	54	54	54	322
Bathroom Assets - Freestanding Accessories	246	3.0	100.0%	246	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	765	10.0	10.0%	5	77	77	77	77	454
Floor Coverings - Carpet	2,192	8.0	12.5%	17	274	274	274	274	1,079
Floor Coverings - Linoleum/Vinyl	4,415	10.0	10.0%	28	442	442	442	442	2,621
Heaters - Gas	2,462	15.0	6.7%	10	164	164	164	164	1,795
Hot Water Systems	2,085	12.0	8.3%	11	174	174	174	174	1,379
Kitchen Assets - Cooktops	1,410	12.0	8.3%	7	118	118	118	118	933
Kitchen Assets - Dishwashers	1,532	8.0	12.5%	12	192	192	192	192	754
Kitchen Assets - Ovens	2,299	12.0	8.3%	12	192	192	192	192	1,521
Kitchen Assets - Rangeshoods	897	12.0	8.3%	5	75	75	75	75	593
Light Fittings (Excl. Hard Wired)	935	5.0	20.0%	12	187	187	187	187	175
Light Shades, Removable	864	5.0	20.0%	11	173	173	173	173	162
Smoke & Heat Alarms	276	6.0	100.0%	276	0	0	0	0	0
Solar Powered Generating System	4,587	20.0	5.0%	14	229	229	229	229	3,655
Window Blinds, Internal	2,229	14	10.0%	14	223	223	223	223	1,323
Window Curtains	1,816	19	16.7%	19	303	303	303	303	586
<b>Total - Unit Specific Assets</b>	<b>38,632</b>			<b>878</b>	<b>3,624</b>	<b>3,624</b>	<b>3,624</b>	<b>3,624</b>	<b>23,259</b>
<b>Total - Plant &amp; Equipment Assets - Division 40</b>	<b>38,632</b>			<b>878</b>	<b>3,624</b>	<b>3,624</b>	<b>3,624</b>	<b>3,624</b>	<b>23,259</b>

1526



# Prime Cost Method - Years 6 to 10

ATO Depreciation Category	Starting Value 01-Jul-26	Effective Life	Depreciation Rate	Year 6 01-Jul-26 30-Jun-27	Year 7 01-Jul-27 30-Jun-28	Year 8 01-Jul-28 30-Jun-29	Year 9 01-Jul-29 30-Jun-30	Year 10 01-Jul-30 30-Jun-31	Written Down Value as at 01-Jul-31
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit-Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	3,185	15.0	6.7%	291	291	291	291	291	1,729
Air Conditioning Assets - Split Systems	2,722	10.0	10.0%	458	458	458	458	458	430
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	322	10.0	10.0%	54	54	54	54	54	51
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	454	10.0	10.0%	77	77	77	77	77	72
Floor Coverings - Carpet	1,079	8.0	12.5%	274	274	274	257	257	0
Floor Coverings - Linoleum/Vinyl	2,621	10.0	10.0%	442	442	442	442	442	414
Heaters - Gas	1,795	15.0	6.7%	164	164	164	164	164	974
Hot Water Systems	1,379	12.0	8.3%	174	174	174	174	174	510
Kitchen Assets - Cooktops	933	12.0	8.3%	118	118	118	118	118	345
Kitchen Assets - Dishwashers	754	8.0	12.5%	192	192	192	179	179	0
Kitchen Assets - Ovens	1,521	12.0	8.3%	192	192	192	192	192	563
Kitchen Assets - Rangeshoods	593	12.0	8.3%	75	75	75	75	75	220
Light Fittings (Excl. Hard Wired)	175	5.0	20.0%	175	0	0	0	0	0
Light Shades, Removable	162	5.0	20.0%	162	0	0	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	3,655	20.0	5.0%	229	229	229	229	229	2,508
Window Blinds, Internal	1,323	10.0	10.0%	223	223	223	223	223	209
Window Curtains	586	6.0	16.7%	303	284	0	0	0	0
<b>Total - Unit Specific Assets</b>	<b>23,259</b>			<b>3,601</b>	<b>3,245</b>	<b>2,961</b>	<b>2,932</b>	<b>2,496</b>	<b>8,024</b>
<b>Total - Plant &amp; Equipment Assets - Division 40</b>	<b>23,259</b>			<b>3,601</b>	<b>3,245</b>	<b>2,961</b>	<b>2,932</b>	<b>2,496</b>	<b>8,024</b>



# Prime Cost Method - Years 11 to 15

ATO Depreciation Category	Starting Value 01-Jul-31	Effective Life	Depreciation Rate	Year 11 01-Jul-31 30-Jun-32	Year 12 01-Jul-32 30-Jun-33	Year 13 01-Jul-33 30-Jun-34	Year 14 01-Jul-34 30-Jun-35	Year 15 01-Jul-35 30-Jun-36	Written Down Value as at 01-Jul-36
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	1,729	15.0	6.7%	291	291	291	291	291	273
Air Conditioning Assets - Split Systems	430	10.0	10.0%	430	0	0	0	0	0
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	51	10.0	10.0%	51	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	72	10.0	10.0%	72	0	0	0	0	0
Floor Coverings - Carpet	0	8.0	12.5%	0	0	0	0	0	0
Floor Coverings - Linoleum/Vinyl	414	10.0	10.0%	414	0	0	0	0	0
Heaters - Gas	974	15.0	6.7%	164	164	164	164	164	154
Hot Water Systems	510	12.0	8.3%	174	174	163	0	0	0
Kitchen Assets - Cooktops	345	12.0	8.3%	118	118	110	0	0	0
Kitchen Assets - Dishwashers	0	8.0	12.5%	0	0	0	0	0	0
Kitchen Assets - Ovens	563	12.0	8.3%	192	192	180	0	0	0
Kitchen Assets - Rangeshoods	220	12.0	8.3%	75	75	70	0	0	0
Light Fittings (Excl. Hard Wired)	0	5.0	20.0%	0	0	0	0	0	0
Light Shades, Removable	0	5.0	20.0%	0	0	0	0	0	0
Smoke & Heat Alarms	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	2,508	20.0	5.0%	229	229	229	229	229	1,362
Window Blinds, Internal	209	10.0	10.0%	209	0	0	0	0	0
Window Curtains	0	6.0	16.7%	0	0	0	0	0	0
<b>Total - Unit Specific Assets</b>	<b>8,024</b>			<b>2,417</b>	<b>1,242</b>	<b>1,207</b>	<b>685</b>	<b>685</b>	<b>1,788</b>
<b>Total - Plant &amp; Equipment Assets - Division 40</b>	<b>8,024</b>			<b>2,417</b>	<b>1,242</b>	<b>1,207</b>	<b>685</b>	<b>685</b>	<b>1,788</b>

# Prime Cost Method - Years 16 to 20



ATO Depreciation Category	Starting Value 01-Jul-36	Effective Life	Depreciation Rate	Year 16 01-Jul-36 30-Jun-37	Year 17 01-Jul-37 30-Jun-38	Year 18 01-Jul-38 30-Jun-39	Year 19 01-Jul-39 30-Jun-40	Year 20 01-Jul-40 30-Jun-41	Written Down Value as at 01-Jul-41
<b>Plant &amp; Equipment Assets - Division 40</b>									
<b>Unit Specific Assets</b>									
Air Conditioning Assets - Evaporative Cooler	273	15.0	6.7%	273	0	0	0	0	0
Air Conditioning Assets - Split Systems	0	10.0	10.0%	0	0	0	0	0	0
Automatic Garage Door Controls	0	5.0	100.0%	0	0	0	0	0	0
Automatic Garage Door Motors	0	10.0	10.0%	0	0	0	0	0	0
Bathroom Assets - Freestanding Accessories	0	3.0	100.0%	0	0	0	0	0	0
Exhaust Fans (inc. Light & Heating)	0	10.0	10.0%	0	0	0	0	0	0
Floor Coverings - Carpet	0	8.0	12.5%	0	0	0	0	0	0
Floor Coverings - Linoleum/Vinyl	0	10.0	10.0%	0	0	0	0	0	0
Heaters - Gas	154	15.0	6.7%	154	0	0	0	0	0
Hot Water Systems	0	12.0	8.3%	0	0	0	0	0	0
Kitchen Assets - Cooktops	0	12.0	8.3%	0	0	0	0	0	0
Kitchen Assets - Dishwashers	0	8.0	12.5%	0	0	0	0	0	0
Kitchen Assets - Ovens	0	12.0	8.3%	0	0	0	0	0	0
Kitchen Assets - Rangeshoods	0	12.0	8.3%	0	0	0	0	0	0
Light Fittings (Excl. Hard Wired)	0	12.0	8.3%	0	0	0	0	0	0
Light Shades, Removable	0	5.0	20.0%	0	0	0	0	0	0
Smoke & Heat Alarms	0	5.0	20.0%	0	0	0	0	0	0
Solar Powered Generating System	0	6.0	100.0%	0	0	0	0	0	0
Solar Powered Generating System	1,362	20.0	5.0%	229	229	229	229	229	215
Window Blinds, Internal	0	10.0	10.0%	0	0	0	0	0	0
Window Curtains	0	6.0	16.7%	0	0	0	0	0	0
<b>Total - Unit Specific Assets</b>	<b>1,788</b>			<b>656</b>	<b>229</b>	<b>229</b>	<b>229</b>	<b>229</b>	<b>215</b>
<b>Total - Plant &amp; Equipment Assets - Division 40</b>	<b>1,788</b>			<b>656</b>	<b>229</b>	<b>229</b>	<b>229</b>	<b>229</b>	<b>215</b>

15-29

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# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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044 616621

JM SMSF PTY LTD  
27A HELEN STREET  
COOKTOWN QLD 4895

1 Shelley Street  
Sydney, NSW 2000

account balance **\$26,813.68**  
as at 30 Dec 22

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
account no. 970365672

transaction	description	debits	credits	balance
30.06.22	OPENING BALANCE			261,041.97
08.07.22	Deposit SuperChoice P/L PC070722-093860373		1,211.71	262,253.68
14.07.22	Funds transfer TRANSACT FUNDS TFR TO AJDBELL	132.00		262,121.68
14.07.22	Funds transfer TRANSACT FUNDS TFR TO SLA FUNDING PTY LT	801.90		261,319.78
19.07.22	Funds transfer TRANSACT FUNDS TFR TO CARDALL CONVEYANCE	100,000.00		161,319.78
20.07.22	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	2,500.00		158,819.78
21.07.22	Funds transfer SAME DAY WITHDRAWAL	123,941.81		34,877.97
22.07.22	Deposit SuperChoice P/L PC210722-093875436		1,211.71	36,089.68
28.07.22	Deposit Cardall Conveyan surplus sett funds		4,148.96	40,238.64
29.07.22	Interest MACQUARIE CMA INTEREST PAID*		50.14	40,288.78
02.08.22	Deposit JANELLE MARSHALL		800.00	41,088.78
05.08.22	Deposit SuperChoice P/L PC040822-093891458		1,211.71	42,300.49

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 970365672

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 970 365 672

continued on next

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## Macquarie Cash Management Account

enquiries 1800 806 310

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
account no. 970365672

transaction	description	debits	credits	balance
08.08.22	BPAY BPAY TO SUNCORP INSURANCE	188.44		42,112.05
08.08.22	Direct debit FMC 10204805L49	2,200.00		39,912.05
10.08.22	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	253.00		39,659.05
16.08.22	Deposit Winning Edge Ren 60A Mentone Road H		1,019.20	40,678.25
17.08.22	Deposit JANELLE MARSHALL		400.00	41,078.25
17.08.22	Funds transfer MOT CNT22470297 BUY 243902 DRX	10,019.93		31,058.32
22.08.22	Deposit SuperChoice P/L PC180822-011659160		1,211.71	32,270.03
22.08.22	Direct debit FMC 10204805L49	2,200.00		30,070.03
31.08.22	Interest MACQUARIE CMA INTEREST PAID*		23.44	30,093.47
31.08.22	Deposit Winning Edge Ren 60A Mentone Road H		729.60	30,823.07
01.09.22	Funds transfer MOT CNT22532864 BUY 104 RIO	9,951.95		20,871.12
02.09.22	Deposit SuperChoice P/L PC010922-054077076		1,234.97	22,106.09
05.09.22	Deposit JANELLE MARSHALL		400.00	22,506.09
05.09.22	Direct debit FMC 10204805L49	2,200.00		20,306.09
15.09.22	Deposit Winning Edge Ren 60A Mentone Road H		729.60	21,035.69
16.09.22	Deposit SuperChoice P/L PC150922-051414134		1,211.71	22,247.40
19.09.22	Deposit JANELLE MARSHALL		300.00	22,547.40
19.09.22	Direct debit FMC 10204805L49	2,200.00		20,347.40
30.09.22	Interest MACQUARIE CMA INTEREST PAID*		18.42	20,365.82
30.09.22	Deposit Winning Edge Ren 60A Mentone Road H		729.60	21,095.42
30.09.22	Deposit SuperChoice P/L PC290922-005047304		1,211.71	22,307.13
03.10.22	Direct debit FMC 10204805L49	2,200.00		20,107.13
05.10.22	BPAY BPAY TO CITY OF VICTORHARBOR	1,615.20		18,491.93
06.10.22	Deposit MOT CNT22660731 SELL 104 RIO		9,878.77	28,370.70
14.10.22	Deposit Winning Edge Ren 60A Mentone Road H		729.60	29,100.30
14.10.22	Deposit SuperChoice P/L PC131022-005063388		1,211.71	30,312.01
17.10.22	Deposit JANELLE MARSHALL		300.00	30,612.01

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
account no. 970365672

transaction	description	debits	credits	balance
17.10.22	Direct debit FMC 10204805L49	2,200.00		28,412.01
28.10.22	Deposit SuperChoice P/L PC271022-024907071		1,213.86	29,625.87
28.10.22	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	1,980.00		27,645.87
28.10.22	BPAY BPAY TO TAX OFFICE PAYMENTS	650.60		26,995.27
31.10.22	Interest MACQUARIE CMA INTEREST PAID*		32.29	27,027.56
31.10.22	Deposit Winning Edge Ren 60A Mentone Road H		729.60	27,757.16
31.10.22	Direct debit FMC 10204805L49	2,200.00		25,557.16
11.11.22	Deposit SuperChoice P/L PC101122-024924016		1,211.71	26,768.87
14.11.22	Direct debit FMC 10204805L49	2,200.00		24,568.87
15.11.22	Deposit Winning Edge Ren 60A Mentone Road H		729.60	25,298.47
25.11.22	Deposit SuperChoice P/L PC241122-024939804		1,253.35	26,551.82
28.11.22	Direct debit FMC 10204805L49	2,200.00		24,351.82
30.11.22	Interest MACQUARIE CMA INTEREST PAID*		34.09	24,385.91
30.11.22	Deposit Winning Edge Ren 60A Mentone Road H		729.60	25,115.51
09.12.22	Deposit JANELLE MARSHALL		300.00	25,415.51
09.12.22	Deposit SuperChoice P/L PC081222-024957020		1,211.71	26,627.22
12.12.22	Direct debit FMC 10204805L49	2,200.00		24,427.22
15.12.22	Deposit Winning Edge Ren 60A Mentone Road H		729.60	25,156.82
16.12.22	Deposit JANELLE MARSHALL		500.00	25,656.82
23.12.22	Deposit SuperChoice P/L PC221222-024973869		2,587.15	28,243.97
28.12.22	Direct debit FMC 10204805L49	2,200.00		26,043.97
30.12.22	Interest MACQUARIE CMA INTEREST PAID*		40.11	26,084.08
30.12.22	Deposit Winning Edge Ren 60A Mentone Road H		729.60	26,813.68

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Macquarie Cash Management Account

enquiries 1800 806 310

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
 account no. 970365672

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 DEC 22	276,234.83	42,006.54	26,813.68

\* Stepped interest rates for the period 1 July to 13 July: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (13 days); 14 July to 11 August: balances \$0.00 to \$4,999.99 earned 0.50% balances \$5,000.00 and above earned 0.50% pa (29 days); 12 August to 15 September: balances \$0.00 to \$4,999.99 earned 0.90% balances \$5,000.00 and above earned 0.90% pa (35 days); 16 September to 13 October: balances \$0.00 to \$4,999.99 earned 1.25% balances \$5,000.00 and above earned 1.25% pa (28 days); 14 October to 15 November: balances \$0.00 to \$4,999.99 earned 1.50% balances \$5,000.00 and above earned 1.50% pa (33 days); 16 November to 15 December: balances \$0.00 to \$4,999.99 earned 1.75% balances \$5,000.00 and above earned 1.75% pa (30 days); 16 December to 30 December: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (15 days)





## Macquarie Cash Management Account

enquiries 1800 806 310

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
account no. 970365672

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

Name	Authority Type
THIRD PARTY PLATFORM PTY LTD	Clearing and settlement authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

### Authority descriptions

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

Clearing and settlement authority - you have authorised the named party to debit and credit your account in respect to clearing and settlement services they provide as set out in the relevant terms and conditions. This includes all settlement amounts for securities trading, brokerage, margins and other applicable fees and charges.

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



## Macquarie Cash Management Account

enquiries 1800 806 310

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
account no. 970365672

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

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

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at [macquarie.com.au](http://macquarie.com.au) or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to [macquarie.com.au/feedback-and-complaints](http://macquarie.com.au/feedback-and-complaints).
- We've noticed that some applications may not have been opened with the desired entity type - for example, a trust account was intended to be opened but an individually held account was opened instead. Please check that your account name and structure is correct and contact us right away if you think there is an error.

### Protect your account

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

### Access to and sharing your data

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

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

Download the Macquarie Mobile Banking app

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



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# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001



JM SMSF PTY LTD  
27A HELEN STREET  
COOKTOWN QLD 4895

1 Shelley Street  
Sydney, NSW 2000

account balance **\$23,700.72**  
as at 30 Jun 23

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
account no. 970365672

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			26,813.68
06.01.23	Deposit JANELLE MARSHALL		750.00	27,563.68
09.01.23	Direct debit FMC 10204805L49	2,200.00		25,363.68
13.01.23	Deposit JANELLE MARSHALL		750.00	26,113.68
16.01.23	Deposit Winning Edge Ren 60A Mentone Road H		729.60	26,843.28
20.01.23	Deposit JANELLE MARSHALL		750.00	27,593.28
23.01.23	Direct debit FMC 10204805L49	2,200.00		25,393.28
27.01.23	BPAY BPAY TO SA WATER	182.99		25,210.29
30.01.23	Deposit JANELLE MARSHALL		750.00	25,960.29
31.01.23	Interest MACQUARIE CMA INTEREST PAID*		46.23	26,006.52
31.01.23	Deposit Winning Edge Ren 60A Mentone Road H		1,459.20	27,465.72
03.02.23	Deposit JANELLE MARSHALL		750.00	28,215.72

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 970365672

deposits using BPay  
From another bank



Billers code: 667022  
Ref: 970 365 672

continued on next

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## Macquarie Cash Management Account

enquiries 1800 806 310

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
account no. 970365672

transaction	description	debits	credits	balance
06.02.23	Direct debit FMC 10204805L49	2,200.00		26,015.72
10.02.23	Deposit JANELLE MARSHALL		750.00	26,765.72
15.02.23	Deposit Winning Edge Ren 60A Mentone Road H		729.60	27,495.32
17.02.23	Deposit JANELLE MARSHALL		750.00	28,245.32
20.02.23	Direct debit FMC 10204805L49	2,200.00		26,045.32
24.02.23	Deposit JANELLE MARSHALL		750.00	26,795.32
28.02.23	Interest MACQUARIE CMA INTEREST PAID*		41.99	26,837.31
28.02.23	Deposit Winning Edge Ren 60A Mentone Road H		729.60	27,566.91
03.03.23	Deposit JANELLE MARSHALL		750.00	28,316.91
06.03.23	Deposit ATO ATO004000017453609		5.90	28,322.81
06.03.23	Direct debit FMC 10204805L49	2,200.00		26,122.81
10.03.23	Deposit JANELLE MARSHALL		750.00	26,872.81
15.03.23	Deposit Winning Edge Ren 60A Mentone Road H		729.60	27,602.41
17.03.23	Deposit JANELLE MARSHALL		750.00	28,352.41
20.03.23	Direct debit FMC 10204805L49	2,200.00		26,152.41
31.03.23	Interest MACQUARIE CMA INTEREST PAID*		49.04	26,201.45
31.03.23	Deposit Winning Edge Ren 60A Mentone Road H		729.60	26,931.05
03.04.23	Direct debit FMC 10204805L49	2,200.00		24,731.05
07.04.23	Deposit JANELLE MARSHALL		750.00	25,481.05
15.04.23	Deposit JANELLE MARSHALL		750.00	26,231.05
17.04.23	Deposit Winning Edge Ren 60A Mentone Road H		729.60	26,960.65
17.04.23	Direct debit FMC 10204805L49	2,200.00		24,760.65
22.04.23	Deposit JANELLE MARSHALL		750.00	25,510.65
28.04.23	Deposit JANELLE MARSHALL		2,000.00	27,510.65
28.04.23	Interest MACQUARIE CMA INTEREST PAID*		43.97	27,554.62
01.05.23	Deposit Winning Edge Ren 60A Mentone Road H		729.60	28,284.22
01.05.23	Direct debit FMC 10204805L49	2,200.00		26,084.22

continued on next

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Macquarie Cash Management Account

enquiries 1800 806 310

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
account no. 970365672

transaction	description	debits	credits	balance
15.05.23	Deposit	Winning Edge Ren 60A Mentone Road H	729.60	26,813.82
15.05.23	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	853.00	25,960.82
15.05.23	BPAY	BPAY TO ASIC	59.00	25,901.82
15.05.23	Direct debit	FMC 10204805L49	2,200.00	23,701.82
19.05.23	Deposit	JANELLE MARSHALL	750.00	24,451.82
25.05.23	Deposit	KATIE JONES refund sla	600.00	25,051.82
26.05.23	Deposit	JANELLE MARSHALL	750.00	25,801.82
29.05.23	Direct debit	FMC 10204805L49	2,200.00	23,601.82
31.05.23	Interest	MACQUARIE CMA INTEREST PAID*	53.74	23,655.56
31.05.23	Deposit	Winning Edge Ren 60A Mentone Road H	729.60	24,385.16
06.06.23	Deposit	JANELLE MARSHALL	550.00	24,935.16
09.06.23	Deposit	JANELLE MARSHALL	800.00	25,735.16
09.06.23	Direct debit	BUDGET DIRECT 112892532093962809	401.55	25,333.61
12.06.23	Direct debit	FMC 10204805L49	2,200.00	23,133.61
15.06.23	Deposit	Winning Edge Ren 60A Mentone Road H	729.60	23,863.21
15.06.23	BPAY	BPAY TO ASIC	290.00	23,573.21
15.06.23	Funds transfer	Jem Property pty l	253.00	23,320.21
17.06.23	Deposit	JANELLE MARSHALL	800.00	24,120.21
23.06.23	Deposit	JANELLE MARSHALL	1,000.00	25,120.21
26.06.23	Direct debit	FMC 10204805L49	2,200.00	22,920.21
30.06.23	Interest	MACQUARIE CMA INTEREST PAID*	50.91	22,971.12
30.06.23	Deposit	Winning Edge Ren 60A Mentone Road H	729.60	23,700.72

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## Macquarie Cash Management Account

enquiries 1800 806 310

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
 account no. 970365672

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 23	30,639.54	27,526.58	23,700.72

\* Stepped interest rates for the period 31 December to 21 February: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (53 days); 22 February to 21 March: balances \$0.00 to \$4,999.99 earned 2.10% balances \$5,000.00 and above earned 2.10% pa (28 days); 22 March to 18 May: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (58 days); 19 May to 22 June: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50% pa (35 days); 23 June to 30 June: balances \$0.00 to \$4,999.99 earned 2.75% balances \$5,000.00 and above earned 2.75% pa (8 days)

## Macquarie Cash Management Account

enquiries 1800 806 310

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
account no. 970365672

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

Name	Authority Type
THIRD PARTY PLATFORM PTY LTD	Clearing and settlement authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

### Authority descriptions

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

Clearing and settlement authority - you have authorised the named party to debit and credit your account in respect to clearing and settlement services they provide as set out in the relevant terms and conditions. This includes all settlement amounts for securities trading, brokerage, margins and other applicable fees and charges.

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

### annual interest summary 2022/2023

INTEREST PAID	484.37
TOTAL INCOME PAID	484.37

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## Macquarie Cash Management Account

enquiries 1800 806 310

account name JM SMSF PTY LTD ATF JEM SUPER FUND  
account no. 970365672

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

### About your account

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

### Protect your account

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

### Access to and sharing your data

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

### Visit our Help Centre

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