



Cosway Accounting

ABN: 29 066 100 880

Tax Agent – Business Advisor – MYOB Specialist

Superfund Audit Checklist

CLIENT: **S & J SUPER FUND**

CODE: **SJSU01**

YEAR: **2020**

GST: YES / NO
Please Circle

Prepared By: **Nick**

Reviewed By: **Wayne**

Schedule Reference	INDEX	Tick if Applicable
A-1	Trust Deed	✓
A-2	Engagement Letter	✓
B-1	Investment Strategy	✓
B-2	Trustees Representation Letter	✓
C-1	Minutes of AGM	✓
D-1	Financial Statements	✓
E-1	Tax Return	✓
F-1	Bank Statements	✓
F-1	Bank Reconciliation	
G-1	Dividend Reconciliation	
H-1	Chess holdings	
I-1	Certificate of Titles (property)	
J	Rental Property	
J-1	- Lease Agreement	
J-2	- Income	
J-3	- Expenses	
K-1	Member Contribution Statements	✓

ENGAGEMENT LETTER

To: S & J Super Fund

Scope

You have requested that we audit the financial report of S & J Super Fund, which comprises the balance sheet as at 30 June 2020, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

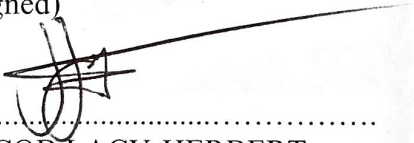
Yours faithfully,

.....

A.W. Boys
Registered Company Auditor 67793
Dated

Acknowledged on behalf of, S & J Super Fund by

(signed)

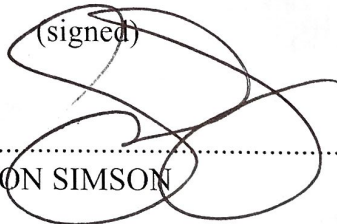


.....
JACOB LACY-HERBERT

22/3/21

.....
Dated

(signed)



.....
SIMON SIMSON

22.3.21

.....
Dated

S & J SUPER FUND
U2/1796 Albany Highway, KENWICK WA 6107

30th June 2020

Tony Boys
SuperAudits
PO Box 3376
Rundle Mall 5000

Dear Tony,

TRUSTEES REPRESENTATION LETTER

This representation letter is provided in connection with your audit of the financial report of S & J Super Fund for the year ended 30th June 2020, for the purpose of you expressing an opinion whether the financial report is, in all material respects, presented fairly in accordance with Australian accounting standards and policies as described in the financial report and notes thereto.

We understand that your examination was made in accordance with Australian auditing standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report taken as a whole, and that your tests of the accounting records and other auditing procedures were limited to those which you considered necessary for that purpose.

We confirm, to the best of our knowledge and belief, the following representations made to you during your audit.

Books and records

We have made available to you:

- a. all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit and
- b. minutes of all meetings of trustees and related committees.

Accounting policies

All the significant accounting policies of the fund are adequately described in Note 1 to the accounts, are consistent with the policies adopted last year (unless previously advised) and are appropriate for the fund.

Fraud, error and non-compliance

There have been no:

- a. frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure
- b. frauds, error or non-compliance with laws and regulations that could have a material effect on the financial report and
- c. communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.

There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense. There have been no communications from any regulatory body concerning a contravention of the *Superannuation*

Industry (Supervision) Act 1993 (SIS Act), Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations) and or the Corporations Act 2001, which has occurred, is occurring, or is about to occur.

Internal controls

We have established and maintained an adequate internal control structure to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

Assets and liabilities

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

Asset form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund and are in accordance with our investment strategy.

Asset titles

The fund has satisfactory title to all assets appearing in the financial report. All investments are registered in the name of the fund and are in the custody of the trustees.

No assets of the fund have been pledged to secure liabilities of the fund or of others.

Carrying value of investments

Investments are carried in the books at net market value. Such amounts are considered reasonable in the light of present circumstances and there is no indication of permanent impairment subsequent to year end.

Receivable provisions

Adequate provision has been made for impairment of receivables.

Accounts disclosures

The following have been properly recorded or disclosed in the financial report:

- a. related party transactions and related amounts receivable or payable, including sales, purchases, loans, transfers, leasing arrangements and guarantees (written or oral)
- b. share options, warrants, conversion or other requirements
- c. arrangements involving restrictions on cash balances, compensating balances and line-of-credit or similar arrangements
- d. material liabilities or contingent liabilities or assets including those arising under derivative financial instruments
- e. unasserted claims or assessments that our lawyer has advised us are probable of assertion.

Income tax

Adequate amounts have been accrued for all local and foreign taxes on income including amounts applicable to prior years not finally settled and paid. Deferred income tax has been accounted for with respect to timing differences on a basis consistent with that of the preceding years. The realisation of

the future income tax benefit can be regarded as being assured beyond any reasonable doubt, or in respect of carried forward losses, as virtually certain.

Subsequent events

No events have occurred subsequent to balance date that would require adjustment to, or disclosure in, the financial report or notification to the ATO.

Contractual agreements

The fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

Trustees' responsibilities

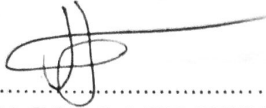
The fund is being conducted in accordance with its trust deed and rules, the SIS Act and the SIS Regulations, and the governing rules with the exception (if applicable) of any breaches referred to in the 'notice of contravention' forming part of the ATO return.

Uncorrected misstatements

We have brought all uncorrected misstatements to your attention.

Yours faithfully

(signed)

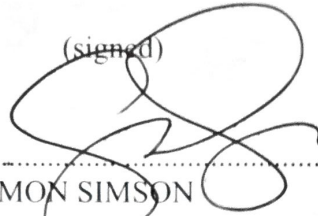


JACOB LACY-HERBERT

22/3/21

Dated

(signed)



SIMON SIMSON

22.3.21

Dated



THE TRUSTEE FOR S & J SUPER FUND
PO BOX 90
CHIDLOW WA 6556

Our reference: 7114510914747
Phone: 13 10 20

7 February 2020

Rollover benefits statement for unclaimed superannuation money

Dear Sir/Madam

The following member has nominated to rollover their unclaimed superannuation money held by the Australian Taxation Office.

If you're unable to accept this rollover superannuation benefit payment you will need to complete a *Superannuation payment variation advice* form and return it with the payment on or before 10 March 2020. You will need to include the contributions reference number for that member.

To obtain the payment reference number or to request more information about making a payment, phone **1800 815 886**.

Where any amount is not repaid by the due date, a general interest charge accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis and is currently imposed at a rate of 7.91% per annum.

You can claim a general interest charge as a tax deduction in the same financial year that it accrues against your account.

For more information

If you have any questions, you can:

- visit our website at www.ato.gov.au
- phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday
- email us at supercrt@ato.gov.au

Be aware that sending emails has the risk of potential compromise of personal information, as their transmission is along a public medium. Phoning is the more secure option. If you do call, please quote the organisation's tax file number or Australian business number and 'Our reference' from the top of this letter.

Yours faithfully

Chris Jordan
Commissioner of Taxation

Our reference: 7114510914747
 Phone: 13 10 20
 ABN: 95 511 260 695

THE TRUSTEE FOR S & J SUPER FUND
 PO BOX 90
 CHIDLLOW WA 6556

Rollover benefits statement for unclaimed superannuation

Our details

Name: Australian Taxation Office
 ABN: 51 824 753 556

Member's details		Rollover payment details	
Original contribution reference number:	7025070022368	Member account number:	1
Service period start date:	1 July 1989	Member client identifier:	
TFN:	174 446 703	Unique superannuation identifier:	not provided
Name:	MR SIMON D SIMSON	Tax free component:	\$12.13
Address:	29 CARDIFF LOOP HUNTINGDALE WA 6110	Taxable component:	
		Taxed element	\$3,204.22
		Untaxed element	\$0.00
Date of birth:	5 June 1969	Preserved amount:	\$3,216.35
Sex:	Male		

Chris Jordan
 Commissioner of Taxation



THE TRUSTEE FOR S & J SUPER FUND
PO BOX 90
CHIDLOW WA 6556

Our reference: 7115501354861
Phone: 13 10 20

24 April 2020

Rollover benefits statement for unclaimed superannuation money

Dear Sir/Madam

The following member has nominated to rollover their unclaimed superannuation money held by the Australian Taxation Office.

If you're unable to accept this rollover superannuation benefit payment you will need to complete a *Superannuation payment variation advice* form and return it with the payment on or before 26 May 2020. You will need to include the contributions reference number for that member.

To obtain the payment reference number or to request more information about making a payment, phone **1800 815 886**.

Where any amount is not repaid by the due date, a general interest charge accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis and is currently imposed at a rate of 7.89% per annum.

You can claim a general interest charge as a tax deduction in the same financial year that it accrues against your account.

For more information

If you have any questions, you can:

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- phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday
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Yours faithfully

Chris Jordan
Commissioner of Taxation

Our reference: 7115501354861
 Phone: 13 10 20
 ABN: 95 511 260 695

THE TRUSTEE FOR S & J SUPER FUND
 PO BOX 90
 CHIDLLOW WA 6556

Rollover benefits statement for unclaimed superannuation

Our details

Name: Australian Taxation Office
 ABN: 51 824 753 556

Member's details		Rollover payment details	
Original contribution reference number:	7025301948899	Member account number:	1
Service period start date:	5 January 2020	Member client identifier:	
TFN:	174 446 703	Unique superannuation identifier:	not provided
Name:	MR SIMON D SIMSON	Tax free component:	\$0.01
Address:	29 CARDIFF LOOP HUNTINGDALE WA 6110	Taxable component:	
		Taxed element	\$18.95
		Untaxed element	\$0.00
Date of birth:	5 June 1969	Preserved amount:	\$18.96
Sex:	Male		

Chris Jordan
 Commissioner of Taxation



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 26
20 AUGUST 2019 TO 20 NOVEMBER 2019

THE MANAGER
S & J SUPER FUND
PO BOX 90
CHIDLOW WA 6556

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

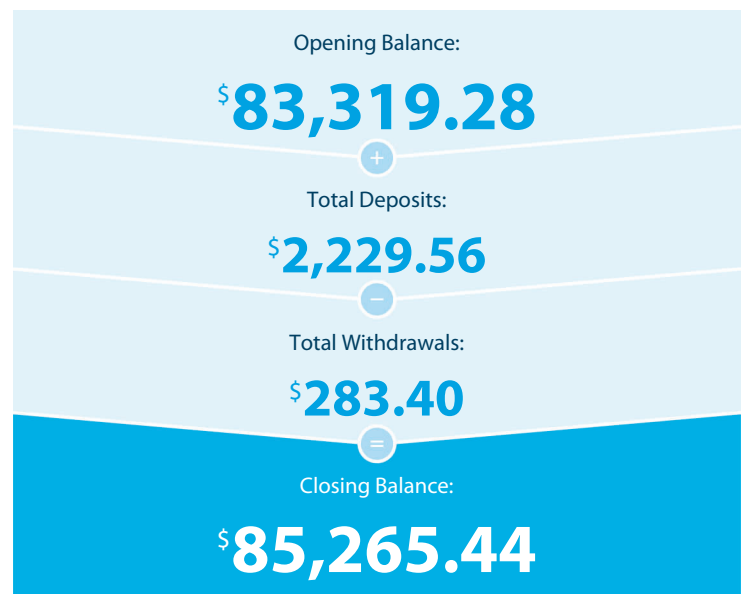
JACOB KEITH GEROGE LACY-HERBERT & SIMON
DAVID HENRY SIMSON ATF S & J SUPER FUND

Branch Number (BSB)

016-112

Account Number

1892-78072



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
20 AUG	OPENING BALANCE			83,319.28
30 AUG	CREDIT INTEREST PAID		8.22	83,327.50
30 SEP	CREDIT INTEREST PAID		7.07	83,334.57
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439645		91.96	83,426.53
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439648		91.96	83,518.49
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439647		91.96	83,610.45
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439635		91.96	83,702.41
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439631		91.96	83,794.37
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439636		91.96	83,886.33
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439630		91.96	83,978.29
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439642		91.96	84,070.25
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439639		91.96	84,162.21
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439638		91.96	84,254.17
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439634		91.96	84,346.13
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439651		91.96	84,438.09
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439649		91.96	84,530.05
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439632		91.96	84,622.01
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439644		91.96	84,713.97
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439637		91.96	84,805.93
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439641		91.96	84,897.89
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439640		91.96	84,989.85
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439646		91.96	85,081.81
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439643		91.96	85,173.77
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439633		91.96	85,265.73
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439629		91.96	85,357.69
	TOTALS AT END OF PAGE	\$0.00	\$2,038.41	

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439650		91.96	85,449.65
07 OCT	TRANSFER FROM SUPERCHOICE P/L PC011019-128439652		91.96	85,541.61
31 OCT	CREDIT INTEREST PAID		7.23	85,548.84
31 OCT	19 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE	11.40		85,537.44
07 NOV	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {232080}	272.00		85,265.44
TOTALS AT END OF PAGE		\$283.40	\$191.15	
TOTALS AT END OF PERIOD		\$283.40	\$2,229.56	\$85,265.44

This Statement Includes

Interest earned on deposits	\$22.52
ANZ bank charges	\$11.40

Fee Summary

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

Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
Transaction Fees					
EFTPOS/PHONE BANKING WDL	24.00	5.00	19.00	0.60	11.40
Total Transaction Fees Charged					\$11.40

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/11/19 and the monthly fee cycle, as appears above, ended on 31/10/19.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit **3.00**

This is made up of:

Value of Free Transactions **3.00**

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

New Profile menu in ANZ Internet Banking

The new Profile menu in ANZ Internet Banking lets you securely manage your contact information and security details. You can find the new menu in the top right corner of ANZ Internet Banking.

Keep your contact information up to date, as these details may be used for security purposes (e.g. to verify transactions), or send you account information.

You can also choose which 'Offers & Promotions' you receive and how. You can select as many as you like and make changes any time.

Visit www.anz.com.au to explore your Profile today.

IMPORTANT INFORMATION

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

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

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



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 27
20 NOVEMBER 2019 TO 20 FEBRUARY 2020

THE MANAGER
S & J SUPER FUND
PO BOX 90
CHIDLOW WA 6556

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

JACOB KEITH GEROGE LACY-HERBERT & SIMON
DAVID HENRY SIMSON ATF S & J SUPER FUND

Branch Number (BSB)

016-112

Account Number

1892-78072



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anz.com

OR



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

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
20 NOV	OPENING BALANCE			85,265.44
29 NOV	CREDIT INTEREST PAID		6.78	85,272.22
31 DEC	CREDIT INTEREST PAID		7.47	85,279.69
2020				
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302432		91.96	85,371.65
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302446		91.96	85,463.61
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302430		91.96	85,555.57
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302441		91.96	85,647.53
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302442		91.96	85,739.49
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302431		91.96	85,831.45
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302445		91.96	85,923.41
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302443		91.96	86,015.37
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302454		91.96	86,107.33
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302433		91.96	86,199.29
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302429		91.96	86,291.25
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302444		91.96	86,383.21
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302448		91.96	86,475.17
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302435		91.96	86,567.13
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302453		91.96	86,659.09
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302447		91.96	86,751.05
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302436		91.96	86,843.01
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302439		91.96	86,934.97
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302451		91.96	87,026.93
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302438		91.96	87,118.89
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302450		91.96	87,210.85
TOTALS AT END OF PAGE		\$0.00	\$1,945.41	

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302440		91.96	87,302.81
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302452		91.96	87,394.77
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302449		91.96	87,486.73
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302434		91.96	87,578.69
17 JAN	TRANSFER FROM SUPERCHOICE P/L PC130120-150302437		91.96	87,670.65
31 JAN	CREDIT INTEREST PAID		7.34	87,677.99
31 JAN	21 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE	12.60		87,665.39
11 FEB	TRANSFER FROM ATO ATO005000011736781		3,216.35	90,881.74
TOTALS AT END OF PAGE		\$12.60	\$3,683.49	
TOTALS AT END OF PERIOD		\$12.60	\$5,628.90	\$90,881.74

This Statement Includes

Interest earned on deposits	\$21.59
ANZ bank charges	\$12.60

Fee Summary

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

Summary of ANZ Transaction Fees

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

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

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

Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
Transaction Fees					
EFTPOS/PHONE BANKING WDL	26.00	5.00	21.00	0.60	12.60
Total Transaction Fees Charged					\$12.60

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

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/02/20 and the monthly fee cycle, as appears above, ended on 31/01/20.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	3.60
This is made up of:	
Value of Free Transactions	3.60

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 28
20 FEBRUARY 2020 TO 20 MAY 2020

THE MANAGER
S & J SUPER FUND
PO BOX 90
CHIDLOW WA 6556

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

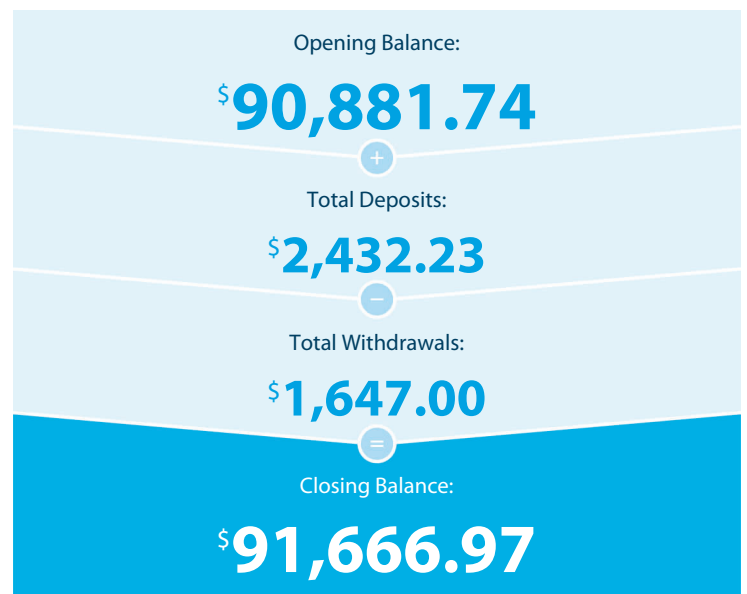
JACOB KEITH GEROGE LACY-HERBERT & SIMON
DAVID HENRY SIMSON ATF S & J SUPER FUND

Branch Number (BSB)

016-112

Account Number

1892-78072



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



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

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
20 FEB	OPENING BALANCE			90,881.74
25 FEB	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {713633}	272.00		90,609.74
28 FEB	CREDIT INTEREST PAID		6.87	90,616.61
31 MAR	CREDIT INTEREST PAID		7.94	90,624.55
14 APR	TRANSFER FROM ATO ATO001100011653931		1,195.48	91,820.03
14 APR	TRANSFER FROM ATO ATO001100011653932		1,195.48	93,015.51
15 APR	ANZ INTERNET BANKING PAYMENT 422860 TO AW BOYS	330.00		92,685.51
15 APR	ANZ INTERNET BANKING PAYMENT 420459 TO COSWAY ACCOUNTING	1,045.00		91,640.51
28 APR	TRANSFER FROM ATO ATO003000012133135		18.96	91,659.47
30 APR	CREDIT INTEREST PAID		7.50	91,666.97
	TOTALS AT END OF PAGE	\$1,647.00	\$2,432.23	
	TOTALS AT END OF PERIOD	\$1,647.00	\$2,432.23	\$91,666.97

This Statement Includes

Interest earned on deposits	\$22.31
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Fee Summary

Fees Charged for period: 01 FEB 2020 to 28 FEB 2020

Summary of ANZ Transaction Fees

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

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

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

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

Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
Transaction Fees					
INTERNET/ONLINE WDL	2.00	2.00		0.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00		0.60	0.00
Total Transaction Fees Charged					\$0.00

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/05/20 and the monthly fee cycle, as appears above, ended on 30/04/20.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

4.20

This is made up of:

Value of Free Transactions

4.20

New Profile menu in ANZ Internet Banking

The new Profile menu in ANZ Internet Banking lets you securely manage your contact information and security details. You can find the new menu in the top right corner of ANZ Internet Banking.

Keep your contact information up to date, as these details may be used for security purposes (e.g. to verify transactions), or send you account information.

You can also choose which offers and promotions you want to receive and how. You can select as many as you like and make changes any time.

Visit www.anz.com.au to explore your Profile today.

IMPORTANT INFORMATION

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 29
20 MAY 2020 TO 20 AUGUST 2020

THE MANAGER
S & J SUPER FUND
PO BOX 90
CHIDLOW WA 6556

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

JACOB KEITH GEROGE LACY-HERBERT & SIMON
DAVID HENRY SIMSON ATF S & J SUPER FUND

Branch Number (BSB)

016-112

Account Number

1892-78072



NEED TO GET IN TOUCH?



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OR



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

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
20 MAY	OPENING BALANCE			91,666.97
29 MAY	CREDIT INTEREST PAID		7.28	91,674.25
15 JUN	PAYMENT TO AIA AUS SMSF 51402374-150620	577.53		91,096.72
15 JUN	PAYMENT TO AIA AUS SMSF 51402375-150620	888.67		90,208.05
30 JUN	CREDIT INTEREST PAID		5.63	90,213.68
01 JUL	ANZ INTERNET BANKING PAYMENT 184151 TO SIMON SIMSON	10,000.00		80,213.68
07 JUL	TRANSFER FROM ATO ATO005000012313105		1,195.48	81,409.16
07 JUL	TRANSFER FROM ATO ATO005000012313106		1,195.48	82,604.64
20 JUL	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {408858}	478.00		82,126.64
31 JUL	CREDIT INTEREST PAID		3.49	82,130.13
	TOTALS AT END OF PAGE	\$11,944.20	\$2,407.36	
	TOTALS AT END OF PERIOD	\$11,944.20	\$2,407.36	\$82,130.13

This Statement Includes

Interest earned on deposits	\$16.40
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Yearly Summary

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

Interest earned on deposits	90.60
Fees Charged	
ANZ bank account fee	24.00
Total	\$24.00

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

Fee Summary

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

Summary of ANZ Transaction Fees

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

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/08/20 and the monthly fee cycle, as appears above, ended on 31/07/20.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit

2.40

This is made up of:

Value of Free Transactions

2.40

Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

Visit www.anz.com.au/ways-to-bank to learn about how you can manage your money, simply and securely.

IMPORTANT INFORMATION

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 25
20 MAY 2019 TO 20 AUGUST 2019

THE MANAGER
S & J SUPER FUND
PO BOX 90
CHIDLOW WA 6556

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

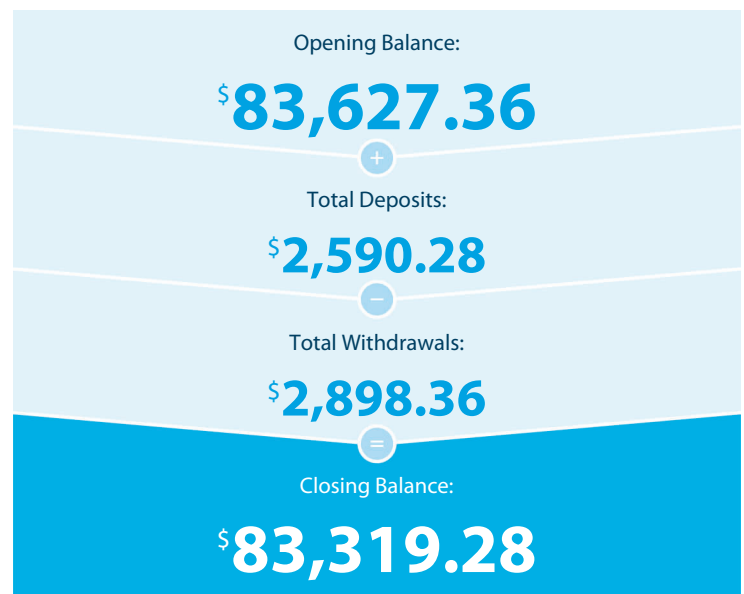
JACOB KEITH GEROGE LACY-HERBERT & SIMON
DAVID HENRY SIMSON ATF S & J SUPER FUND

Branch Number (BSB)

016-112

Account Number

1892-78072



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

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
20 MAY	OPENING BALANCE			83,627.36
24 MAY	ANZ INTERNET BANKING PAYMENT 715803 TO COSWAY ACCOUNTING	1,045.00		82,582.36
31 MAY	CREDIT INTEREST PAID		10.63	82,592.99
17 JUN	PAYMENT TO AIA AUS SMSF 51402374-170619	537.51		82,055.48
17 JUN	PAYMENT TO AIA AUS SMSF 51402375-170619	789.85		81,265.63
28 JUN	CREDIT INTEREST PAID		9.44	81,275.07
01 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 486488 FROM 480131295		2,375.02	83,650.09
01 JUL	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {269339}	526.00		83,124.09
10 JUL	TRANSFER FROM SUPERCHOICE P/L PC030719-137626509		91.96	83,216.05
10 JUL	TRANSFER FROM SUPERCHOICE P/L PC030719-137626508		91.96	83,308.01
31 JUL	CREDIT INTEREST PAID		11.27	83,319.28
	TOTALS AT END OF PAGE	\$2,898.36	\$2,590.28	
	TOTALS AT END OF PERIOD	\$2,898.36	\$2,590.28	\$83,319.28

This Statement Includes

Interest earned on deposits	\$31.34
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Yearly Summary

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

Interest earned on deposits	119.49
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Fee Summary

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

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	3.00	3.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

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

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1892-78072

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

Summary of ANZ Transaction Fees

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

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

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 20/08/19 and the monthly fee cycle, as appears above, ended on 31/07/19.

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

Your Relationship Benefit **4.80**

This is made up of:

Value of Free Transactions 4.80

Protecting your privacy

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

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

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