
Workpapers - 2022 Financial Year

Ailleurs Super Fund

Preparer: Shelley Lian

Reviewer: Steven Lee

Printed: 02 May 2023

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$46,489.98)	(\$13,361.81)	247.93%	Ready for Review
24700	Changes in Market Values of Investments	\$102,590.06	(\$95,347.04)	(207.6)%	Ready for Review
25000	Interest Received	(\$4,505.43)	(\$9,856.52)	(54.29)%	Ready for Review
30100	Accountancy Fees	\$550.00	\$620.00	(11.29)%	Ready for Review
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Ready for Review
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Ready for Review
30800	ASIC Fees	\$56.00	\$55.00	1.82%	Ready for Review
31500	Bank Charges	\$2.00	\$1.99	0.5%	Ready for Review
46000	Benefits Paid/Transfers Out		\$176,250.00	100%	Ready for Review
48500	Income Tax Expense	(\$8,524.24)	\$10,673.39	(179.86)%	Ready for Review
49000	Profit/Loss Allocation Account	(\$44,487.41)	(\$69,744.01)	(36.21)%	Ready for Review
50000	Members	(\$1,349,746.67)	(\$1,394,234.08)	(3.19)%	Ready for Review
60400	Bank Accounts	\$158,515.66	\$149,753.18	5.85%	Ready for Review
60800	Term Deposits	\$600,119.61	\$595,947.97	0.7%	Ready for Review
61800	Distributions Receivable	\$37,972.80	\$6,462.06	487.63%	Ready for Review
78200	Units in Listed Unit Trusts (Australian)	\$555,931.40	\$654,510.60	(15.06)%	Ready for Review
85000	Income Tax Payable /Refundable	\$2,336.81	\$2,909.31	(19.68)%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
89000	Deferred Tax Liability /Asset	(\$5,129.61)	(\$15,349.04)	(66.58)%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Ready for Review
C	Other Documents				Ready for Review
D	Pension Documentation				Ready for Review
E	Estate Planning				Ready for Review

23800 - Distributions Received

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BOND.AX	Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fully Paid	(\$1,344.45)	(\$3,360.16)	(59.99)%
STW.AX	Spdr S&p/asx 200 Fund	(\$13,381.18)	(\$5,990.79)	123.36%
WXOZ.AX	Spdr S&p World Ex Australia Fund	(\$31,764.35)	(\$4,010.86)	691.96%
TOTAL		CY Balance	LY Balance	
		(\$46,489.98)	(\$13,361.81)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- BOND_Tax_Statement_2022_.pdf [BOND.AX](#)
- STW_Tax_Statement_2022_.pdf [STW.AX](#)
- WXOZ_Tax_Statement_2022_.pdf [WXOZ.AX](#)

Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

Ailleurs Super Fund

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * ₁					Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
Units in Listed Unit Trusts (Australian)																
BOND.AX Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fully Paid																
12/10/2021	628.74							S								0.00
13/01/2022	446.56							S								0.00
12/04/2022	269.15							S								0.00
30/06/2022	0.00	0.00	0.00	1,195.22	0.00	0.00	I	0.00	0.00	0.00	149.23	0.00	0.00	0.00	0.00	1,344.45
	1,344.45	0.00	0.00	1,195.22	0.00	0.00		0.00	0.00	0.00	149.23	0.00	0.00	0.00	0.00	1,344.45
	<i>Net Cash Distribution:</i>		1,344.45													
STW.AX Spdr S&p/asx 200 Fund																
12/10/2021	3,381.16							S								0.00
13/01/2022	1,490.47							S								0.00
12/04/2022	2,301.10							S								0.00
30/06/2022	6,208.45							S								0.00
30/06/2022	0.00	9,483.19	756.57	271.40	4,167.46	1,191.82	I	1,191.82	0.00	0.00	222.55	5.46	0.00	0.00	263.85	16,098.45
	13,381.18	9,483.19	756.57	271.40	4,167.46	1,191.82		1,191.82	0.00	0.00	222.55	5.46	0.00	0.00	263.85	16,098.45
	<i>Net Cash Distribution:</i>		13,381.20	<i>Variance^:</i>	(0.02)											
WXOZ.AX Spdr S&p World Ex Australia Fund																
30/06/2022	31,764.35							S								0.00
30/06/2022	0.00	0.00	0.00	0.51	0.00	13,801.90	I	13,801.90	0.00	0.00	4,160.05	771.04	0.00	0.00	0.00	18,733.50
02/05/2023	16:08:45															

Ailleurs Super Fund

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * ₁					Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
	31,764.35	0.00	0.00	0.51	0.00	13,801.90		13,801.90	0.00	0.00	4,160.05	771.04	0.00	0.00	0.00	18,733.50
<i>Net Cash Distribution:</i>	<i>31,764.36</i>	<i>Variance^</i>	<i>(0.01)</i>													
	46,489.98	9,483.19	756.57	1,467.13	4,167.46	14,993.72		14,993.72	0.00	0.00	4,531.83	776.50	0.00	0.00	263.85	36,176.40
TOTAL	46,489.98	9,483.19	756.57	1,467.13	4,167.46	14,993.72		14,993.72	0.00	0.00	4,531.83	776.50	0.00	0.00	263.85	36,176.40

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	14,993.72	29,987.43
Total	14,993.72	29,987.43

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions	9,483.19	756.57	1,467.13	0.00	11,706.89	4,167.46	15,874.35

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

SPDR S&P/ASX Australian Bond Fund

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: BOND
Security Code: BOND
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

Part A: Your details



019 000294

AILLEURS PTY LTD
<AILLEURS SUPER FUND A/C>
92 IRVINE STREET
WATSON ACT 2602

Date: 26 July 2022
Reference No.: X*****9840

**Attribution Managed Investment Trust Member Annual
Statement for the year ended 30 June 2022**

Part B: Summary of 2022 tax return (supplementary section) items for a resident individual

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$1,195.22	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$149.23	20E
Other net foreign source income	\$149.23	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2022.

Part B: Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - discounted method	\$0.00	(gross amount)
Capital gains - other method	\$0.00	
Total current year capital gains	\$0.00	

Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
Australian Income			
Interest (subject to non - resident withholding tax)			\$0.01
Interest (not subject to non - resident withholding tax)			\$1,195.21
Dividends - unfranked amount declared to be CFI			\$0.00
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$0.00
Other assessable Australian income (NCMI)			\$0.00
Other assessable Australian income (Excluded from NCMI)			\$0.00
Other assessable Australian income (CBMI)			\$0.00
Non-primary production income			\$1,195.22
Dividends - Franked amount		\$0.00	\$0.00
Capital Gains			
Capital gains – Discounted method TAP (Other)			\$0.00
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$0.00
Taxable foreign capital gains - Discounted method		\$0.00	\$0.00
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method		\$0.00	\$0.00
Net Capital Gains		\$0.00	\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution			\$0.00
Total current year capital gains		\$0.00	\$0.00
Foreign Income			
Other net foreign source income		\$0.00	\$149.23
Assessable foreign source income		\$0.00	\$149.23
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
Total foreign income		\$0.00	\$149.23
Other Non-assessable Amounts			Amount
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$0.00
Total Non-Assessable amounts			\$0.00
Gross Cash Distribution	\$1,344.45		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
Net Cash Distribution	\$1,344.45		

Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset from Australian resident companies	\$0.00
Foreign income tax offset - Other net foreign source income	\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method	\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method	\$0.00
Australian franking credit from a New Zealand franking company	\$0.00
Total tax offsets	\$0.00

Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

AMIT cost base net amount - excess (decrease cost base)	Amount
AMIT cost base net amount - excess (decrease cost base)	\$0.00
AMIT cost base net amount - shortfall (increase cost base)	\$0.00

To view or change your details, please visit our investor website at www.linkmarketservices.com.au

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: STW
Security Code: STW
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

Part A: Your details



019 010488

AILLEURS PTY LTD
<AILLEURS SUPER FUND A/C>
92 IRVINE STREET
WATSON ACT 2602

Date: 26 July 2022
Reference No.: X*****9840

**Attribution Managed Investment Trust Member Annual
Statement for the year ended 30 June 2022**

Part B: Summary of 2022 tax return (supplementary section) items for a resident individual

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$1,027.96	13U
Franked distribution from trusts	\$13,650.65	13C
Share of franking credits from franked dividends	\$4,167.46	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$1,191.82	18A
Total current year capital gains	\$2,383.64	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$228.00	20E
Other net foreign source income	\$228.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$5.46	20O

*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2022.

Part B: Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - discounted method	\$2,383.64	(gross amount)
Capital gains - other method	\$0.00	
Total current year capital gains	\$2,383.64	

Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
Australian Income			
Interest (subject to non - resident withholding tax)			\$114.70
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$614.58
Dividends - unfranked amount not declared to be CFI			\$141.99
Other assessable Australian income (Other)			\$142.22
Other assessable Australian income (NCMI)			\$10.40
Other assessable Australian income (Excluded from NCMI)			\$3.42
Other assessable Australian income (CBMI)			\$0.65
Non-primary production income			\$1,027.96
Dividends - Franked amount		\$4,167.46	\$13,650.65
Capital Gains			
Capital gains – Discounted method TAP (Other)			\$51.22
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$1,140.60
Taxable foreign capital gains - Discounted method		\$0.00	\$0.00
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method		\$0.00	\$0.00
Net Capital Gains		\$0.00	\$1,191.82
AMIT CGT gross up amount			\$1,191.82
Other capital gains distribution			
Total current year capital gains		\$0.00	\$2,383.64
Foreign Income			
Other net foreign source income		\$5.46	\$228.00
Assessable foreign source income		\$5.46	\$228.00
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
Total foreign income		\$5.46	\$228.00
Other Non-assessable Amounts			Amount
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$263.85
Total Non-Assessable amounts			\$263.85
Gross Cash Distribution	\$13,381.18		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
Net Cash Distribution	\$13,381.18		
Part D: Tax offsets			
Tax offsets			Amount
Franking credit tax offset from Australian resident companies			\$4,167.46
Foreign income tax offset - Other net foreign source income			\$5.46
Foreign income tax offset - Taxable foreign capital gains - Discounted method			\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method			\$0.00
Australian franking credit from a New Zealand franking company			\$0.00
Total tax offsets			\$4,172.92
Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments			Amount
AMIT cost base net amount - excess (decrease cost base)			\$263.85
AMIT cost base net amount - shortfall (increase cost base)			\$0.00

To view or change your details, please visit our investor website at www.linkmarketservices.com.au

SPDR®

**SPDR S&P World ex Australia Carbon
Control Fund**

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: WXOZ
Security Code: WXOZ
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

Part A: Your details



019 000455

AILLEURS PTY LTD
<AILLEURS SUPER FUND A/C>
92 IRVINE STREET
WATSON ACT 2602

Date: 26 July 2022
Reference No.: X*****9840

**Attribution Managed Investment Trust Member Annual
Statement for the year ended 30 June 2022**

Part B: Summary of 2022 tax return (supplementary section) items for a resident individual

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$0.52	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$13,801.90	18A
Total current year capital gains	\$27,603.80	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$4,931.07	20E
Other net foreign source income	\$4,931.07	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$771.04	20O

*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2022.

Part B: Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - discounted method	\$27,603.80	(gross amount)
Capital gains - other method	\$0.00	
Total current year capital gains	\$27,603.80	

Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
Australian Income			
Interest (subject to non - resident withholding tax)			\$0.00
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$0.00
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$0.52
Other assessable Australian income (NCMI)			\$0.00
Other assessable Australian income (Excluded from NCMI)			\$0.00
Other assessable Australian income (CBMI)			\$0.00
Non-primary production income			\$0.52
Dividends - Franked amount		\$0.00	\$0.00
Capital Gains			
Capital gains – Discounted method TAP (Other)			\$0.00
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$13,801.90
Taxable foreign capital gains - Discounted method	\$0.00		\$0.00
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method	\$0.00		\$0.00
Net Capital Gains		\$0.00	\$13,801.90
AMIT CGT gross up amount			\$13,801.90
Other capital gains distribution			
Total current year capital gains		\$0.00	\$27,603.80
Foreign Income			
Other net foreign source income		\$771.04	\$4,931.07
Assessable foreign source income		\$771.04	\$4,931.07
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
Total foreign income		\$771.04	\$4,931.07
Other Non-assessable Amounts			
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$0.00
Total Non-Assessable amounts			\$0.00
Gross Cash Distribution	\$31,764.35		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
Net Cash Distribution	\$31,764.35		
Part D: Tax offsets			
Tax offsets			Amount
Franking credit tax offset from Australian resident companies			\$0.00
Foreign income tax offset - Other net foreign source income			\$771.04
Foreign income tax offset - Taxable foreign capital gains - Discounted method			\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method			\$0.00
Australian franking credit from a New Zealand franking company			\$0.00
Total tax offsets			\$771.04
Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments			Amount
AMIT cost base net amount - excess (decrease cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00

To view or change your details, please visit our investor website at www.linkmarketservices.com.au

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$102,590.06	(\$95,347.04)	(207.6)%
TOTAL		CY Balance	LY Balance	
		\$102,590.06	(\$95,347.04)	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Realised Capital Gain Report [Report](#)
- Market Movement [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

Ailleurs Super Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total	
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base		Accounting Profit/(loss)
BOND.AX - Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fully Paid											
	01/07/2021	Opening Balance	5,750.00	0.00	0.00	0.00	157,205.00	0.00	0.00	0.00	
	30/06/2022	Revaluation	0.00	0.00	(19,952.50)	0.00	137,252.50	0.00	0.00	0.00	
	30/06/2022		5,750.00	0.00	(19,952.50)	0.00	137,252.50	0.00	0.00	0.00	
STW.AX - Spdr S&p/asx 200 Fund											
	01/07/2021	Opening Balance	3,200.00	0.00	0.00	0.00	216,928.00	0.00	0.00	0.00	
	30/06/2022	Revaluation	0.00	0.00	(26,656.00)	0.00	190,272.00	0.00	0.00	0.00	
	30/06/2022		3,200.00	0.00	(26,656.00)	0.00	190,272.00	0.00	0.00	0.00	
WZOZ.AX - Spdr S&p World Ex Australia Fund											
	01/07/2021	Opening Balance	6,872.00	0.00	0.00	0.00	280,377.60	0.00	0.00	0.00	
	12/07/2021	Purchase	98.00	4,010.86	0.00	0.00	284,388.46	0.00	0.00	0.00	
	30/06/2022	Revaluation	0.00	0.00	(55,981.56)	0.00	228,406.90	0.00	0.00	0.00	
	30/06/2022		6,970.00	4,010.86	(55,981.56)	0.00	228,406.90	0.00	0.00	0.00	
Total Market Movement						(102,590.06)				0.00	(102,590.06)

Ailleurs Super Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	29,987.43	29,987.43	0.00	0.00	0.00
Capital Gains Before Losses applied	29,987.43	29,987.43	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	29,987.43	29,987.43	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	9,995.81				
CGT Discount applied - Collectables	0.00				

Ailleurs Super Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	19,991.62				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	19,991.62				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

Ailleurs Super Fund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
STW.AX - Spdr S&p/asx 200 Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,383.64	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,383.64	0.00	0.00
WXOZ.AX - Spdr S&p World Ex Australia Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,603.79	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,603.79	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,987.43	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,987.43	0.00	0.00

25000 - Interest Received

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BW2084658	Bankwest CMC Markets Cash Account 208465-8		(\$0.01)	100%
BYB03558028	Beyond Bank Business Transaction Account 03558028	(\$0.59)	(\$0.47)	25.53%
BYB03598120	Beyond Bank monEsaver 03598120	(\$333.20)	(\$1,048.93)	(68.23)%
BYB123071609	INV - 12 Mth Capitalise 123071609	(\$4,171.64)	(\$8,807.11)	(52.63)%
TOTAL		CY Balance	LY Balance	
		(\$4,505.43)	(\$9,856.52)	

Supporting Documents

◦ Interest Reconciliation Report [Report](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Ailleurs Super Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
BYB03558028 Beyond Bank Business Transaction Account 03558028					
31/07/2021	0.02	0.02			
31/08/2021	0.02	0.02			
30/09/2021	0.03	0.03			
31/10/2021	0.04	0.04			
30/11/2021	0.05	0.05			
31/12/2021	0.05	0.05			
31/01/2022	0.07	0.07			
28/02/2022	0.05	0.05			
31/03/2022	0.06	0.06			
30/04/2022	0.06	0.06			
31/05/2022	0.07	0.07			
30/06/2022	0.07	0.07			
	0.59	0.59			
BYB03598120 Beyond Bank monEsaver 03598120					
31/07/2021	31.65	31.65			
31/08/2021	31.66	31.66			
30/09/2021	30.65	30.65			
31/10/2021	31.67	31.67			
30/11/2021	27.59	27.59			
02/05/2023	16:08:40				

Ailleurs Super Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
31/12/2021	25.35	25.35			
31/01/2022	25.35	25.35			
28/02/2022	22.90	22.90			
31/03/2022	25.36	25.36			
30/04/2022	24.55	24.55			
31/05/2022	25.37	25.37			
30/06/2022	31.10	31.10			
	333.20	333.20			
	333.79	333.79			
Term Deposits					
BYB123071609 INV - 12 Mth Capitalise 123071609					
30/06/2022	4,171.64	4,171.64			
	4,171.64	4,171.64			
	4,171.64	4,171.64			
TOTAL	4,505.43	4,505.43			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	4,505.43	11C

30100 - Accountancy Fees

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$550.00	\$620.00	(11.29)%
TOTAL		CY Balance	LY Balance	
		\$550.00	\$620.00	

Supporting Documents

- General Ledger [Report](#)
- INV-0819.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Ailleurs Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
19/06/2022	Osko Payment To Superhelp Australia Ltd Account 10417929 CBA - Ref#780176185		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00



TAX INVOICE

Ailleurs Super Fund

Invoice Date
1 Jun 2022

Invoice Number
INV-0819

ABN
60 061 126 663

SuperHelp Australia
PTY LTD
PO Box 1906
MACQUARIE
CENTRE NSW 2113
AUSTRALIA

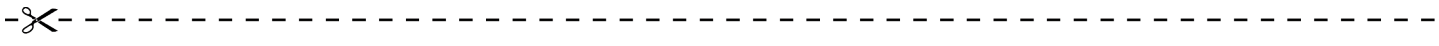
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
DEPO	Deposit	1.00	(550.00)	10%	(550.00)
INCLUDES GST 10%					50.00
TOTAL AUD					550.00
Less Amount Paid					550.00
AMOUNT DUE AUD					0.00

Due Date: 15 Jun 2022

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd
Bank: Commonwealth Bank
BSB: 06 2099
Account Number: 1041 7929



PAYMENT ADVICE

To: SuperHelp Australia PTY LTD
PO Box 1906
MACQUARIE CENTRE NSW 2113
AUSTRALIA

Customer	Ailleurs Super Fund
Invoice Number	INV-0819
Amount Due	0.00
Due Date	15 Jun 2022
Amount Enclosed	

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Ailleurs Super Fund
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
24/06/2022	Direct Credit ATO - ATO008000016420099		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%
TOTAL		CY Balance	LY Balance	
		\$550.00	\$450.00	

Supporting Documents

- General Ledger [Report](#)
- YML Invoice INV-15026.pdf [30700](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Ailleurs Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
16/04/2022	Osko Payment To Superhelp Australia Ltd Account 10417929 CBA - Ref#728186635		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00



TAX INVOICE

Ailleurs Super Fund

Invoice Date
20 Jun 2022

Invoice Number
INV-15026

ABN
81 523 295 035

YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Description	GST	Amount AUD
Professional charges for Audit Service for the Financial Year ended 30 June 2021.	10%	500.00
	Subtotal	500.00
	TOTAL GST 10%	50.00
	TOTAL AUD	550.00

Due Date: 27 Jun 2022

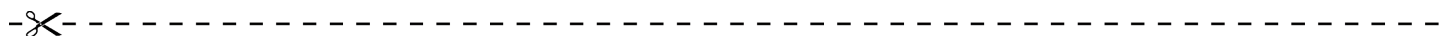
ACCTPRO Financial Services P/L trading as YML Super Solutions

Account Name: ACCTPRO Financial Services P/L

BSB: 082-140

Account Number: 772982366

Please include the Invoice Number as the Reference



PAYMENT ADVICE

To: YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Customer Ailleurs Super Fund
Invoice Number INV-15026

Amount Due 550.00
Due Date 27 Jun 2022

Amount Enclosed

Enter the amount you are paying above

30800 - ASIC Fees

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$56.00	\$55.00	1.82%
TOTAL		CY Balance	LY Balance	
		\$56.00	\$55.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Ailleurs Super Fund
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
20/07/2021	BPAY NET#6732571665 To Asic17301		56.00		56.00 DR
			56.00		56.00 DR

Total Debits: 56.00

Total Credits: 0.00

31500 - Bank Charges

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$2.00	\$1.99	0.5%
TOTAL		CY Balance	LY Balance	
		\$2.00	\$1.99	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Ailleurs Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
Bank Charges (31500)					
30/04/2022	IB External/Payid Transfer Fee		1.00		1.00 DR
30/06/2022	IB External/Payid Transfer Fee		1.00		2.00 DR
			2.00		2.00 DR

Total Debits: 2.00

Total Credits: 0.00

46000 - Benefits Paid/Transfers Out

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
DAVMIC00003A	(Benefits Paid/Transfers Out) Davies, Michael - Accumulation (Accumulation)		\$176,250.00	100%
TOTAL		CY Balance	LY Balance	
			\$176,250.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach appropriate documentation in case of death or disability benefits or marriage breakdown
- Attach copies of Minutes, Rollover Benefits Statement, Lump Sum Payment form etc
- Ensure benefit calculated in accordance with Trust Deed

Ailleurs Super Fund
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

48500 - Income Tax Expense

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$8,524.24)	\$10,673.39	(179.86)%
TOTAL		CY Balance	LY Balance	
		(\$8,524.24)	\$10,673.39	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$44,487.41)	(\$69,744.01)	(36.21)%
TOTAL		CY Balance	LY Balance	
		(\$44,487.41)	(\$69,744.01)	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
DAVMIC00003A	Davies, Michael - Accumulation (Accumulation)	(\$1,394,234.08)		\$48,067.69		(\$3,580.28)	(\$1,349,746.67)	(3.19)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$1,394,234.08)		\$48,067.69		(\$3,580.28)	(\$1,349,746.67)	

Supporting Documents

- Members Summary [Report](#)
- Members Statements [Report](#)

Standard Checklist

- Attach copies of Members Statements

Ailleurs Super Fund

Members Statement

Michael Davies
 92 Irvine St
 Watson, Australian Capital Territory, 2602, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	69	Vested Benefits:	1,349,746.67
Tax File Number:	Provided		
Date Joined Fund:	01/07/2014		
Service Period Start Date:			
Date Left Fund:			
Member Code:	DAVMIC00003A		
Account Start Date:	01/07/2014		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	1,349,746.67
<u>Preservation Components</u>	
Preserved	89,291.41
Unrestricted Non Preserved	1,260,455.26
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	685,945.50
Taxable	663,801.17

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,394,234.08	1,463,978.09
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(48,067.69)	119,675.04
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	(3,580.28)	13,169.05
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		176,250.00
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	1,349,746.67	1,394,234.08

Ailleurs Super Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Michael Davies
Director

Ailleurs Super Fund

Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Michael Davies (Age: 69)											
DAVMIC00003A - Accumulation											
1,394,234.08			(48,067.69)				(3,580.28)				1,349,746.67
1,394,234.08			(48,067.69)				(3,580.28)				1,349,746.67
1,394,234.08			(48,067.69)				(3,580.28)				1,349,746.67

60400 - Bank Accounts

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
112233900666122	ANZ CMC Account 900666122	\$67.82	\$67.82	0%
BYB03558028	Beyond Bank Business Transaction Account 03558028	\$9,041.97	\$612.69	1375.78%
BYB03598120	Beyond Bank monEsaver 03598120	\$149,405.87	\$149,072.67	0.22%
TOTAL		CY Balance	LY Balance	
		\$158,515.66	\$149,753.18	

Supporting Documents

- Bank Statement Report [Report](#)
- 294533047.pdf
- 294784711.pdf
- 295686813.pdf
- 295554201.pdf
- 295433150.pdf
- 295019902.pdf
- AnzCashActiveStatement-302443-2021-10.pdf [112233900666122](#)
- AnzCashActiveStatement-302443-2022-04.pdf [112233900666122](#)
- AnzCashActiveStatement-302443-2021-11.pdf [112233900666122](#)
- AnzCashActiveStatement-302443-2021-12.pdf [112233900666122](#)
- AnzCashActiveStatement-302443-2021-07.pdf [112233900666122](#)
- AnzCashActiveStatement-302443-2022-05.pdf [112233900666122](#)
- AnzCashActiveStatement-302443-2021-09.pdf [112233900666122](#)
- 294903192.pdf
- 294647296.pdf
- 294420667.pdf
- 295806844.pdf
- 295317476.pdf
- 295932177.pdf
- CashActiveStatement-302443-2022-06.pdf [112233900666122](#)
- CashActiveStatement-302443-2022-03.pdf [112233900666122](#)
- CashActiveStatement-302443-2022-01.pdf [112233900666122](#)
- CashActiveStatement-302443-2022-02.pdf [112233900666122](#)
- CashActiveStatement-302443-2021-08.pdf [112233900666122](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

Ailleurs Super Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / 112233900666122

Account Name: ANZ CMC Account 900666122

BSB and Account Number: 112233 900666122

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 67.82						\$ 67.82	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			67.82		
30/06/2022	CLOSING BALANCE			67.82		

Ailleurs Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / BYB03558028

Account Name: Beyond Bank Business Transaction Account 03558028

BSB and Account Number: 325185 03558028

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 612.69		\$ 5,190.00		\$ 13,619.28		\$ 9,041.97	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			612.69		
12/07/2021	Direct Credit Bond Dst - 001261624457 [Amount Receivable]		713.38	1,326.07		
12/07/2021	Direct Credit Stw Dst - 001261754093 [Amount Receivable]		1,737.82	3,063.89		
20/07/2021	BPAY NET#6732571665 To Asic17301	56.00		3,007.89		
31/07/2021	Interest Credit		0.02	3,007.91		
31/08/2021	Interest Credit		0.02	3,007.93		
30/09/2021	Interest Credit		0.03	3,007.96		
12/10/2021	Direct Credit Stw Dst - 001268308521 [System Matched Income Data]		3,381.16	6,389.12		
12/10/2021	Direct Credit Bond Dst - 001268244412 [System Matched Income Data]		628.74	7,017.86		
26/10/2021	BPAY NET#6732939057 To Tax Office Payments75556	1,008.00		6,009.86		
31/10/2021	Interest Credit		0.04	6,009.90		
30/11/2021	Interest		0.05	6,009.95		
31/12/2021	Interest		0.05	6,010.00		
13/01/2022	Direct Credit Stw Dst - 001270667284 [System Matched Income Data]		1,490.47	7,500.47		
13/01/2022	Direct Credit Bond Dst - 001270585654 [System Matched Income Data]		446.56	7,947.03		
31/01/2022	Interest Credit		0.07	7,947.10		
10/02/2022	BPAY NET#6733308958 To Tax Office Payments75556	1,008.00		6,939.10		

Ailleurs Super Fund**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
28/02/2022	Interest Credit		0.05	6,939.15		
31/03/2022	Interest		0.06	6,939.21		
06/04/2022	BPAY NET#6733508077 To Tax Office Payments75556	1,008.00		5,931.21		
12/04/2022	Direct Credit Stw Dst 001276632464 [System Matched Income Data]		2,301.10	8,232.31		
12/04/2022	Direct Credit Bond Dst - 001276618599 [System Matched Income Data]		269.15	8,501.46		
16/04/2022	Osko Payment To Superhelp Australia Ltd Account 10417929 CBA - Ref#728186635	550.00		7,951.46		
30/04/2022	IB External/Payid Transfer Fee	1.00		7,950.46		
30/04/2022	Interest Credit		0.06	7,950.52		
31/05/2022	Interest		0.07	7,950.59		
19/06/2022	Osko Payment To Superhelp Australia Ltd Account 10417929 CBA - Ref#780176185	550.00		7,400.59		
24/06/2022	Direct Credit ATO - ATO008000016420099		2,650.31	10,050.90		
29/06/2022	BPAY NET#6733800140 To Tax Office Payments75556	1,008.00		9,042.90		
30/06/2022	IB External/Payid Transfer Fee	1.00		9,041.90		
30/06/2022	Interest Credit		0.07	9,041.97		
30/06/2022	CLOSING BALANCE			9,041.97		
		<u>5,190.00</u>	<u>13,619.28</u>			

Ailleurs Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / BYB03598120

Account Name: Beyond Bank monEsaver 03598120

BSB and Account Number: 325185 03598120

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 149,072.67 \$ 333.20 \$ 149,405.87

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			149,072.67		
31/07/2021	Interest		31.65	149,104.32		
31/08/2021	Interest		31.66	149,135.98		
30/09/2021	Interest		30.65	149,166.63		
31/10/2021	Interest		31.67	149,198.30		
30/11/2021	Interest		27.59	149,225.89		
31/12/2021	Interest		25.35	149,251.24		
31/01/2022	Interest		25.35	149,276.59		
28/02/2022	Interest		22.90	149,299.49		
31/03/2022	Interest		25.36	149,324.85		
30/04/2022	Interest		24.55	149,349.40		
31/05/2022	Interest		25.37	149,374.77		
30/06/2022	Interest		31.10	149,405.87		
30/06/2022	CLOSING BALANCE			149,405.87		
			333.20			

Ailleurs Super Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / BYB123071609

Account Name: INV - 12 Mth Capitalise 123071609

BSB and Account Number: 325185 123071609

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 595,947.97 \$ 4,171.64 \$ 600,119.61

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			595,947.97		
30/06/2022	Interest		4,171.64	600,119.61		
30/06/2022	CLOSING BALANCE			600,119.61		
			<u>4,171.64</u>			

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Your Statement 66 (Page 1 of 2)

Statement Period 01 Jul 21 - 31 Jul 21

Member Number 256572

Business Transaction Account

Account Number: 03558028
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jul 21		Opening Balance				\$612.69
12 Jul 21		Direct Credit Bond Dst - 001261624457			\$713.38	\$1,326.07
12 Jul 21		Direct Credit Stw Dst - 001261754093			\$1,737.82	\$3,063.89
20 Jul 21		BPAY NET#6732571665 To Asic17301		\$56.00		\$3,007.89
31 Jul 21		Interest Credit			\$0.02	\$3,007.91
31 Jul 21		Closing Balance				\$3,007.91

monEsaver Internet Account

Account Number: 03598120
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jul 21		Opening Balance				\$149,072.67
31 Jul 21		Interest Credit			\$31.65	\$149,104.32
31 Jul 21		Closing Balance				\$149,104.32

INV - 12 Mth Capitalise

Account Number: 123071609
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund
Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jul 21		Opening Balance				\$595,947.97
31 Jul 21		Closing Balance				\$595,947.97

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Your Statement 67 (Page 1 of 2)

Statement Period 01 Aug 21 - 31 Aug 21

Member Number 256572

Business Transaction Account

Account Number: 03558028
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Aug 21		Opening Balance				\$3,007.91
31 Aug 21		Interest Credit			\$0.02	\$3,007.93
31 Aug 21		Closing Balance				\$3,007.93

monEsaver Internet Account

Account Number: 03598120
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Aug 21		Opening Balance				\$149,104.32
31 Aug 21		Interest Credit			\$31.66	\$149,135.98
31 Aug 21		Closing Balance				\$149,135.98

INV - 12 Mth Capitalise

Account Number: 123071609
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund
Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Aug 21		Opening Balance				\$595,947.97
31 Aug 21		Closing Balance				\$595,947.97

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28 September 2021

Beyond Bank Australia
GPO Box 1430 Adelaide SA 5001
100 Waymouth Street, Adelaide SA 5000
Phone 13 25 85 **Fax** 08 8231 3060
Web beyondbank.com.au
Email contactus@beyondbank.com.au



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Member no. 256572

Dear Valued Member,

Notice of 2021 Annual General Meeting (AGM)

The AGM of the members of Beyond Bank Australia Limited (ACN 087 651 143) will be held on Monday, 29 November 2021 at 6pm (Australian Central Daylight Time / ACDT).

In light of the ever changing COVID19 health orders implemented at short notice by our various State governments/territories, and recognising the temporary relief in legislation allowing AGM's to be held online rather than face-to-face, the Board has decided, in the interests of all stakeholders, to hold this year's AGM virtually rather than in person.

Notice of the meeting including the items of business and information on how to participate and to obtain / lodge a proxy form, may be viewed or downloaded at the following web address: www.beyondbank.com.au/agm.

The agenda of the meeting is as follows:

Ordinary Business

ITEM 1: Welcome - Welcome and opening by the Chair of the Board.

ITEM 2: Reports - To receive and consider Beyond Bank Australia's Financial Report, Directors' Report and Auditor's Report for the financial year ended 30 June 2021.

ITEM 3: Election of Directors - To announce the Directors elected in the 2021 Director election.

If you have any questions about the AGM, or to request a paper copy of the Notice of the Meeting, please contact the Company Secretary via email companysecretary@beyondbank.com.au

By Order of the Board of Directors.

Ray O'Brien
Company Secretary

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Your Statement 68 (Page 2 of 3)

Statement Period 01 Sep 21 - 30 Sep 21

Member Number 256572

Business Transaction Account

Account Number: 03558028
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Sep 21		Opening Balance				\$3,007.93
30 Sep 21		Interest Credit			\$0.03	\$3,007.96
30 Sep 21		Closing Balance				\$3,007.96

monEsaver Internet Account

Account Number: 03598120
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Sep 21		Opening Balance				\$149,135.98
30 Sep 21		Interest Credit			\$30.65	\$149,166.63
30 Sep 21		Closing Balance				\$149,166.63

INV - 12 Mth Capitalise

Account Number: 123071609
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund
Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Sep 21		Opening Balance				\$595,947.97
30 Sep 21		Closing Balance				\$595,947.97

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Your Statement 69 (Page 1 of 2)

Statement Period 01 Oct 21 - 31 Oct 21

Member Number 256572

Business Transaction Account

Account Number: 03558028
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Oct 21		Opening Balance				\$3,007.96
12 Oct 21		Direct Credit Stw Dst - 001268308521			\$3,381.16	\$6,389.12
12 Oct 21		Direct Credit Bond Dst - 001268244412			\$628.74	\$7,017.86
26 Oct 21		BPAY NET#6732939057 To Tax Office Payments75556		\$1,008.00		\$6,009.86
31 Oct 21		Interest Credit			\$0.04	\$6,009.90
31 Oct 21		Closing Balance				\$6,009.90

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The Flubot is malware installed on your phone if you click on a malicious link in an SMS. Once installed, scammers can access your passwords to steal your personal information and money.

Do not click on links or return calls from unfamiliar text messages about missed calls, voicemails or delivery. Delete the message immediately.

Learn more at beyondbank.com.au/flubot



monEsaver Internet Account

Account Number: 03598120
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Oct 21		Opening Balance				\$149,166.63
31 Oct 21		Interest Credit			\$31.67	\$149,198.30
31 Oct 21		Closing Balance				\$149,198.30

Account Number: 123071609
 Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund
 Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

INV - 12 Mth Capitalise

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Oct 21		Opening Balance				\$595,947.97
31 Oct 21		Closing Balance				\$595,947.97

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 Email contactus@beyondbank.com.au	 Address GPO Box 1430 Adelaide SA 5001		 Blog beyondbank.com.au/blog	

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Your Statement 70 (Page 1 of 2)

Statement Period 01 Nov 21 - 30 Nov 21

Member Number 256572

Business Transaction Account

Account Number: 03558028

Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Nov 21		Opening Balance				\$6,009.90
30 Nov 21		Interest Credit			\$0.05	\$6,009.95
30 Nov 21		Closing Balance				\$6,009.95

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monEsaver Internet Account

Account Number: 03598120

Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Nov 21		Opening Balance				\$149,198.30
30 Nov 21		Interest Credit			\$27.59	\$149,225.89
30 Nov 21		Closing Balance				\$149,225.89

Account Number: 123071609

Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

INV - 12 Mth Capitalise

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Nov 21		Opening Balance				\$595,947.97

INV - 12 Mth Capitalise continued

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
30 Nov 21		Closing Balance				\$595,947.97

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Your Statement 71 (Page 1 of 9)

Statement Period 01 Dec 21 - 31 Dec 21

Member Number 256572

Business Transaction Account

Account Number: 03558028

Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Dec 21		Opening Balance				\$6,009.95
31 Dec 21		Interest Credit			\$0.05	\$6,010.00
31 Dec 21		Closing Balance				\$6,010.00

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monEsaver Internet Account

Account Number: 03598120

Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Dec 21		Opening Balance				\$149,225.89
31 Dec 21		Interest Credit			\$25.35	\$149,251.24
31 Dec 21		Closing Balance				\$149,251.24

Account Number: 123071609

Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

INV - 12 Mth Capitalise

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Dec 21		Opening Balance				\$595,947.97

INV - 12 Mth Capitalise continued

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
31 Dec 21		Closing Balance				\$595,947.97

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Important Information

Smart ways to keep your money safe.

At Beyond Bank we use state-of-the-art technology and systems to keep your money safe. But there are several things you can do to keep your assets more secure.

Protecting your card.

- Always sign your card when you receive it.
- Never lend your card(s) to anyone else including family members or friends.
- Be wary when using an ATM if it appears to have been tampered with or is unusual.
- Notify us immediately if you become aware that your card has been lost or stolen or used by someone else.
- Check your EFTPOS receipts for any irregularities or inconsistencies.
- Check your account statements regularly and be aware of your balance.
- Destroy your card on the expiry date by cutting through the chip and magnetic strip and disposing of it safely.

Eligible cards used with your compatible device.

- Never leave your device unsupervised.
- Do not allow a third party to use your device to make purchases or payments.
- Lock your device when not in use.
- When disposing of your device, ensure your eligible cards have been removed from the device.

PIN, passcode and password security.

- Don't share your PIN, passcodes or passwords with anyone including family members or friends.
- Cover your PIN when entering it at an ATM.
- Memorise your PIN, passcodes and passwords and never write down or save in obvious places such as your wallet or handbag, near your telephone, or on your computer terminal.
- When you change your PIN, passcode or password do not choose a PIN or code which is easily identified with you such as your birth date, telephone number, your account number, or an obvious combination of numbers which can be easily guessed by someone else.
- Change your PIN, passcode or password regularly.
- Notify us immediately if you become aware that your PIN, passcode or password has been lost or stolen or used by someone else.

Avoiding scams and deceptions.

- We will never send you unsolicited emails requesting password or security information. If you ever receive an unsolicited email claiming to be from us or another financial institution with a request to provide personal information in a link, it may be a scam so check with us before you respond.

- Notify us immediately if your mobile phone suddenly stops working so we can protect your account against fraud. It is also very important to contact your mobile service provider immediately to ensure you haven't been the victim of 'mobile phone porting'. Scammers may use your information to transfer your phone number to another provider without your knowledge so they can then intercept the SMS code we send you to authenticate a transaction.
- Ensure you have the right level of protection for all your devices including laptop & computers by installing up to date anti-virus software to detect and prevent unauthorised online activity.
- Avoid using public Wi-Fi to conduct online banking as it isn't always safe and may enable cybercriminals to access your information.

For more information on how to keep your money safe visit beyondbank.com.au/security

Dishonoured payments for Allianz insurance policies.

If you have an Allianz insurance policy through Beyond Bank and you pay your premiums in instalments via direct debit, there will be some changes coming.

Currently, if there are insufficient funds in your bank account when an instalment is charged, the direct debit will still be accepted and the account will be overdrawn at no charge.

From 1 February 2022, if there are insufficient funds when an instalment is charged, the direct debit will be dishonoured and you will be charged a Direct Entry Dishonour Fee of \$6.00.

What happens to your policy when a payment is dishonoured.

When a payment is dishonoured, your policy will be in arrears from the instalment due date. Allianz will write to you to inform you of the unpaid policy and attempt to debit the payment outstanding for two instalment periods at the next instalment due date. If this payment is dishonoured again due to insufficient funds, you must contact us immediately to make payment, otherwise your policy will be cancelled.

Effective from 1st March 2022

Notice of Change to Terms and Conditions.

From 1st March 2022 changes will be made to our accounts and access product terms and conditions set out in our Beyond Bank **“Product Guide – Effective 1 September 2021”** document. The changes to this document are outlined below. You can access the updated Product Guide on our website from 1st March 2022 or call us on 13 25 85 to request a copy.

Products removed from the Product Guide

From 27th September 2021 the following products are no longer available as new accounts and the product features, access methods and terms and conditions relating specifically to these products have been removed from the Product Guide:

- Business GST Account
- Everyday Account
- Non-Interest Savings Account
- Wealth Accumulation Account

Features, access methods and the terms and conditions that specifically relate to these products are available on the Disclosure Page of our website as Product Schedules.

PART A – GENERAL INFORMATION

Section 5. Changes to Terms and Conditions (page 5)

- The last sentence in the table has been removed; All other changes including changing or introducing new transaction limits.

Section 10. Complaints (page 7)

- The ‘email contact’ has been removed from the table, in regards to ways you can contact us.

Section 11. Resolving Errors or Disputing EFT Transactions Including Chargebacks (page 8)

- Heading has changed to Resolving your unauthorised transaction
- Wording in this section has been updated, as follows:

If you believe an EFT Transaction is wrong or unauthorised, or your account statement contains any instances of unauthorised use or errors, you must notify us immediately.

As soon as you can, you must give us the following information:

- your name, account number and card number;
- the amount, date, and description of the error or the transaction you are unsure about; and
- an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error.

If you have concerns about an unauthorised transaction, we may ask you or your signatories for further information.

We will investigate the matter and attempt to address your concerns to your satisfaction immediately. Otherwise, we will within 21 days of receipt of the details from you:

- complete our investigation and advise you in writing of the results; or
- advise you in writing that we require further time to complete our investigation.

We will complete our investigation within 45 days of receiving information regarding your unauthorised transaction, unless there are exceptional circumstances (for example delays caused by foreign merchants involved with the transaction).

- If we are unable to resolve your unauthorised transaction within 45 days, we will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where we are waiting for a response we require from you.

If your unauthorised transaction is regarding a Visa dispute and has not been resolved within 120 days of receipt of the details from you, we will resolve the matter in your favour.

If we find that an error was made, we will make the appropriate adjustments to your Account(s), including interest and charges (if any).

When we advise you of the outcome, we will notify you in writing of the reasons for our decision by reference to any applicable section of these terms and conditions and the ePayments Code, and will advise you in writing of the amount of any adjustment.

Notice of Change to Terms and Conditions.

If we decide that you are liable for all or any part of loss arising out of unauthorised use of the card or PIN, we will:

- give you copies of any documents or other evidence we relied upon; and
- advise you whether or not there was any systems or equipment malfunction at the time of the relevant transaction.

If we fail to carry out these procedures or cause unreasonable delay in resolving your unauthorised transaction, we may be liable for part or all of the amount of the dispute transaction if that failure or delay has prejudiced the outcome of the investigation.

If you have any feedback or concerns about your unauthorised transaction we are happy to discuss this with you. To provide feedback simply visit your local branch, call us on 13 25 85, visit our webpage www.beyondbank.com.au/complaints or email us at contactus@beyondbank.com.au

We will handle your complaint under our internal complaints process. Should you not be happy with the outcome or feel your matter is unresolved, you may refer the matter to the Australian Financial Complaints Authority. Contact details for AFCA are shown in the previous section.

PART C – ACCESSING YOUR ACCOUNT

Section 26. Transaction, Withdrawal and Account Balance Limits (page 32)

The following information has been added below the table:

- You may increase your daily limit for Internal, External and BPAY transfers via Mobile Banking and Internet Banking to \$20,000.

Section 29. Cards

Section 29.2 Obtaining a Card (page 39)

- In the second paragraph the first sentence has been updated as follows:

Upon acceptance of your card application, a four digit PIN will be posted to you, if you have opted to receive a PIN.

- In the last paragraph the years of age has been changed from 13 years to 10 years of age.

Section 29.3 Digital Card (page 39)

The following new information regarding Digital Cards has been added, as follows:

We may also provide you with a digital copy of your card that can be added to Apple Pay, Samsung Pay or Google Pay and be used for a more selective range of transactions and participating merchants. We may provide you with a digital copy of your card to make certain transactions prior to receiving your physical card – we'll let you know if this feature is available on your account.

You must not activate your physical plastic card until you receive it. You may be liable for unauthorised transactions on your card which result from you activating your card prior to receiving it.

A digital card is valid when it is issued to you, unless you are required to activate it – in which case the digital card will be valid when it has been activated by you.

To prevent fraudulent or unauthorised use of your linked account, a digital card will be issued with card controls in place to restrict its use. You can change these card controls but must ensure that you maintain the security of your device or account through which your digital card can be viewed or accessed.

You agree that a digital card is our property at all times. You must deactivate a digital card, remove the card details from any digital wallet to which they are registered, or remove the digital card from any device or account through which it can be viewed or accessed if we ask you to do so.

You must not modify, encode, encrypt or otherwise interfere with any digital card.

Section 29.4.1 Signing the Card (page 41)

The following paragraphs have been updated with the wording 'physical card' as follows:

You must sign your physical card immediately upon receiving it as a means of preventing fraudulent or unauthorised use of your card.

You must ensure that any signatory signs any physical card issued to them immediately upon receiving it.

Section 29.5.3 Using the Card Outside Australia (page 41)

- The heading now reads Using the Card for International Transactions.
- The following text has been added to the beginning of this section as follows:

The card can be used to make a purchase or obtain a cash advance (either in a foreign currency or Australian dollars):

- While overseas; or
- In Australia where the Merchant is overseas, or the Financial Institution or entity processing the transaction is located overseas
- In some cases, overseas Merchants may allow you to pay in Australian dollars (for example when making a purchase online or over the phone. This is still considered an international transaction as the transaction is processed overseas. Even though a price may be shown in Australian dollars, the Merchant may still be located overseas or choose to process their payments outside of Australia. It is best to check with the Merchant before you pay if you are unsure.

Notice of Change to Terms and Conditions.

International Transactions are subject to the International Transaction Fee which is outlined in our Fees and Charges booklet. This Fee will be deducted once the transaction has debited your account and will be itemised separately on your transaction listing.

- The second paragraph has been removed.

Section 29.7 Renewal of the Card (page 44)

The following new information has been added in regards to replacement cards, as follows:

If we issue you with a replacement card:

- You or any signatories must ensure that the current card and card details are removed from any digital wallet to which they are registered; and
- In order to use the replacement card to make payments through the digital wallet, the replacement card and card details must first be registered on that digital wallet.

Section 31 Internet, Mobile and Telephone Banking

31.1 Features and Benefits (page 50)

Digital Card access has been added to the table, as follows:

	Internet Banking	Mobile Banking	Telephone Banking
Digital Card access	✓	✓	X

31.7.5 Reducing your Transaction Limits (page 62)

- The sub-heading now reads 'Increasing and Reducing your Transaction Limits'
- The following sentence has been added to end of the section: 'If you increase your daily limit, your liability for unauthorised transactions may increase.'

Section 32.4 Using BPAY View (page 71)

All references to Bpay View have been removed from the Product Guide. Effective from 27th February 2022, this service is no longer available for Beyond Bank Customers.

Section 37 Definitions (page 82)

The following two new definitions have been added, as follows:

- 'Digital Card' means a digital Visa Debit, Credit or rediCARD we issue to you or any Additional Cardholder to access your Linked Account, the details of which will be identical to the details of your Physical Card.
- 'Physical Card' means a physical Visa Debit, Credit or rediCARD we issue to you or to any Additional Cardholder to access your Linked Account, the details of which will be identical to the details of your Digital Card.

Notice of Change to Fees and Charges.

From 1st March 2022 changes will be made to our fees and charges as set out in our Beyond Bank **“Fees and Charges – Effective 1 September 2021”** document. The changes to this document are outlined below. You can access the updated Fees and Charges booklet on our website from 1st March 2022 or call us on 13 25 85 to request a copy.

Products removed from the Fees & Charges Brochure

From 27th September 2021 the following products are no longer available as new accounts all fees relating specifically to these products have been removed from the Fees & Charges brochure:

- Business GST Account
- Everyday Account
- Non-Interest Savings Account
- Wealth Accumulation Account
- Student & Graduate Loans
- No Fee Car and Personal Loan
- Strata Loan

Fee and charges, features, access methods and the terms and conditions that specifically relate to these products are available on the Disclosure Page of our website as Product Schedules.

Part F – Transaction and Service Fees

19. Card Fees (page 14)

The following changes apply to all Beyond Bank Australia accounts where a Visa Debit, Visa Prepaid and rediCARD are attached and the Visa Credit Card.

- The name of the ‘Foreign Currency Conversion Fee’ has been changed to ‘International Transaction Fee’
- Changes have been made when the International Transaction Fee will be payable, as follows:

International Transaction Fee	Fee
<p>This fee is payable when you use your Visa Credit Card, Visa Debit Card, Visa Prepaid Card or rediCARD to make a transaction:</p> <ul style="list-style-type: none">• in a foreign currency when using your card either online or at a merchant point of sale (irrespective of where the transaction occurs); and/or• in Australian Dollars, when either the Merchant or its financial institution/payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (where a transaction denominated in a foreign currency is converted to local currency). <p>(This fee will be collected by Cuscal, with 1.0% payable to us, 1.0% is retained by Cuscal and 1.0% is paid to Visa International).</p> <p>Some overseas Merchants may allow you to pay in Australian dollars, for example, when you make a purchase online or over the phone. This is still considered an international transaction as the transaction is processed overseas and will attract any International Transaction fee.</p>	3.0% of the value of the transaction

30. Foreign Currency Transaction Fees (page 17)

- Multi-Currency Cash Passports (currently known as Cash Passport Platinum Mastercard)

From 1st January 2022 Multi-Currency Cash Passport will no longer be available from Beyond Bank Australia. All fees & charges specifically relating to Cash Passport have been removed from the Fees & Charges brochure.

Effective from 1 January 2022

Notice of Change to Financial Services Guide.

From 1 January 2022 changes will be made to our Financial Services Guide as set out in our Beyond Bank **“Financial Services Guide – Effective 1 September 2021”** document. The changes to this document are outlined below. You can access the updated Financial Services Guide on our website from 1 January 2022 or call us on 13 25 85 to request a copy.

Other associations we have

Integratpay Pty Ltd name change (page 5)

- The second to last paragraph of this section has been deleted and replaced with the following, due to a name change for Integratpay Pty Ltd: Through an arrangement with Payrix Australia Pty Ltd (AFSL 418 105, ABN 63 135 196 397) we offer Online Payment Facilities.

Multi Currency Cash Passport (page 5 & 6) currently known as Cash Passport Platinum Mastercard

- From 1st January 2022 Multi-Currency Cash Passport will no longer be available from Beyond Bank Australia. All references and benefits relating to Cash Passport have been removed from the Financial Services Guide Brochure.

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Your Statement 72 (Page 1 of 2)

Statement Period 01 Jan 22 - 31 Jan 22

Member Number 256572

Business Transaction Account

Account Number: 03558028
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jan 22		Opening Balance				\$6,010.00
13 Jan 22		Direct Credit Stw Dst - 001270667284			\$1,490.47	\$7,500.47
13 Jan 22		Direct Credit Bond Dst - 001270585654			\$446.56	\$7,947.03
31 Jan 22		Interest Credit			\$0.07	\$7,947.10
31 Jan 22		Closing Balance				\$7,947.10

monEsaver Internet Account

Account Number: 03598120
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jan 22		Opening Balance				\$149,251.24
31 Jan 22		Interest Credit			\$25.35	\$149,276.59
31 Jan 22		Closing Balance				\$149,276.59

INV - 12 Mth Capitalise

Account Number: 123071609
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund
Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jan 22		Opening Balance				\$595,947.97
31 Jan 22		Closing Balance				\$595,947.97

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Your Statement 73 (Page 1 of 2)

Statement Period 01 Feb 22 - 28 Feb 22

Member Number 256572

Business Transaction Account

Account Number: 03558028
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Feb 22		Opening Balance				\$7,947.10
10 Feb 22		BPAY NET#6733308958 To Tax Office Payments75556		\$1,008.00		\$6,939.10
28 Feb 22		Interest Credit			\$0.05	\$6,939.15
28 Feb 22		Closing Balance				\$6,939.15

monEsaver Internet Account

Account Number: 03598120
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Feb 22		Opening Balance				\$149,276.59
28 Feb 22		Interest Credit			\$22.90	\$149,299.49
28 Feb 22		Closing Balance				\$149,299.49

INV - 12 Mth Capitalise

Account Number: 123071609
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund
Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Feb 22		Opening Balance				\$595,947.97
28 Feb 22		Closing Balance				\$595,947.97

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Your Statement 74 (Page 1 of 2)

Statement Period 01 Mar 22 - 31 Mar 22

Member Number 256572

Business Transaction Account

Account Number: 03558028
 Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Mar 22		Opening Balance				\$6,939.15
31 Mar 22		Interest Credit			\$0.06	\$6,939.21
31 Mar 22		Closing Balance				\$6,939.21

monEsaver Internet Account

Account Number: 03598120
 Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Mar 22		Opening Balance				\$149,299.49
31 Mar 22		Interest Credit			\$25.36	\$149,324.85
31 Mar 22		Closing Balance				\$149,324.85

INV - 12 Mth Capitalise

Account Number: 123071609
 Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund
 Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Mar 22		Opening Balance				\$595,947.97
31 Mar 22		Closing Balance				\$595,947.97

The previously advised changes to Card Fees from 1 March 2022 have been deferred to 1 April 2022.

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Your Statement 75 (Page 1 of 2)

Statement Period 01 Apr 22 - 30 Apr 22

Member Number 256572

Business Transaction Account

Account Number: 03558028
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Apr 22		Opening Balance				\$6,939.21
06 Apr 22		BPAY NET#6733508077 To Tax Office Payments75556		\$1,008.00		\$5,931.21
12 Apr 22		Direct Credit Stw Dst - 001276632464			\$2,301.10	\$8,232.31
12 Apr 22		Direct Credit Bond Dst - 001276618599			\$269.15	\$8,501.46
16 Apr 22		Osko Payment To Superhelp Australia Ltd Account 10417929 CBA - Ref#728186635		\$550.00		\$7,951.46
30 Apr 22		IB External/Payid Transfer Fee		\$1.00		\$7,950.46
30 Apr 22		Interest Credit			\$0.06	\$7,950.52
30 Apr 22		Closing Balance				\$7,950.52

monEsaver Internet Account

Account Number: 03598120
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Apr 22		Opening Balance				\$149,324.85
30 Apr 22		Interest Credit			\$24.55	\$149,349.40
30 Apr 22		Closing Balance				\$149,349.40

INV - 12 Mth Capitalise

Account Number: 123071609
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund
Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Apr 22		Opening Balance				\$595,947.97
30 Apr 22		Closing Balance				\$595,947.97

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Your Statement 76 (Page 1 of 2)

Statement Period 01 May 22 - 31 May 22

Member Number 256572

Business Transaction Account

Account Number: 03558028
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 May 22		Opening Balance				\$7,950.52
31 May 22		Interest Credit			\$0.07	\$7,950.59
31 May 22		Closing Balance				\$7,950.59

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Account Number: 03598120
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 May 22		Opening Balance				\$149,349.40
31 May 22		Interest Credit			\$25.37	\$149,374.77
31 May 22		Closing Balance				\$149,374.77

INV - 12 Mth Capitalise

Account Number: 123071609
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund
Maturity Date: 29 Jun 22 Interest Rate: 0.70% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 May 22		Opening Balance				\$595,947.97
31 May 22		Closing Balance				\$595,947.97

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Your Statement 77 (Page 1 of 3)

Statement Period 01 Jun 22 - 30 Jun 22

Member Number 256572

Business Transaction Account

Account Number: 03558028
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jun 22		Opening Balance				\$7,950.59
19 Jun 22		Osko Payment To Superhelp Australia Ltd Account 10417929 CBA - Ref#780176185		\$550.00		\$7,400.59
24 Jun 22		Direct Credit ATO - ATO008000016420099			\$2,650.31	\$10,050.90
29 Jun 22		BPAY NET#6733800140 To Tax Office Payments75556		\$1,008.00		\$9,042.90
30 Jun 22		IB External/Payid Transfer Fee		\$1.00		\$9,041.90
30 Jun 22		Interest Credit			\$0.07	\$9,041.97
30 Jun 22		Closing Balance				\$9,041.97

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Account Number: 03598120
Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jun 22		Opening Balance				\$149,374.77
30 Jun 22		Interest Credit			\$31.10	\$149,405.87
30 Jun 22		Closing Balance				\$149,405.87

Account Number: 123071609

Account Holder/s: Ailleurs Pty Ltd ATF Ailleurs Super Fund

Maturity Date: 29 Jun 23 Interest Rate: 2.00% p.a.

INV - 12 Mth Capitalise

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jun 22		Opening Balance				\$595,947.97
28 Jun 22	29 Jun 22	Interest Credit			\$4,171.64	\$600,119.61
30 Jun 22		Closing Balance				\$600,119.61

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beyondbank.com.au



Address
GPO Box 1430
Adelaide SA 5001



Lost or stolen cards
Phone 13 25 85 during office hours,
or you can call the 24 hour Card
Hotline on 1800 648 027 after
hours or overseas +61 2 8299 9101

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Important Information

Please retain your statement for further reference. We recommend you check your transaction details and amounts. Any apparent error or possible unauthorised transaction should be promptly reported to Beyond Bank.

You may obtain information on the accounts you hold with Beyond Bank and the relevant terms, conditions, fees and charges by contacting us.

Complaints process:

If you have a complaint please contact us in the first instance either by phoning us on **13 25 85**, visiting your nearest branch, writing to the Customer Advocate Manager or emailing us at contactus@beyondbank.com.au

2021/22 Interest / Tax Summary

Account Details	Account Titles	Debit Interest (Paid by you) (\$)	Credit Interest (Earned by you) (\$)	Resident Withholding Tax (\$)	Non-Resident Withholding Tax (\$)
Business Transaction Account SAV 03558028	Ailleurs Pty Ltd ATF Ailleurs Super Fund	0.00	0.59	0.00	0.00
monEsaver Internet Account SAV 03598120	Ailleurs Pty Ltd ATF Ailleurs Super Fund	0.00	333.20	0.00	0.00
INV - 12 Mth Capitalise INV 123071609	Ailleurs Pty Ltd ATF Ailleurs Super Fund	0.00	4,171.64	0.00	0.00
Sub Total		0.00	4,505.43	0.00	0.00
Grand Total		0.00	4,505.43	0.00	0.00

Accounts that are jointly owned will appear on the Statement issued to each owner of the account. For income tax purposes, only your portion of the interest should be treated as income. You should seek your own tax advice if you are not sure what to declare as income for tax purposes. Please note: tax withheld and interest earned on accounts that have been closed during the year are included in the year to date summary.

To be retained by payee for taxation purposes. Wayne Matters - Authorised Officer

Changes to Saving Account Interest Rates

We have recently increased the interest rates on some of our saving accounts. This includes changes to:

- Purple Bonus Saver
- monEsaver Internet Savings Account
- Community Reward Account
- Retirement Account
- BU Account
- Bonus Saver and Bonus Saver Youth Account (Grandfathered)
- Double Interest Saver Account (Grandfathered)

- Everyday 55 Account (Grandfathered)
- Christmas Club Account (Grandfathered)
- Home Saver Account (Grandfathered)
- Junior Saver Account (Grandfathered)
- Junior Saver Bonus Account (Grandfathered)

For more information relating to these changes or to find out what the interest rate on your account is, please visit our website or call us on 13 25 85.

Effective from 1st August 2022

Notice of Change to Terms and Conditions.

From 1st August 2022 changes will be made to our accounts and access product terms and conditions set out in our Beyond Bank **“Product Guide – Effective 1 March 2022”** document. The changes to this document are outlined below. You can access the updated Product Guide on our website from 1st August 2022 or call us on 13 25 85 to request a copy.

Changes relating to PayTo.

PayTo will be available for Beyond Bank customers on or after 15th August 2022.

PayTo is a new, digital way to pre-authorise payments directly from your bank account. It can be used to make one-off or recurring payments and will provide you with more visibility and control over your payment arrangements with a merchant or service provider through an enhanced, digital customer experience. More information on PayTo and how to use it can be found on our website.

Terms & Conditions applying to Access Products

Inside Cover (page 1)

- ‘Pay To’ has been added to the second point as follows;
- Automatic Payments – Periodic Payments, Direct Debits, PayTo and Quick Debits

Index (page 2)

- ‘Pay To’ has been added to point 30 as follows;
30 Automatic Payments – Periodic Payments, Direct Debits, PayTo and Quick Debits

PART B – YOUR ACCOUNT

Product Comparison Table – Access Products

Transaction Accounts (page 16 & 17)

- ‘PayTo’ feature has been added to the below table, as follows:

Electronic Access ¹	Purple Transactor Account	Access Savings Account	Retirement Account	Mortgage Offset Account	BU Savings Account	All-In-One Account	Community Account	Business Transaction Account
PayTo	✓	✓	✓	✓	✓	✓	✓	✓

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Product Comparison Table – Access Products

Savings Accounts (page 19)

- 'PayTo' feature has been added to the below table, as follows:

Electronic Access ¹	Purple Bonus Saver	monEsaver Internet Savings Account	Community Reward Account
PayTo	✓	✓	✓

Section 17.3.1 Interest (page 20)

- The following wording 'and you maintain a minimum balance of \$500 in it' has been removed from the existing first paragraph which relates to the Mortgage Offset Account.

Section 18. Term Deposit (page 22)

- The second paragraph has been deleted as its repeated in Section 18.2 Interest.

PART C – ACCESSING YOUR ACCOUNT

Section 30. Automatic Payments – Periodic Payments, Direct Debits, and Quick Debits (page 44)

- PayTo has been included in the heading and it now reads 'Automatic Payments – Periodic Payments, Direct Debits, PayTo and Quick Debits'
- 'PayTo' feature has been added to the below table, as follows:

	Periodic Payments	Direct Debits	PayTo	Quick Debits
Access Savings Account	✓	✓	✓	x
Purple Transactor Account	✓	✓	✓	x
Retirement Account	✓	✓	✓	x
All-In-One Account	✓	✓	✓	x
Mortgage Offset Account	✓	✓	✓	x
monEsaver Internet Savings Account	x	x	✓	x
Purple Bonus Saver Account	x	x	✓	x
Community Account	✓	✓	✓	✓
BU Savings Account	✓	✓	✓	x
Community Reward Account	x	x	✓	x
Business Transaction Account	✓	✓	✓	x
Term Deposits	x	x	x	x

Section 30.5. Posting, Altering and Cancelling a Direct Debit (page 45)

- The following new paragraph has been added to the end of the section, as follows:

If you have authorised a merchant or other third party to debit your account as a Direct Debit and the merchant or third party migrates the Direct Debit arrangement to PayTo, the Direct Debit arrangement will cease to be a Direct Debit and will instead be treated as a PayTo Payment Agreement (see clause 30.6 for more information about PayTo and Migrated DDRs).

Section 30.6. PayTo

- PayTo will be available for Beyond Bank customers on or after 15th August 2022.
- The following new information regarding 'PayTo' (Section 30.6 PayTo to Section 30.15 Liability for PayTo) has been added, as follows:

This 'PayTo' clause applies in relation to your use or attempted use of PayTo and any PayTo Agreement that is created for an Account, and related PayTo Payments, if PayTo is available for your Account. See the Product Comparison Table – Features to determine whether PayTo is available for your Account.

PayTo allows payers to establish and authorise Payment Agreements with Merchants or Payment Initiators who offer PayTo as a payment option.

Section 30.6.1. PayTo definitions

- The following new 'PayTo' information has been added, as follows:

Defined term	Definitions
Migrated DDR	A Payment Agreement created by a Merchant or Payment Initiator to process payments under an existing direct debit arrangement as PayTo Payments instead of through the direct debit system – see the 'Migration of Direct Debit arrangements' clause 30.13 below.
Merchant	A merchant with which you have established, or would like to establish, a Payment Agreement.
PayTo Agreement or Payment Agreement	An agreement created by an approved Merchant or Payment Initiator in the Mandate Management Service by which you authorise us to make payments from your Account or a Migrated DDR.
Payment Initiator	An approved payment service provider who, whether acting on behalf of you or a Merchant, is authorised by you to initiate payments from your Account.
PayTo	The service which enables us to process NPP Payments from your Account in accordance with and on the terms set out in a Payment Agreement.
PayTo Payment	An NPP Payment we make pursuant to a Payment Agreement.

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Defined term	Definitions
Mandate Management Service (MMS)	The Mandate Management Service (MMS) being a central, secure database of Payment Agreements operated by NPP Australia Limited.
Transfer ID	A unique identification number generated by the PayTo Service in connection with a request to transfer one or more Payment Agreements.

Section 30.7. Creating a Payment Agreement

You can set up a Payment Agreement with a Merchant or Payment Initiator that offers PayTo as a payment option by providing the Merchant or Payment Initiator with a PayID you have created for your Account or the BSB and account number for your Account. You are responsible for ensuring that the PayID or BSB and account number you provide for the purpose of establishing a Payment Agreement are correct. Any personal information or data you provide to a Merchant or Payment Initiator will be subject to the privacy policy and terms and conditions of the relevant Merchant or Payment Initiator.

If you agree to setup a Payment Agreement with a Merchant or Payment Initiator, they will create the Payment Agreement in the Mandate Management Service through their financial institution or payments processor and we will be notified.

After we receive notification that a new Payment Agreement has been created for your Account, we will notify you with the details of the Payment Agreement and ask you to confirm your approval of the Payment Agreement through our Mobile Banking App or through Internet Banking. You may approve or decline any Payment Agreement in your discretion and we will record whether you approved or declined the Payment Agreement in the Mandate Management Service.

If a Payment Agreement required your confirmation within a timeframe stipulated by the Merchant or Payment Initiator, and you do not provide confirmation within that timeframe, the Payment Agreement may be withdrawn by the Merchant or Payment Initiator.

If you tell us that you approve a Payment Agreement it will be active once we record your approval in the Mandate Management Service. Payment requests may be made by a Merchant or Payment Initiator immediately after you have approved a Payment Agreement so do not approve a Payment Agreement unless you are sure all the details are correct.

If you think the payment amount, frequency or any other detail presented in a Payment Agreement is incorrect, you should decline the Payment Agreement and contact the relevant Merchant or Payment Initiator to have them resubmit a new Payment Agreement with the correct details.

By approving a Payment Agreement, you:

- authorise us to collect, use and store your name and Account details and other details about you and the Payment Agreement from and in the Mandate Management Service;
- acknowledge that these details may be disclosed to NPP Australia Limited (who operates the Mandate Management Service) and the financial institution or payment processor for the Merchant or Payment Initiator for the purposes of creating payment instructions and constructing NPP Payment messages, enabling us to make PayTo Payments from your Account and for related purposes; and

- consent to us, other financial institutions and payment processors, NPP Australia Limited, Merchants and Payment Initiators using and disclosing such of your personal information as is contained in a Payment Agreement record in the Mandate Management Service as contemplated by the NPP regulations and procedures.

Section 30.8. PayTo Payments

We will process payment instructions we receive from a Merchant or Payment Initiator in connection with a Payment Agreement only if you have authorised the associated Payment Agreement.

By authorising a Payment Agreement you instruct us to make PayTo Payments from your Account in accordance with the Payment Agreement each time a PayTo Payment is requested by the Merchant or Payment Initiator who is a party to the Payment Agreement or their financial institution or payment processor.

It is your responsibility to ensure you have sufficient funds in your Account to process each PayTo Payment. We are not required to make a PayTo Payment if there are insufficient cleared funds in your Account at the time the PayTo Payment is requested.

Section 30.9. Amending a Payment Agreement

A Payment Agreement may be amended by the Merchant or Payment Initiator from time to time.

If we are notified that a Merchant or Payment Initiator seeks to amend a Payment Agreement, we will notify you of the amendment through our Mobile Banking App or through Internet Banking and request that you approve or decline the amendment. You may approve or decline an amendment request presented for your approval.

We will promptly record whether you approved or declined the Payment Agreement amendment request in the Mandate Management Service. If you tell us that you approve an amendment request the amendment will be active once we record your approval in the Mandate Management Service. If you decline a Payment Agreement amendment request, the Payment Agreement will not be affected by the amendment request and will continue as if the amendment request had not been submitted.

If you think the payment amount, frequency or any other detail presented in a Payment Agreement amendment request we provide to you for approval is incorrect, you should decline the amendment request and contact the relevant Merchant or Payment Initiator to have them resubmit a new amendment request with the correct details. We cannot change the details in an amendment request.

If you do not respond to a Payment Agreement amendment request within 5 calendar days it will expire and it will be treated as being declined by you.

You may instruct us to amend your name, PayID or BSB and account details in a Payment Agreement. Account details may only be replaced with a PayID or BSB and account number of

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an eligible Account you hold with us. If you wish to amend the Account details to refer to an account with another financial institution, you must cancel the Payment Agreement and contact the Merchant or Payment Initiator to create a new Payment Agreement with the new account details. We may decline to act on your instruction to amend your Payment Agreement if we are not reasonably satisfied that your request is legitimate. You may not request us to amend the detail of the Merchant or Payment Initiator, or another party.

Section 30.10. Pausing or resuming a Payment Agreement

You can pause a Payment Agreement, or resume a paused Payment Agreement, through our Mobile Banking App or through Internet Banking. We will promptly act on your instruction to pause or resume a Payment Agreement by updating the Mandate Management Service. The Merchant or Payment Initiator who is a party to the Payment Agreement will be notified each time you pause or resume a Payment Agreement.

A Payment Agreement may also be paused or resumed by the relevant Merchant or Payment Initiator. We will notify you each time we are notified that a Payment Agreement is paused or resumed by the Merchant or Payment Initiator.

While a Payment Agreement is paused, we will not process any PayTo Payment requests we receive pursuant to the Payment Agreement. PayTo Payments will resume once a paused Payment Agreement is resumed.

Warning! Although pausing a Payment Agreement will stop related PayTo Payments being made from your Account, doing so may breach the terms of your agreement with the relevant Merchant or Payment Initiator or you may be required to make payment in some other way. We suggest that you ensure you understand the consequences of pausing a Payment Agreement before you do so and, if necessary, contact the relevant Merchant or Payment Initiator.

Section 30.11. Transferring a Payment Agreement

It is not currently possible to transfer a Payment Agreement between accounts with us and accounts with another financial institution. If you want to change a Payment Agreement to an account with another financial institution, you must contact the Merchant or Payment Initiator to create a new Payment Agreement with the new account details.

Section 30.12. Cancelling a Payment Agreement

You can cancel a Payment Agreement at any time through our Mobile Banking App or through Internet Banking or by contacting us. We will promptly act on your instruction to cancel a Payment Agreement by updating the Mandate Management Service. The Merchant or Payment Initiator associated with your Payment Agreement will then be notified that you have cancelled the Payment Agreement.

A Payment Agreement may also be cancelled by the relevant Merchant or Payment Initiator. We will notify you through our Mobile Banking App or through Internet Banking if we are notified that a Payment Agreement is cancelled by the Merchant or Payment Initiator.

We will not process any PayTo Payment requests we receive

from the Merchant or Payment Initiator pursuant to a Payment Agreement after it has been cancelled.

Warning! Although cancelling a Payment Agreement will stop related PayTo Payments being made from your Account, doing so may breach the terms of your agreement with the relevant Merchant or Payment Initiator or you may be required to make payment in some other way. We suggest that you ensure you understand the consequences of cancelling a Payment Agreement before you do so and, if necessary, contact the relevant Merchant or Payment Initiator.

Section 30.13. Migration of Direct Debit arrangements

If you have an existing Direct Debit arrangement with a Merchant or a Payment Initiator, the Merchant or Payment Initiator may choose to create a Payment Agreement for the Direct Debit arrangement to process payments as PayTo Payments instead of as Direct Debit payments.

If a Merchant or a Payment Initiator does this, you will be notified by them that your future payments will be processed from your Account through PayTo and you will then have the option of telling the Merchant or Payment Initiator that you do not consent.

If you do not advise the Merchant or Payment Initiator that you do not consent to your direct debit arrangement being migrated to PayTo, the Merchant or Payment Initiator may create a Migrated DDR Payment Agreement in the Migrated Management Service that reflects the terms of your Direct Debit service agreement and the Payment Agreement will be deemed to have been approved by you. We will not seek your approval of a Payment Agreement that relates to a Migrated DDR.

Once the Migrated DDR Payment Agreement has been created by the Merchant or Payment Initiator, you and the Merchant or Payment Initiator will be able to amend, pause and resume and cancel the Payment Agreement in the same way as any other Payment Agreement as set out above.

By permitting the creation of a Payment Agreement for a direct debit arrangement (by not contacting the Merchant or Payment Initiator and telling them that you do not consent), you:

- authorise us to collect, use and store your name and Account details and other details about you and the Payment Agreement from and in the PayTo Service;
- acknowledge that these details may be disclosed to NPP Australia (who operates the PayTo Service) and the financial institution or payment processor for the Merchant or Payment Initiator for the purposes of creating payment instructions and constructing NPP Payment messages, enabling us to make PayTo Payments from your Account and for related purposes; and
- consent to us, other financial institutions and payment processors, NPP Australia Limited, Merchants and Payment Initiators using and disclosing such of your personal information as is contained in a Payment Agreement record in the PayTo Service as contemplated by the NPP regulations and procedures.

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Section 30.14. General PayTo obligations

We will accurately reflect all information you provide to us in connection with a Payment Agreement in the Mandate Management Service.

You must:

- ensure that you carefully consider any Payment Agreement creation request or amendment request made in response of your Payment Agreement and promptly respond to such requests;
- ensure that all information and data you provide to us or to any Merchant or Payment Initiator that is authorised to use PayTo is accurate and up-to-date;
- not use PayTo to send threatening, harassing or offensive messages to a Merchant, Payment Initiator or any other person;
- where we allow you to provide a payment description or reference in connection with a Payment Agreement you must ensure that it does not contain, refer to or link to:
 - any swearing, profanity or offensive, discriminatory, threatening or abusive content;
 - any information that is confidential or must be kept secret;
 - sensitive personal information of any person (including information or an opinion about a person's racial or ethnic origin, political opinions or membership of a political association, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual orientation or practices, criminal record or health information);
 - anything which infringes the intellectual property rights of any person; or
 - anything which is illegal or seeks to promote illegal activity;
- comply with all applicable laws in connection with your use of PayTo;
- promptly consider, action and respond to any Payment Agreement creation request, amendment request or other notification we send you (if you use our Mobile Banking app we recommend that you allow push notifications from it on your device to ensure that you promptly receive and are able to respond to such requests and notifications in a timely way);
- immediately notify us if you no longer hold or have authority to operate the Account from which payments under a Payment Agreement you have approved or permitted to be created are being or are to be made;
- promptly notify us if you receive a Payment Agreement creation request or amendment request or become aware of PayTo Payments being processed from your Account that you are not expecting, or experience any other activities that appear suspicious, fraudulent or erroneous;
- promptly notify us if you become aware of a PayTo Payment being made from your Account that is not permitted under the terms of your Payment Agreement or that was not authorised by you; and
- comply with any direction we give you where doing so is necessary for us to comply with our obligations relating to PayTo including under the NPP regulations and procedures.

You are responsible for complying with the terms of any agreement that you have with the Merchant or Payment Initiator who is a party to a Payment Agreement (including any payment and notice giving obligations or termination requirements) and for dealing with the Merchant or Payment Initiator in relation to any concerns or complaints you have in relation to any goods or services relating to the Payment Agreement.

From time to time, we may request that you confirm that one or more of your Payment Agreements are accurate and up-to-date. You must promptly action and respond to any such request. If you fail to do so, we may pause the relevant Payment Agreement(s).

We may monitor your Payment Agreements for misuse, fraud and security reasons. You acknowledge and consent to us pausing or cancelling all or some of your Payment Agreements if we reasonably suspect misuse, fraud or security issues. We will promptly notify you if we pause or cancel a Payment Agreement for these purposes but only if we are legally permitted to do so. You must promptly respond to any notification that you receive from us regarding the pausing or cancellation of a Payment Agreement for misuse, fraud or for any other reason.

If you notify us of a PayTo Payment being made from your Account that is not permitted under the terms of your Payment Agreement or that was not authorised by you and submit a claim, we will acknowledge your claim within 1 business day and provide a formal response to your claim within 30 business days. If the claim is founded, we will refund the PayTo Payment to your Account.

Section 30.15. Liability for PayTo

To the maximum extent permitted by law, we will not be liable to you or any other person for any loss suffered as a result of:

- processing PayTo Payments under a Payment Agreement which you have approved or are deemed to have approved;
- you failing to properly consider or promptly respond to any Payment Agreement creation request or amendment request we send you;
- you failing to properly consider and action any notification we send you in relation to any Payment Agreement;
- you or a Merchant or Payment Initiator pausing, resuming or cancelling a Payment Agreement; or
- any delay or failure in respect of a Payment Agreement or a PayTo Payment being processed due to the unavailability or failure of the PayTo Service,

except to the extent such loss is caused by us failing to comply with our obligations relating to PayTo under these Terms and Conditions.

Section 31. Internet, Mobile and Telephone Banking (page 47)

- Heading has been updated and now reads as follows; 'Mobile App, Internet Banking and Telephone Banking'.
- The first sentence has been updated and now reads as follows:
This section applies if you have registered for Mobile App,

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Internet Banking or Telephone Banking.

- The table heading has been updated and now reads as follows;
'Mobile and Internet Banking' and 'Telephone Banking'
- The last paragraph has been updated and now reads as follows;
Mobile and Internet Banking will be limited to 'view only' access if your account signing authority is 'two [or more] to sign'.

Section 31.1. Features and Benefits (page 47)

- The first paragraph has been updated and now reads as follows:
The Mobile App, Internet or Telephone Banking provides you with access to your accounts online or by phone.
- The second paragraph is new information and now reads as follows:
The Mobile App allows you to access your accounts using your compatible smartphone or tablet, while Internet Banking is available through our website at online.beyondbank.com.au
- The two sentences after the dot points were removed.
- The sentence above the table has been updated and now reads;
By using the Mobile App, Internet or Telephone Banking you can:
- The table has been updated with new features as follows:

	Internet Banking	Mobile Banking	Telephone Banking
Access to your Digital Card	✓	✓	✗
Transfer funds internationally	✓	✓	✗
Increase or decrease your daily transaction limits	✓	✓	✗
Maintain PayTo agreements	✓	✓	✗
Change your password	✓	✓	✓
Use Quick Transfer to move funds between predetermined accounts without logging in	✗	✓	✗

- The following features have been updated and now read as follows: Transfer money between accounts; Schedule once-off or recurring transfers in advance; Maintain your preferences; Change your personal contact details.

Section 31.2. Obtaining Access (page 49)

- The first sentence has been updated and now reads as follows;
You can apply for access to the Mobile App, Internet Banking or Telephone after you have obtained a Beyond Bank membership.
- The last sentence has been removed.

Section 31.3. Access Codes (page 49)

- The first and second paragraph have been updated and now reads as follows;
To use Internet Banking, you will need a password and for Telephone Banking you need an Access Code. A default password will be issued to you when we accept your registration for Internet Banking. You should change the default password when you access the service for the first time.
To use Mobile Banking you will need to download the app from the Apple App Store or Google Play. The first time you open the App and enter Mobile Banking you will be asked to:
- The following new dots points have now been included as follows;
 - enter your member number and Internet Banking password
 - nominate a device name for your device
 - nominate your app PIN, and indicate whether you wish to use facial or fingerprint biometrics
 - you will then need to enter an authentication code that you will receive via SMS
 - enter your membership number and Internet Banking Access Code
- The following changes have been made within the 'You acknowledge and agree that' section as follows;
 - The second point has been removed
 - The words 'or PIN' and 'Internet, Mobile' have been removed from the third point.
 - The fourth point has been updated as follows; anyone using your membership number and password, Access Code or PIN has access to, and may be able to conduct transactions, on your Account using the Mobile App, Internet Banking or Telephone Banking;
- In the dot points of the 'You also acknowledge that;' section the words 'Internet, Mobile or Telephone Banking' have been replaced with 'the Mobile App, Internet Banking or Telephone Banking'.

Section 31.4. Security Risks (page 50)

- The first paragraph has been updated and now reads as follows;
It is critical that you protect your Internet Banking password or Telephone Banking Access Code and Mobile App PIN, and safeguard yourself against unauthorised use of these banking services.
- The sub-heading 'Guidelines for Ensuring Security in Internet, Mobile and Telephone Banking' has been updated and now reads as follows;
'Guidelines for Ensuring Mobile App, Internet Banking or Telephone Banking'
- The first sentence has been removed.

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- In the first dot point wording 'Access Code' has been replaced with 'Internet Banking' password.
- The second dot point has been updated and now reads, as follows; Make sure the password, Access Code or PIN does not represent your birth date, your membership number or a recognisable part of your name.
- The third, fifth and seventh point has been removed.
- The sixth point has been updated as follows;
Use care to prevent anyone overhearing or seeing your password, Access Code or PIN when you enter it.
- The eighth point has been updated as follows;
Always log off after using Mobile App or Internet Banking.
- The last point has been updated as follows:
Immediately report the loss, theft or unauthorised use of a Password, Access Code or PIN to us.

Section 31.4.1. Protecting Your Access Code (page 51)

- This heading and information contained section has been removed.

Section 31.4.2. Lost, Stolen or Misused Access Codes (page 51)

- This section has been updated and now reads, as follows;
If you lose or forget your Internet Banking password, Telephone Banking Access Code or Mobile App PIN, or suspect or become aware that your password, Access Code or PIN is no longer confidential, you should immediately notify us by phone or, if outside our Contact Centre's operating hours, by email.
We will recognise the time and date your email was received by us as the official notification time of your loss of confidentiality of your password, Access Code or PIN.
On receipt of your notification, your password, Access Code or PIN will be cancelled and no transactions, authorisations or account enquiries will be permitted via Mobile App, Internet Banking or Telephone Banking until a new password, Access Code or PIN is used.
For Internet or Telephone Banking, we will arrange for a replacement password or Access Code to be issued. For Mobile Banking you will need to register a new PIN by first using your membership number and Internet Banking password.
Alternatively, if you have access, you can immediately change your Internet Banking password online via online.beyondbank.com.au or your PIN via the MobileApp. You can also update the status of your card to Lost or Stolen.

Section 31.5. round2Save (page 52)

- This heading and information contained in this section has been removed.

Section 31.6. Transactions (page 53)

- The second point has been updated, as follows;
 - any information that is confidential

Section 31.6.1. Processing Transactions (page 54)

- The first sentence has been updated, and now reads as follows;
All transactions through the Mobile App, Internet Banking or Telephone Banking will generally be processed by us;
- The second point has been updated, and now reads as follows;
 - If we effect the transaction as an NPP Payment (such as through using a PayID or via PayTo), immediately and the funds will generally be available to the payee on the same day (depending on the recipient's financial institution); or
- The third point has been updated, with the following wording removed '(and not a public holiday)'.

Section 31.6.2. Mistakes and issues with transfers or payments (page 55)

- The second sentence in the first point has been updated, and now reads as follows;
 - If we processed the transfer/payment as an NPP Payment (using a PayID or via PayTo or Osko), we may be able to request that the funds, or just the overpaid amount, be returned on your behalf if you ask us to do so.
- The last sentence in the sixth paragraph has been updated, and now reads as follows;
Where we have processed a payment or transfer as an NPP Payment (including Osko Payments) you can see the status of the transaction on the Mobile App and in Internet Banking.

Section 31.6.3. Internet Banking Security – Second Tier Authentication (page 57)

- The heading has been updated and now reads as follows;
'Internet Banking Security - Second Two-Factor Authentication'
- The first paragraph has been updated and now reads as follows;
To help protect you against unauthorised use of Internet Banking, we require you to use Two-Factor Authentication in addition to your Internet Banking password. Using a Secure SMS code, a Security Token or the mobile phone VIP Access mobile app, a unique code is generated and must be input each time you use any of the following Internet Banking facilities:
- The heading in the table has changed from 'Second Tier Authentication' to 'Two-Factor Authentication'
- The table has been updated to now include 'Add New Payee(s)' as follows;

	Two-Factor Authentication
Add new payee(s)	✓

Secure SMS

- In both the first and second point the wording 'the second tier' has been removed and replaced with 'two-factor';

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- The fourth paragraph has been updated and now reads, as follows;
Once registered, you will be prompted to request a unique Secure SMS code and then enter the code sent to you when you perform certain transactions such as transactions to payees (including Bpay) that are not in your current payee list in Internet Banking. Not all transactions require two-factor authentication.

Security Tokens

- The second paragraph has been updated and now reads, as follows;
Security tokens can be in the form of the VIP Access mobile app or a lightweight hardware security device. Both produce a 6-digit secure code every 30 seconds. This secure code must be entered into Internet Banking each time you enter an area to perform a transaction or activity that is subject two-factor authentication.

31.7.2. eStatements (page 60)

- In this section the wording 'or mobile banking' has been removed and replaced with 'the Mobile App';
- In the second dot point the wording 'second tier security' has been removed.

31.7.3. Email Alerts (page 60)

- In this section the wording 'or mobile banking' has been removed and replaced with 'the Mobile App';
- The first paragraph has been updated and now reads, as follows;
Email alerts allow you to have a receipt emailed to your nominated email address confirming transactions (including transfers, and BPAY payments) performed in the Mobile App or Internet banking.
- The fourth point has been updated and now reads, as follows;
Change your preferred email address within Internet Banking for receipt of email alerts; and

31.7.4. Open a New Account (page 60)

- This section has been updated and now reads, as follows;
The Mobile App and Internet Banking allow you to create a new deposit account from products as defined by us from time to time. To create the new account(s) from your Mobile App or Internet Banking you must:
 - be a Personal Member;
 - be registered for the Mobile App or Internet Banking; and
 - be registered for either Secure SMS or Security Token two-factor authentication.

31.7.5. Increasing and Reducing our Transaction Limits (page 61)

- The heading has been updated and now reads as follows;
'Increasing and Decreasing your Transaction Limits'

- In the first paragraph the following wording has been added as follows;
You may increase your daily limit to \$20,000.
- In the first point the wording 'Mobile Banking' has been replaced with 'the Mobile App'.
- In the second point the wording 'second tier security' has been replaced with 'two factor authentication'.

31.8. Our Liability (page 61)

- The first dot point has been updated and now reads as follows;
 - Any breakdown or interruption in our system link before the Mobile App or Internet Banking accepts your transaction in accordance with your instructions;

31.9.2. Notifying Us of a Mistaken Internet Payment (page 61)

- The second sentence has been updated and now reads as follows;
You can notify us by sending a secure message in your Mobile App or Internet Banking, calling 13 25 85, or visiting any branch.

32.1. Features and Benefits (page 64)

- The word 'electronic' in the first sentence has been replaced with 'digital'
- The second dot point 'via internet or Mobile Banking' has been replaced with 'via the Mobile App or Internet Banking'

32.2. Security Risks (page 64)

- The second sentence in the first paragraph has been updated and now reads as follows;
Particularly in electronic mediums such as the Mobile App and internet, there is always a risk of interception of data by a rogue or hacker.

33. SMS (TEXT ME!) Alerts and Mobile Banking Push Notification Alert (page 67)

- The heading has been updated and now reads as follows;
'Push Notification and SMS Alerts'
- The first paragraph has been updated and now reads as follows;
This section applies if you have registered for Push Notifications within the Mobile App, or SMS alerts (TEXT ME!) within Internet Banking.
- The second paragraph has been updated and now reads as follows;
The following accounts are available for Push Notifications and SMS alerts (TEXT ME!)

Notice of Change to Terms and Conditions.

33.1. Features and Benefits (page 68)

- A new paragraph has been inserted at the beginning and now reads as follows;
Push Notifications enable you to receive alerts from the Mobile App on your smartphone. Once registered, you have the option to turn off your previously registered SMS Alerts.
- The existing first paragraph has been updated and now reads as follows;
TEXT ME! is an alternative service available within Internet Banking and the Mobile App that enables you to obtain information about your accounts via SMS to your specified mobile phone number for a fee.
- The second and third paragraph have been removed.

33.2. Event-Triggered Alerts (page 68)

- Headings in the Table have changed from 'SMS (TEXT ME!)' to 'Push Notification' and 'Push Notification Alert' to 'TEXT ME! SMS Alert'.
- 'Balance Update' has been removed from the table.
- 'Card Alert – Visa Purchase' listed in the table has been updated to 'Card Alert – payWave'.
- The following new features have been added to the table as follows;

	Push Notification ¹	TEXT ME! SMS Alert ²
Payment Due	✓	✗
Payment Overdue	✓	✗
Negative Balance	✓	✗
Failed NPP Transaction	✓	✗
New Secure Message	✓	✗
New Device Registration	✓	✗
Osko Payment Received	✓	✗
Osko Payment Failed	✓	✗

- The first sentence after the table has been updated and now reads as follows;
We only provide one alert per Push Notification or SMS alert (TEXT ME!).
- The last paragraph has been removed and replaced with new information as follows;
Push Notification settings can be enabled or disabled in your Mobile App at any time, while SMS alerts (TEXT ME!) can be enabled or disabled via your Mobile App, Internet Banking or by phoning 13 25 85.

33.4. Reliance on TEXT ME! or Push Notifications Alerts (page 69)

- The heading 'Reliance on TEXT ME! or Push Notifications Alerts' has been updated and now reads as 'Reliance on Push Notifications and SMS Alerts'.
- The first sentence has now been removed.

- The first paragraph has been updated and now reads as follows;
You should not rely entirely on these methods for your balance and transaction histories. It is important that you use these tools in conjunction with your Mobile App or Internet Banking and regularly check your account statements.
- In this section the wording 'Push Notifications Alerts' has been replaced with 'Push Notifications or SMS (TEXT ME!).'

33.5. Changes to TEXT ME! and Push Notification Alerts (page 69)

- The heading 'Changes to TEXT ME! and Push Notification Alerts' has been updated and now reads 'Changes to Alerts'
- In this section the wording 'Mobile Banking Push Notifications Alerts' has been replaced with 'Push Notifications or SMS (TEXT ME!).'

33.6. Security and Privacy (page 70)

- In this section the wording 'Push Notifications Alerts' has been replaced with 'Push Notifications or SMS (TEXT ME!).'

33.7. SMS Messages Sent Overseas (page 70)

- The first sentence has been updated and now reads as follows;
When you take your mobile phone overseas and you do not cancel your registration for SMS alerts (TEXT ME!).

33.8 TEXT ME! and Push Notification Alert Costs (page 70)

- The heading 'TEXT ME! and Push Notification Alert Costs' has been updated and now reads 'Push Notification and TEXT ME! Alert Costs'.
- At the end of the last paragraph, the following new sentence has been added and now reads as follows;
For TEXT ME! please refer to our Fees and Charges booklet.

37. Definitions (page 88)

- The 'Access Code' definition has been updated and now reads as follows;
'Access Code' means the Verification Code you use to access Telephone Banking.
- The following new definition for 'Biometrics' has been included and now reads as follows;
'Biometrics' refers to the use of Fingerprint/TouchID or facial recognition to log into the Mobile App.
- The VIP Access Application definition has been updated and now reads as follows;
'VIP Access Mobile Access' means a free downloadable application available to customers with web-enabled mobile phones for the purpose of Internet banking security two-factor authentication.

Effective from 1st September 2022

Notice of Change to Fees and Charges.

From 1st September 2022 changes will be made to our fees and charges as set out in our Beyond Bank **“Fees and Charges – Effective 1 March 2022”** document. The changes to this document are outlined below. You can access the updated Fees and Charges booklet on our website from 1st September 2022 or call us on 13 25 85 to request a copy.

PayTo Payments fee will apply on or after 1st September 2022, depending on the launch date of the service.

Part A – Fees and Charges for Transaction Accounts

5. Transaction fees and Fee Allowances for the following Transaction Accounts

Access Savings Accounts, All-In-One Account, Mortgage Offset Account, Retirement Account

5.2 Transactions included in the Fee Allowance (page 7)

- PayTo Payments has now been added to the following fee table as follows;

Transaction	Fee each
PayTo Payments	\$1.00

The PayTo Payments fee will be charged for each transaction. This type of transactions is included in your Monthly Fee Allowance on the above accounts.

Part D – Transaction fees for Business Banking Accounts

14. Business Transaction Account and Business Overdraft Account (page 12)

- PayTo Payments has now been added to the following fee table as follows;

Transaction	Fee each
PayTo Payments	\$1.00

The PayTo Payments fee will be charged for each transaction. This type of transaction is not included in the Business Banking Fee Allowance and will be charged at the end of the month.

28. International Foreign Currency Transaction Fees (page 18)

International (Telegraphic) Transfers

- 'via Western Union' has been removed and now reads as follows:

Transaction	Fee each
Inward International Transfer	Free

36. Definitions (page 26)

- PayTo has now been added in the definition listing as follows;

PayTo	The service which enables us to process NPP Payments from your Account in accordance with and on the terms set out in a PayTo Payment Agreement.
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Effective from 1st July 2022

Notice of Change to Financial Services Guide.

From 1st July 2022 changes will be made to our Financial Services Guide as set out in our Beyond Bank **“Financial Services Guide – Effective 1 January 2022”** document. The changes to this document are outlined below. You can access the updated Financial Services Guide on our website from 1st July 2022 or call us on 13 25 85 to request a copy.

Introduction (page 1)

- The first two paragraphs have been updated and now reads as follows:

With branches nationally, Beyond Bank has been for and with our customers for over 60 years.

We build long-lasting relationships with our customers, helping them to achieve their financial and lifestyle goals.

We also support a range of not-for-profit organisations throughout the communities in which we operate.

Our Remuneration and Other Benefits We Receive

Foreign Currency (page 6)

- The second paragraph has been updated as follows:
 - Services offered through WUBS, including ordering and repurchasing Drafts and Telegraphic Transfers, may result in us receiving a share of the revenue for the provision of services.



Important Information

Smart ways to keep your money safe.

At Beyond Bank we use state-of-the-art technology and systems to keep your money safe. But there are several things you can do to keep your assets more secure.

Protecting your card.

- Always sign your card when you receive it.
- Never lend your card(s) to anyone else including family members or friends.
- Be wary when using an ATM if it appears to have been tampered with or is unusual.
- Notify us immediately if you become aware that your card has been lost or stolen or used by someone else.
- Check your EFTPOS receipts for any irregularities or inconsistencies.
- Check your account statements regularly and be aware of your balance.
- Destroy your card on the expiry date by cutting through the chip and magnetic strip and disposing of it safely.

Eligible cards used with your compatible device.

- Never leave your device unsupervised.
- Do not allow a third party to use your device to make purchases or payments.
- Lock your device when not in use.
- When disposing of your device, ensure your eligible cards have been removed from the device.

PIN, passcode and password security.

- Don't share your PIN, passcodes or passwords with anyone including family members or friends.
- Cover your PIN when entering it at an ATM.
- Memorise your PIN, passcodes and passwords and never write down or save in obvious places such as your wallet or handbag, near your telephone, or on your computer terminal.
- When you change your PIN, passcode or password do not choose a PIN or code which is easily identified with you such as your birth date, telephone number, your account number, or an obvious combination of numbers which can be easily guessed by someone else.
- Change your PIN, passcode or password regularly.
- Notify us immediately if you become aware that your PIN, passcode or password has been lost or stolen or used by someone else.

Avoiding scams and deceptions.

- We will never send you unsolicited emails requesting password or security information. If you ever receive an unsolicited email claiming to be from us or another financial institution with a request to provide personal information in a link, it may be a scam so check with us before you respond.

- If you're unsure about an email you received from us and would like to check with us, please contact our Customer Relationship Centre on 13 25 85.
- Notify us immediately if your mobile phone suddenly stops working so we can protect your account against fraud. It is also very important to contact your mobile service provider immediately to ensure you haven't been the victim of 'mobile phone porting'. Scammers may use your information to transfer your phone number to another provider without your knowledge so they can then intercept the SMS code we send you to authenticate a transaction.
- Ensure you have the right level of protection for all your devices including laptop and computers by installing up to date anti-virus software to detect and prevent unauthorised online activity.
- Avoid using public Wi-Fi to conduct online banking as it isn't always safe and may enable cybercriminals to access your information.

For more information on how to keep your money safe visit beyondbank.com.au/security

Beyond Bank
AUSTRALIA

Important reminder for borrowers.



Do you have a home or investment loan with us secured by a mortgage over a residential property?

If so, we would like to remind borrowers that under the terms of the mortgage loan agreement, you are required to keep the mortgaged property adequately insured at all times. The amount of cover should be at least the current cost to completely rebuild your property including all structural improvements at the site, such as sheds, paving, in-ground swimming pool, etc.

Don't be underinsured.

Underinsurance comes about by nominating a sum insured that is too low to fully replace the building and other structural improvements in the event that they are destroyed.

Should the worst happen and the underinsured home be totally destroyed, there will be no ability for insurance to rebuild the property potentially placing a significant financial burden on you.

Saving a few dollars on the cost of insurance by reducing your sum insured could end up being false economy – could you afford to make up the difference to rebuild your home if it was destroyed?

Most insurers have calculators available on their websites to help you work out how much cover you need, or you can visit www.beyondbank.com.au/tools-calculators and try our calculator.

More information about property insurance is available from the Australian Securities and Investments Commission website at www.moneysmart.gov.au

Why not talk to us.

We offer a range of insurance¹ for our customers including home, contents and landlord.

¹ Beyond Bank Australia arranges this insurance for the insurer Allianz Australia Insurance Ltd (Allianz) ABN 15 000 122 850 AFSL 234708 and we act as their agent, not as your agent. If you purchase this insurance we will receive commission from Allianz as a percentage of the premium. This is general information only. Before making a decision about this insurance please consider the relevant Product Disclosure Statement available by calling us on 13 25 85 or visiting www.beyondbank.com.au/disclosures. Beyond Bank Australia Limited ABN 15 087 651 143 AFSL/Australian Credit Licence 237856.

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

AILLEURS PTY LTD


BSB

014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		0.00
		C	No Bank Transactions		
			Carried Forward Balance		0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
8164360000111865023

Summary	
Statement No.	9
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Oct 2021	31 Oct 2021

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

AILLEURS PTY LTD


BSB

014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			Brought Forward Balance	0.00
		C	No Bank Transactions	
			Carried Forward Balance	0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

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C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
81643600000111865023

Summary

Statement No.	15
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Apr 2022	30 Apr 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

AILLEURS PTY LTD


BSB

014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		0.00
		C	No Bank Transactions		
			Carried Forward Balance		0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
8164360000111865023

Summary

Statement No.	17
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Jun 2022	30 Jun 2022

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

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Trading Account Name

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014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		0.00
		C	No Bank Transactions		
			Carried Forward Balance		0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
8164360000111865023

Summary	
Statement No.	10
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Nov 2021	30 Nov 2021

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

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Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			Brought Forward Balance	0.00
		C	No Bank Transactions	
			Carried Forward Balance	0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
81643600000111865023

Summary

Statement No.	14
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Mar 2022	31 Mar 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

AILLEURS PTY LTD


BSB

014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		0.00
		C	No Bank Transactions		
			Carried Forward Balance		0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
8164360000111865023

Summary	
Statement No.	11
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Dec 2021	31 Dec 2021

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

AILLEURS PTY LTD


BSB

014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		0.00
		C	No Bank Transactions		
			Carried Forward Balance		0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
81643600000111865023

Summary

Statement No.	12
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Jan 2022	31 Jan 2022

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

AILLEURS PTY LTD


BSB

014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		0.00
		C	No Bank Transactions		
			Carried Forward Balance		0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
8164360000111865023

Summary

Statement No.	6
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Jul 2021	31 Jul 2021

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

AILLEURS PTY LTD

BSB

014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		0.00
		C	No Bank Transactions		
			Carried Forward Balance		0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
81643600000111865023

Summary

Statement No.	13
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Feb 2022	28 Feb 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

AILLEURS PTY LTD


BSB

014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		0.00
		C	No Bank Transactions		
			Carried Forward Balance		0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
8164360000111865023

Summary

Statement No.	16
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 May 2022	31 May 2022

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

AILLEURS PTY LTD


BSB

014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		0.00
		C	No Bank Transactions		
			Carried Forward Balance		0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
8164360000111865023

Summary

Statement No.	7
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Aug 2021	31 Aug 2021

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

Postal Address

MICHAEL DAVIES

92 IRVINE STREET, WATSON ACT 2602

Trading Account Number

302443

Trading Account Name

AILLEURS PTY LTD


BSB

014-936

Cash Account Number

111865023

How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 B	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			Brought Forward Balance	0.00
		C	No Bank Transactions	
			Carried Forward Balance	0.00

A The number displayed after the zeros is your cash account number.

Note: Your full BSB and cash account number can be found at the top of this page.

B This is an ANZ internal reference number for this account.

C Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF AILLEURS PTY LTD -
AILLEURS SUPER FUND A/C
81643600000111865023

Summary

Statement No.	8
Opening Balance	67.82
Total In	0.00
Total Out	0.00
Closing Balance	67.82

Account	Account Description	Statement Start	Statement End
SBA 112233 900666122	CLI Client	01 Sep 2021	30 Sep 2021

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		67.82
			No Bank Transactions		
			Carried Forward Balance		67.82

60800 - Term Deposits

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BYB123071609	INV - 12 Mth Capitalise 123071609	\$600,119.61	\$595,947.97	0.7%
TOTAL		CY Balance	LY Balance	
		\$600,119.61	\$595,947.97	

Supporting Documents

- Bank Statement Report [Report](#)

Standard Checklist

- Attach Copies of Statements and Interest slips
- Attach copy of Bank Statement Report
- Ensure all Transactions have been entered

Ailleurs Super Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / 112233900666122

Account Name: ANZ CMC Account 900666122

BSB and Account Number: 112233 900666122

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 67.82						\$ 67.82	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			67.82		
30/06/2022	CLOSING BALANCE			67.82		

Ailleurs Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / BYB03558028

Account Name: Beyond Bank Business Transaction Account 03558028

BSB and Account Number: 325185 03558028

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 612.69		\$ 5,190.00		\$ 13,619.28		\$ 9,041.97	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			612.69		
12/07/2021	Direct Credit Bond Dst - 001261624457 [Amount Receivable]		713.38	1,326.07		
12/07/2021	Direct Credit Stw Dst - 001261754093 [Amount Receivable]		1,737.82	3,063.89		
20/07/2021	BPAY NET#6732571665 To Asic17301	56.00		3,007.89		
31/07/2021	Interest Credit		0.02	3,007.91		
31/08/2021	Interest Credit		0.02	3,007.93		
30/09/2021	Interest Credit		0.03	3,007.96		
12/10/2021	Direct Credit Stw Dst - 001268308521 [System Matched Income Data]		3,381.16	6,389.12		
12/10/2021	Direct Credit Bond Dst - 001268244412 [System Matched Income Data]		628.74	7,017.86		
26/10/2021	BPAY NET#6732939057 To Tax Office Payments75556	1,008.00		6,009.86		
31/10/2021	Interest Credit		0.04	6,009.90		
30/11/2021	Interest		0.05	6,009.95		
31/12/2021	Interest		0.05	6,010.00		
13/01/2022	Direct Credit Stw Dst - 001270667284 [System Matched Income Data]		1,490.47	7,500.47		
13/01/2022	Direct Credit Bond Dst - 001270585654 [System Matched Income Data]		446.56	7,947.03		
31/01/2022	Interest Credit		0.07	7,947.10		
10/02/2022	BPAY NET#6733308958 To Tax Office Payments75556	1,008.00		6,939.10		

Ailleurs Super Fund**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
28/02/2022	Interest Credit		0.05	6,939.15		
31/03/2022	Interest		0.06	6,939.21		
06/04/2022	BPAY NET#6733508077 To Tax Office Payments75556	1,008.00		5,931.21		
12/04/2022	Direct Credit Stw Dst 001276632464 [System Matched Income Data]		2,301.10	8,232.31		
12/04/2022	Direct Credit Bond Dst - 001276618599 [System Matched Income Data]		269.15	8,501.46		
16/04/2022	Osko Payment To Superhelp Australia Ltd Account 10417929 CBA - Ref#728186635	550.00		7,951.46		
30/04/2022	IB External/Payid Transfer Fee	1.00		7,950.46		
30/04/2022	Interest Credit		0.06	7,950.52		
31/05/2022	Interest		0.07	7,950.59		
19/06/2022	Osko Payment To Superhelp Australia Ltd Account 10417929 CBA - Ref#780176185	550.00		7,400.59		
24/06/2022	Direct Credit ATO - ATO008000016420099		2,650.31	10,050.90		
29/06/2022	BPAY NET#6733800140 To Tax Office Payments75556	1,008.00		9,042.90		
30/06/2022	IB External/Payid Transfer Fee	1.00		9,041.90		
30/06/2022	Interest Credit		0.07	9,041.97		
30/06/2022	CLOSING BALANCE			9,041.97		
		<u>5,190.00</u>	<u>13,619.28</u>			

Ailleurs Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / BYB03598120

Account Name: Beyond Bank monEsaver 03598120

BSB and Account Number: 325185 03598120

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$ 149,072.67				\$ 333.20		\$ 149,405.87

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			149,072.67		
31/07/2021	Interest		31.65	149,104.32		
31/08/2021	Interest		31.66	149,135.98		
30/09/2021	Interest		30.65	149,166.63		
31/10/2021	Interest		31.67	149,198.30		
30/11/2021	Interest		27.59	149,225.89		
31/12/2021	Interest		25.35	149,251.24		
31/01/2022	Interest		25.35	149,276.59		
28/02/2022	Interest		22.90	149,299.49		
31/03/2022	Interest		25.36	149,324.85		
30/04/2022	Interest		24.55	149,349.40		
31/05/2022	Interest		25.37	149,374.77		
30/06/2022	Interest		31.10	149,405.87		
30/06/2022	CLOSING BALANCE			149,405.87		
			<u>333.20</u>			

Ailleurs Super Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / BYB123071609

Account Name: INV - 12 Mth Capitalise 123071609

BSB and Account Number: 325185 123071609

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 595,947.97 \$ 4,171.64 \$ 600,119.61

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			595,947.97		
30/06/2022	Interest		4,171.64	600,119.61		
30/06/2022	CLOSING BALANCE			600,119.61		
			<u>4,171.64</u>			

61800 - Distributions Receivable

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BOND.AX	Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fully Paid		\$713.38	100%
STW.AX	Spdr S&p/asx 200 Fund	\$6,208.45	\$1,737.82	257.26%
WZOZ.AX	Spdr S&p World Ex Australia Fund	\$31,764.35	\$4,010.86	691.96%
TOTAL		CY Balance	LY Balance	
		\$37,972.80	\$6,462.06	

Supporting Documents

- General Ledger [Report](#)
- STW_Distribution_Advice_2022_07_12-2.pdf [STW.AX](#)
- WZOZ_Distribution_Advice_2022_07_12.pdf [WZOZ.AX](#)

Standard Checklist

- Review aging of amounts receivable and comment on any delay in payment

Ailleurs Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<u>Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fully Paid (BOND.AX)</u>					
01/07/2021	Opening Balance				713.38 DR
12/07/2021	Direct Credit Bond Dst - 001261624457 [Amount Receivable]			713.38	0.00 DR
				713.38	0.00 DR
<u>Spdr S&p/asx 200 Fund (STW.AX)</u>					
01/07/2021	Opening Balance				1,737.82 DR
12/07/2021	Direct Credit Stw Dst - 001261754093 [Amount Receivable]			1,737.82	0.00 DR
30/06/2022	dist receivable		6,208.45		6,208.45 DR
			6,208.45	1,737.82	6,208.45 DR
<u>Spdr S&p World Ex Australia Fund (WXOZ.AX)</u>					
01/07/2021	Opening Balance				4,010.86 DR
12/07/2021	Distribution reinvested			4,010.86	0.00 DR
30/06/2022	dist receivable		31,764.35		31,764.35 DR
			31,764.35	4,010.86	31,764.35 DR
Total Debits:	37,972.80				
Total Credits:	6,462.06				

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: STW
Security Code: STW
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



019 006591

AILLEURS PTY LTD
<AILLEURS SUPER FUND A/C>
92 IRVINE STREET
WATSON ACT 2602

Distribution Advice

Payment date: 12 July 2022
Record date: 30 June 2022
Reference no.: X*****9840

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 194.0142 cents for the period ended 30 June 2022, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ended 30 June 2022.

Visit our investor website at www.linkmarketservices.com.au where you can view and change your details.

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	194.0142 cents	3,200	\$3,387.68	\$2,820.77	\$6,208.45
				Net Amount:	\$6,208.45

PAYMENT REMITTED TO:

CREDIT UNION SERVICES CORP.
100 WAYMOUTH STREET
ADELAIDE SA 5000
Account Name: AILLEURS PTY LTD
BSB: 805-022 Account No: ****8028
Direct Credit Reference No.: 001278701396

This statement represents the amount credited to your nominated financial institution.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

The SPDR S&P/ASX 200 Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ended 30 June 2022. This distribution relates to the trust's year of income ended 30 June 2022. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

- Australian Sourced Income
 - Other Income
 - Clean building MIT
 - Excluded non concessional MIT income
 - Non concessional MIT income
- Capital Gains Taxable Australian Property
 - Discounted – multiplied by 2
 - Indexation method
 - Other method

SPDR®

**SPDR S&P World ex Australia Carbon
Control Fund**

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: WWOZ
Security Code: WWOZ
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



019 000121

AILLEURS PTY LTD
<AILLEURS SUPER FUND A/C>
92 IRVINE STREET
WATSON ACT 2602

Distribution Advice

Payment date: 12 July 2022
Record date: 30 June 2022
Reference no.: X*****9840

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 455.7296 cents for the period ended 30 June 2022, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ended 30 June 2022.

Visit our investor website at www.linkmarketservices.com.au where you can view and change your details.

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	455.7296 cents	6,970	\$0.00	\$31,764.35	\$31,764.35
				Net Amount:	\$31,764.35

Residual balance brought forward from your Plan account:	\$21.14
Total amount available for reinvestment:	\$31,785.49
This amount has been applied to ** 956 ** units at \$33.2152 per unit:	\$31,753.73
Residual balance carried forward in your Plan account:	\$31.76
Number of ordinary units held prior to allotment:	6,970
Ordinary units allotted this distribution:	956
*Total holding of ordinary units after the allotment:	7,926

*The "Total holding of ordinary units after the allotment" shown above may not be the current holding balance (it does not include any Ex distribution transfers registered after Ex date 29 June 2022, or any trades and/or allotments registered since Record date 30 June 2022. Neither SPDR S&P World ex Australia Carbon Control Fund nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

The SPDR S&P World ex Australia Carbon Control Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ended 30 June 2022. This distribution relates to the trust's year of income ended 30 June 2022. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

- Australian Sourced Income
 - Other Income
 - Clean building MIT
 - Excluded non concessional MIT income
 - Non concessional MIT income
- Capital Gains Taxable Australian Property
 - Discounted – multiplied by 2
 - Indexation method
 - Other method

78200 - Units in Listed Unit Trusts (Australian)

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
BOND.AX	Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fully Paid	5750.000000	\$137,252.50	5750.000000	\$157,205.00	(12.69)%
STW.AX	Spdr S&p/asx 200 Fund	3200.000000	\$190,272.00	3200.000000	\$216,928.00	(12.29)%
WXOZ.AX	Spdr S&p World Ex Australia Fund	6970.000000	\$228,406.90	6872.000000	\$280,377.60	(18.54)%
	TOTAL	CY Units	CY Balance	LY Units	LY Balance	
		15920.000000	\$555,931.40	15822.000000	\$654,510.60	

Supporting Documents

- Investment Movement Report [Report](#)
- PRD_1_20220630_9840_SPDR_BOND.pdf [BOND.AX](#)
- PRD_1_20220630_9840_SPDR_STW.pdf [STW.AX](#)
- PRD_1_20220630_9840_SPDR_WXOZ.pdf [WXOZ.AX](#)

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Ailleurs Super Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ CMC Account 900666122		67.82							67.82	67.82
Beyond Bank Business Transaction Account 03558028		612.69		13,619.28		(5,190.00)			9,041.97	9,041.97
Beyond Bank monEsaver 03598120		149,072.67		333.20					149,405.87	149,405.87
		149,753.18		13,952.48		(5,190.00)			158,515.66	158,515.66
Term Deposits										
INV - 12 Mth Capitalise 123071609		595,947.97		4,171.64					600,119.61	600,119.61
		595,947.97		4,171.64					600,119.61	600,119.61
Units in Listed Unit Trusts (Australian)										
WXOZ.AX - Spdr S&p World Ex Australia Fund	6,872.00	180,515.92	98.00	4,010.86				6,970.00	184,526.78	228,406.90
STW.AX - Spdr S&p/asx 200 Fund	3,200.00	171,392.00						3,200.00	171,392.00	190,272.00
BOND.AX - Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fully Paid	5,750.00	150,455.30						5,750.00	150,455.30	137,252.50
		502,363.22		4,010.86					506,374.08	555,931.40
		1,248,064.37		22,134.98		(5,190.00)			1,265,009.35	1,314,566.67

**SPDR S&P/ASX Australian Bond
Fund**

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: BOND
Security Code: BOND
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



019 000284

AILLEURS PTY LTD
<AILLEURS SUPER FUND A/C>,
92 IRVINE STREET
WATSON ACT 2602

Name of Fund:	SPDR S&P/ASX Australian Bond Fund (BOND)
Responsible Entity:	State Street Global Advisors, Australia Services Limited
TFN/ABN:	QUOTED
Statement Period:	01/07/2021 - 30/06/2022
Reference No.:	X*****9840

**SPDR S&P/ASX Australian Bond Fund
PERIODIC STATEMENT**

Transaction Details - period from 01/07/2021 - 30/06/2022

Date	Transaction Details	Unit Movement	Balance	Net Asset Value per Unit ¹	Value AUD\$ ²
01/07/2021	Opening Balance	5,750	5,750	\$27.3780	\$157,423.50
30/06/2022	Closing Balance	0	5,750	\$23.8795	\$137,307.13

¹ This value is the net asset value per unit for the relevant date. This statement does not show the market price at which you executed a transaction on the ASX (or the total dollar value of your transaction) as this information is not provided to us. The market price of your transaction should have been provided to you by the broker who effected your transaction.

² The Value of your investment shown for the balance is equal to the number of units multiplied by the net asset value per unit for the relevant date.

Distribution Details

Period Ended	Units	Distribution Rate	Gross Distribution*	Tax Withheld	Net Distribution
30/09/2021	5,750	\$0.10934600	\$628.74	\$0.00	\$628.74
31/12/2021	5,750	\$0.07766300	\$446.56	\$0.00	\$446.56
31/03/2022	5,750	\$0.04680800	\$269.15	\$0.00	\$269.15
Total			\$1,344.45	\$0.00	\$1,344.45

*Details of the taxable amounts are provided in your annual tax statement. You should seek independent tax advice regarding taxation matters.

Fees and Costs Summary

Fees deducted directly from your account **\$0.00**

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment **\$362.10**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

Total fees and costs you paid **\$362.10**

This approximate amount includes all the fees and costs that affected your investment during the period.

Additional Explanation of Fees and Costs

Fees and costs deducted from your investment include the responsible entity and investment manager fees and transactional and operational costs, which include brokerage, clearing costs and stamp duty incurred trading securities, the buy and sell spreads and transactional costs of any underlying fund and the costs of (or transactional and operational costs associated with) derivatives.

Investment Returns

This statement does not show your return on investment during the period on an individual basis, as the market price at which you executed your transactions on the ASX is not provided to us. You can calculate your individual investment return by obtaining the market price of your transactions from the broker who effected your transactions.

Information about the Fund's investment objective and the Fund's investment returns relative to the investment objective over standard time periods is available at the SPDR website ssga.com/au. Performance information is updated monthly.

The following table shows how the Fund has performed over 1 year, 5 years and since inception to 30 June 2022, the end of the Fund's most recent financial year, against the applicable index or benchmark.

BOND	1 year	5 years	Since inception	Inception Date
SPDR S&P/ASX Australian Bond Fund*	(12.01)%	0.47%	-	26 July 2012
S&P/ASX Australian Fixed Interest Index	(11.77)%	0.73%	-	

Returns are calculated using net asset value per unit at the start and end of the specified period and do not reflect brokerage or the bid ask spread that investors incur when buying and selling units on the ASX. The Fund's total returns are after the Fund's management costs, assume reinvestment of any distributions and do not take into account tax paid as an investor in the Fund. Returns for periods longer than one year are annualised. Past performance is not an indicator of future performance. Current performance may be higher or lower than the performance shown. The index returns are unmanaged and do not reflect the deduction of any fees or expenses. The index returns reflect all items of income, gain and loss and the reinvestment of dividends and other income.

This is not a statement of returns for tax purposes. Following the end of each financial year we will send you a separate tax statement to enable you to complete your tax return.

Resolving Complaints

If you have a complaint regarding your investment, please call the Responsible Entity through the Registrar, Link Market Services Limited, on 1300 665 385 or write to:

Mail: Link Market Services Limited, Locked Bag A14, Sydney South, NSW 1235
Email: complaints@linkmarketservices.com.au

If you are dissatisfied with the outcome, you can refer the complaint to the Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001 (Phone: 1800 931 678).

Further Information

If you have any questions or require further information regarding this statement or your investment in general, please contact Link Market Services, whose contact details are on the header of this statement.

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: STW
Security Code: STW
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

SPDR S&P/ASX 200 Fund



019 010212

AILLEURS PTY LTD
<AILLEURS SUPER FUND A/C>,
92 IRVINE STREET
WATSON ACT 2602

Name of Fund:	SPDR S&P/ASX 200 Fund (STW)
Responsible Entity:	State Street Global Advisors, Australia Services Limited
TFN/ABN:	QUOTED
Statement Period:	01/07/2021 - 30/06/2022
Reference No.:	X*****9840

SPDR S&P/ASX 200 Fund
PERIODIC STATEMENT

Transaction Details - period from 01/07/2021 - 30/06/2022

Date	Transaction Details	Unit Movement	Balance	Net Asset Value per Unit ¹	Value AUD\$ ²
01/07/2021	Opening Balance	3,200	3,200	\$67.8026	\$216,968.32
30/06/2022	Closing Balance	0	3,200	\$59.4514	\$190,244.48

¹ This value is the net asset value per unit for the relevant date. This statement does not show the market price at which you executed a transaction on the ASX (or the total dollar value of your transaction) as this information is not provided to us. The market price of your transaction should have been provided to you by the broker who effected your transaction.

² The Value of your investment shown for the balance is equal to the number of units multiplied by the net asset value per unit for the relevant date.

Distribution Details

Period Ended	Units	Distribution Rate	Gross Distribution*	Tax Withheld	Net Distribution
30/09/2021	3,200	\$1.05661200	\$3,381.16	\$0.00	\$3,381.16
31/12/2021	3,200	\$0.46577200	\$1,490.47	\$0.00	\$1,490.47
31/03/2022	3,200	\$0.71909500	\$2,301.10	\$0.00	\$2,301.10
30/06/2022	3,200	\$1.94014200	\$6,208.45	\$0.00	\$6,208.45
Total			\$13,381.18	\$0.00	\$13,381.18

*Details of the taxable amounts are provided in your annual tax statement. You should seek independent tax advice regarding taxation matters.

Fees and Costs Summary

Fees deducted directly from your account **\$0.00**

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment **\$282.00**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

Total fees and costs you paid **\$282.00**

This approximate amount includes all the fees and costs that affected your investment during the period.

Additional Explanation of Fees and Costs

Fees and costs deducted from your investment include the responsible entity and investment manager fees and transactional and operational costs, which include brokerage, clearing costs and stamp duty incurred trading securities, the buy and sell spreads and transactional costs of any underlying fund and the costs of (or transactional and operational costs associated with) derivatives.

Investment Returns

This statement does not show your return on investment during the period on an individual basis, as the market price at which you executed your transactions on the ASX is not provided to us. You can calculate your individual investment return by obtaining the market price of your transactions from the broker who effected your transactions.

Information about the Fund's investment objective and the Fund's investment returns relative to the investment objective over standard time periods is available at the SPDR website ssga.com/au. Performance information is updated monthly.

The following table shows how the Fund has performed over 1 year, 5 years and since inception to 30 June 2022, the end of the Fund's most recent financial year, against the applicable index or benchmark.

STW	1 year	5 years	Since inception	Inception Date
SPDR S&P/ASX 200 Fund*	(6.44)%	6.72%	-	24 August 2001
S&P/ASX 200 Index	(6.47)%	6.83%	-	

Returns are calculated using net asset value per unit at the start and end of the specified period and do not reflect brokerage or the bid ask spread that investors incur when buying and selling units on the ASX. The Fund's total returns are after the Fund's management costs, assume reinvestment of any distributions and do not take into account tax paid as an investor in the Fund. Returns for periods longer than one year are annualised. Past performance is not an indicator of future performance. Current performance may be higher or lower than the performance shown. The index returns are unmanaged and do not reflect the deduction of any fees or expenses. The index returns reflect all items of income, gain and loss and the reinvestment of dividends and other income.

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If you are dissatisfied with the outcome, you can refer the complaint to the Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001 (Phone: 1800 931 678).

Further Information

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**SPDR S&P World ex Australia
Carbon Control Fund**

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: WWOZ
Security Code: WWOZ
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



019 000481

AILLEURS PTY LTD
<AILLEURS SUPER FUND A/C>,
92 IRVINE STREET
WATSON ACT 2602

Name of Fund:	SPDR S&P World ex Australia Carbon Control Fund (WWOZ)
Responsible Entity:	State Street Global Advisors, Australia Services Limited
TFN/ABN:	QUOTED
Statement Period:	01/07/2021 - 30/06/2022
Reference No.:	X*****9840


**SPDR S&P World ex Australia Carbon Control Fund
PERIODIC STATEMENT**

Transaction Details - period from 01/07/2021 - 30/06/2022

Date	Transaction Details	Unit Movement	Balance	Net Asset Value per Unit ¹	Value AUD\$ ²
01/07/2021	Opening Balance	6,872	6,872	\$40.6415	\$279,288.39
12/07/2021	ALLOTMENT Dividend Plan Allotment	98	6,970	\$40.9394	\$285,347.62
30/06/2022	Closing Balance	0	6,970	\$32.5288	\$226,725.74

¹ This value is the net asset value per unit for the relevant date. This statement does not show the market price at which you executed a transaction on the ASX (or the total dollar value of your transaction) as this information is not provided to us. The market price of your transaction should have been provided to you by the broker who effected your transaction.

² The Value of your investment shown for the balance is equal to the number of units multiplied by the net asset value per unit for the relevant date.

Distribution Details

Period Ended	Units	Distribution Rate	Gross Distribution*	Tax Withheld	Net Distribution
30/06/2022	6,970	\$4.55729600	\$31,764.35	\$0.00	\$31,764.35
Total			\$31,764.35	\$0.00	\$31,764.35

*Details of the taxable amounts are provided in your annual tax statement. You should seek independent tax advice regarding taxation matters.

Fees and Costs Summary

Fees deducted directly from your account **\$0.00**

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment **\$851.37**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

Total fees and costs you paid **\$851.37**

This approximate amount includes all the fees and costs that affected your investment during the period.

Additional Explanation of Fees and Costs

Fees and costs deducted from your investment include the responsible entity and investment manager fees and transactional and operational costs, which include brokerage, clearing costs and stamp duty incurred trading securities, the buy and sell spreads and transactional costs of any underlying fund and the costs of (or transactional and operational costs associated with) derivatives.

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The following table shows how the Fund has performed over 1 year, 5 years and since inception to 30 June 2022, the end of the Fund's most recent financial year, against the applicable index or benchmark.

WZOZ	1 year	5 years	Since inception	Inception Date
SPDR S&P World ex Australia Carbon Control Fund*	(8.98)%	9.37%	-	18 March 2013
S&P Developed ex-Australia LargeMidCap Carbon Control Index (AUD)	(8.79)%	9.47%	-	

Returns are calculated using net asset value per unit at the start and end of the specified period and do not reflect brokerage or the bid ask spread that investors incur when buying and selling units on the ASX. The Fund's total returns are after the Fund's management costs, assume reinvestment of any distributions and do not take into account tax paid as an investor in the Fund. Returns for periods longer than one year are annualised. Past performance is not an indicator of future performance. Current performance may be higher or lower than the performance shown. The index returns are unmanaged and do not reflect the deduction of any fees or expenses. The index returns reflect all items of income, gain and loss and the reinvestment of dividends and other income.

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85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$2,336.81	\$2,909.31	(19.68)%
TOTAL		CY Balance	LY Balance	
		\$2,336.81	\$2,909.31	

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- ATO_Integrated.pdf
- ATO_Income_Tax.pdf
- PAYG Instalments report 2022.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Ailleurs Super Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(53,011.65)
Less	
Accounting Trust Distributions	46,489.98
	<u>46,489.98</u>
Add	
Decrease in MV of investments	102,590.06
Franking Credits	4,167.46
Foreign Credits	776.50
Net Capital Gains	19,992.00
Taxable Trust Distributions	11,706.89
Distributed Foreign income	4,531.83
	<u>143,764.74</u>
SMSF Annual Return Rounding	(2.11)
	<u>44,261.00</u>
Taxable Income or Loss	<u>44,261.00</u>
Income Tax on Taxable Income or Loss	6,639.15
Less	
Franking Credits	4,167.46
Foreign Credits	776.50
	<u>1,695.19</u>
CURRENT TAX OR REFUND	<u>1,695.19</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(4,032.00)
AMOUNT DUE OR REFUNDABLE	<u>(2,077.81)</u>

Ailleurs Super Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible	
Segment - 01 July 2021 to 30 June 2022								
Label H								
	16/04/2022	30700	Auditor's Remuneration	550.00				
			Total	550.00	0.000 %	550.00	0.00	
Label J								
	19/06/2022	30100	Accountancy Fees	550.00				
	20/07/2021	30800	ASIC Fees	56.00				
	30/06/2022	31500	Bank Charges	1.00				
	30/04/2022	31500	Bank Charges	1.00				
			Total	608.00	0.000 %	608.00	0.00	
	24/06/2022	30400	ATO Supervisory Levy	259.00				
			Total	259.00	0.000 %	259.00	0.00	
						Label Total	867.00	0.00
						Total Segment Expenses	1,417.00	0.00
						Total Expenses *	1,417.00	0.00

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Ailleurs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				19,991.62
Sub-Total				19,991.62
Ignore Cents				0.62
Total				19,991.00
C - Income - Gross interest				
	31/07/2021	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.02
	31/07/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	31.65
	31/08/2021	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.02
	31/08/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	31.66
	30/09/2021	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.03
	30/09/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	30.65
	31/10/2021	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.04
	31/10/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	31.67
	30/11/2021	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.05
	30/11/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	27.59
	31/12/2021	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.05
	31/12/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	25.35
	31/01/2022	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.07
	31/01/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	25.35
	28/02/2022	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.05
	28/02/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	22.90
	31/03/2022	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.06
	31/03/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	25.36
	30/04/2022	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.06
	30/04/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	24.55
	31/05/2022	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.07
	31/05/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	25.37
	30/06/2022	25000/BYB03558028	Beyond Bank Business Transaction Account 03558028	0.07
	30/06/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	31.10
	30/06/2022	25000/BYB123071609	INV - 12 Mth Capitalise 123071609	4,171.64
Sub-Total				4,505.43
Ignore Cents				0.43
Total				4,505.00
D1 - Income - Gross foreign income				
	30/06/2022	23800/BOND.AX	Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fu...	149.23
	30/06/2022	23800/STW.AX	Spdr S&p/asx 200 Fund	228.01
	30/06/2022	23800/WXOZ.AX	Spdr S&p World Ex Australia Fund	4,931.09

Ailleurs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
D1 - Income - Gross foreign income				
Sub-Total				5,308.33
Ignore Cents				0.33
Total				5,308.00
D - Income - Net foreign income				
	30/06/2022	23800/BOND.AX	Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fu...	149.23
	30/06/2022	23800/STW.AX	Spdr S&p/asx 200 Fund	228.01
	30/06/2022	23800/WXOZ.AX	Spdr S&p World Ex Australia Fund	4,931.09
Sub-Total				5,308.33
Ignore Cents				0.33
Total				5,308.00
M - Gross trust distributions				
	30/06/2022	23800/BOND.AX	Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fu...	1,195.22
	30/06/2022	23800/STW.AX	Spdr S&p/asx 200 Fund	14,678.62
	30/06/2022	23800/WXOZ.AX	Spdr S&p World Ex Australia Fund	0.51
Sub-Total				15,874.35
Ignore Cents				0.35
Total				15,874.00
W - GROSS INCOME (Sum of labels A to U)				
				45,678.00
Sub-Total				45,678.00
Ignore Cents				0.00
Total				45,678.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				45,678.00
Sub-Total				45,678.00
Ignore Cents				0.00
Total				45,678.00
H1 - Expenses - SMSF auditor fee				
	16/04/2022	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
J1 - Expenses - Management and administration expenses				
	20/07/2021	30800	ASIC Fees	56.00
	30/04/2022	31500	Bank Charges	1.00
	19/06/2022	30100	Accountancy Fees	550.00
	30/06/2022	31500	Bank Charges	1.00
	24/06/2022	30400	ATO Supervisory Levy	259.00

Ailleurs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
J1 - Expenses - Management and administration expenses				
Sub-Total				867.00
Ignore Cents				0.00
Total				867.00
N - TOTAL DEDUCTIONS				
				1,417.00
Sub-Total				1,417.00
Ignore Cents				0.00
Total				1,417.00
O - TAXABLE INCOME OR LOSS				
				44,261.00
Sub-Total				44,261.00
Ignore Cents				0.00
Total				44,261.00
Z - TOTAL SMSF EXPENSES				
				1,417.00
Sub-Total				1,417.00
Ignore Cents				0.00
Total				1,417.00
A - Taxable income				
				44,261.00
Sub-Total				44,261.00
Ignore Cents				0.00
Total				44,261.00
T1 - Tax on taxable income				
				6,639.15
Sub-Total				6,639.15
Ignore Cents				0.00
Total				6,639.15
B - Gross Tax				
				6,639.15
Sub-Total				6,639.15
Ignore Cents				0.00
Total				6,639.15
C1 - Foreign income tax offset				
	30/06/2022	23800/STW.AX	Spdr S&p/asx 200 Fund	5.46
	30/06/2022	23800/WXOZ.AX	Spdr S&p World Ex Australia Fund	771.04
Sub-Total				776.50
Ignore Cents				0.00
Total				776.50

Ailleurs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Non-refundable non-carry forward tax offsets				
				776.50
Sub-Total				776.50
Ignore Cents				0.00
Total				776.50
T2 - SUBTOTAL				
				5,862.65
Sub-Total				5,862.65
Ignore Cents				0.00
Total				5,862.65
T3 - SUBTOTAL 2				
				5,862.65
Sub-Total				5,862.65
Ignore Cents				0.00
Total				5,862.65
E1 - Complying fund's franking credits tax offset				
	30/06/2022	23800/STW.AX	Spdr S&p/asx 200 Fund	4,167.46
Sub-Total				4,167.46
Ignore Cents				0.00
Total				4,167.46
E - Refundable tax offsets				
				4,167.46
Sub-Total				4,167.46
Ignore Cents				0.00
Total				4,167.46
T5 - TAX PAYABLE				
				1,695.19
Sub-Total				1,695.19
Ignore Cents				0.00
Total				1,695.19
K - PAYG instalments raised				
	26/10/2021	85000	Income Tax Payable/Refundable	1,008.00
	10/02/2022	85000	Income Tax Payable/Refundable	1,008.00
	06/04/2022	85000	Income Tax Payable/Refundable	1,008.00
	29/06/2022	85000	Income Tax Payable/Refundable	1,008.00
Sub-Total				4,032.00
Ignore Cents				0.00
Total				4,032.00
L - Supervisory levy				
				259.00

Ailleurs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<hr/>				
L - Supervisory levy				
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
<hr/>				
S - AMOUNT DUE OR REFUNDABLE				
				(2,077.81)
Sub-Total				(2,077.81)
Ignore Cents				0.00
Total				(2,077.81)

Ailleurs Super Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2021 - 30 June 2022			Net Capital Gains	19,991.62	0.00 %	0.00
Segment - 01 July 2021 to 30 June 2022						
Label C						
	31/07/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	31.65		
	31/07/2021	25000/BYB03558028	Beyond Bank Business Transaction	0.02		
	31/08/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	31.66		
	31/08/2021	25000/BYB03558028	Beyond Bank Business Transaction	0.02		
	30/09/2021	25000/BYB03558028	Beyond Bank Business Transaction	0.03		
	30/09/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	30.65		
	31/10/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	31.67		
	31/10/2021	25000/BYB03558028	Beyond Bank Business Transaction	0.04		
	30/11/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	27.59		
	30/11/2021	25000/BYB03558028	Beyond Bank Business Transaction	0.05		
	31/12/2021	25000/BYB03558028	Beyond Bank Business Transaction	0.05		
	31/12/2021	25000/BYB03598120	Beyond Bank monEsaver 03598120	25.35		
	31/01/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	25.35		
	31/01/2022	25000/BYB03558028	Beyond Bank Business Transaction	0.07		
	28/02/2022	25000/BYB03558028	Beyond Bank Business Transaction	0.05		
	28/02/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	22.90		
	31/03/2022	25000/BYB03558028	Beyond Bank Business Transaction	0.06		
	31/03/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	25.36		
	30/04/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	24.55		

Ailleurs Super Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	30/04/2022	25000/BYB03558028	Beyond Bank Business Transaction	0.06		
	31/05/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	25.37		
	31/05/2022	25000/BYB03558028	Beyond Bank Business Transaction	0.07		
	30/06/2022	25000/BYB123071609	INV - 12 Mth Capitalise 123071609	4,171.64		
	30/06/2022	25000/BYB03598120	Beyond Bank monEsaver 03598120	31.10		
	30/06/2022	25000/BYB03558028	Beyond Bank Business Transaction	0.07		
			Total	4,505.43	0.000 %	0.00
Label D1						
	30/06/2022	23800/STW.AX	Spdr S&p/asx 200 Fund	228.01		
	30/06/2022	23800/WXOZ.AX	Spdr S&p World Ex Australia Fund	4,931.09		
	30/06/2022	23800/BOND.AX	Spdr S&p/Asx Australian Bond Fund -	149.23		
			Total	5,308.33	0.000 %	0.00
Label M						
	30/06/2022	23800/BOND.AX	Spdr S&p/Asx Australian Bond Fund -	1,195.22		
	30/06/2022	23800/WXOZ.AX	Spdr S&p World Ex Australia Fund	0.51		
	30/06/2022	23800/STW.AX	Spdr S&p/asx 200 Fund	14,678.62		
			Total	15,874.35	0.000 %	0.00
					Total Segment ECPI *	0.00

Ailleurs Super Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
				SMSF Annual Return Rounding	0.00
				Total ECPI	0.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.



Australian Government
Australian Taxation Office

Agent SUPERHELP AUSTRALIA PTY LTD
Client THE TRUSTEE FOR AILLEURS
SUPER FUND
ABN 22 464 932 283
TFN 379 795 510

Activity statement 001

Date generated	02 May 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

26 results found - from **02 May 2021** to **02 May 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Apr 2023	30 Apr 2023	General interest charge			\$0.00
30 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$285.00		\$0.00
12 Apr 2023	11 Apr 2023	Payment received		\$285.00	\$285.00 CR
5 Mar 2023	5 Mar 2023	General interest charge			\$0.00
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$285.00		\$0.00
3 Jan 2023	30 Dec 2022	Payment received		\$285.00	\$285.00 CR
16 Nov 2022	16 Nov 2022	General interest charge			\$0.00
16 Nov 2022	15 Nov 2022	Payment received		\$285.00	\$0.00
1 Nov 2022	1 Nov 2022	General interest charge			\$285.00 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$285.00		\$285.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,008.00		\$0.00
30 Jun 2022	29 Jun 2022	Payment received		\$1,008.00	\$1,008.00 CR
1 May 2022	1 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,008.00		\$0.00
8 Apr 2022	7 Apr 2022	Payment received		\$1,008.00	\$1,008.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,008.00		\$0.00
11 Feb 2022	10 Feb 2022	Payment received		\$1,008.00	\$1,008.00 CR
1 Nov 2021	1 Nov 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,008.00		\$0.00
28 Oct 2021	27 Oct 2021	Payment received		\$1,008.00	\$1,008.00 CR
1 Aug 2021	1 Aug 2021	General interest charge			\$0.00
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$2,227.00		\$0.00
29 Jun 2021	28 Jun 2021	Payment received		\$2,227.00	\$2,227.00 CR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$601.00		\$0.00



Australian Government
Australian Taxation Office

Agent SUPERHELP AUSTRALIA PTY LTD
Client THE TRUSTEE FOR AILLEURS
SUPER FUND
ABN 22 464 932 283
TFN 379 795 510

Income tax 552

Date generated	02 May 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **02 May 2021** to **02 May 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Jun 2022	24 Jun 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$2,650.31		\$0.00
21 Jun 2022	14 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$2,650.31	\$2,650.31 CR
2 Jun 2021	1 Jun 2021	Payment received		\$1,766.31	\$0.00
24 May 2021	15 Jun 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$1,766.31		\$1,766.31 DR



Australian Government
Australian Taxation Office

PAYG Instalments report 2022

Tax Agent 72357001

Last Updated 22/04/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
379795510	THE TRUSTEE FOR AILLEURS SUPER FUND	1,008.00	1,008.00	1,008.00	1,008.00	4,032.00

Total No of Clients: 1

89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$5,129.61)	(\$15,349.04)	(66.58)%
TOTAL		CY Balance	LY Balance	
		(\$5,129.61)	(\$15,349.04)	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

Ailleurs Super Fund

Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
WZOZ.AX	Spdr S&p World Ex Australia Fund	(55,981.56)	(18,660.52)	(37,321.04)	(37,321.04)
STW.AX	Spdr S&p/asx 200 Fund	(26,656.00)	(8,885.33)	(17,770.67)	(17,770.67)
BOND.AX	Spdr S&p/Asx Australian Bond Fund - Exchange Traded Fund Units Fully Paid	(19,952.50)	(6,650.83)	(13,301.67)	(13,301.67)
		(102,590.06)	(34,196.68)	(68,393.38)	(68,393.38)
Tax Deferred Distributions					
STW.AX	Spdr S&p/asx 200 Fund	263.85	0.00	263.85	263.85
		263.85	0.00	263.85	263.85
Total		(102,326.21)	(34,196.68)	(68,129.53)	(68,129.53)
Deferred Tax Liability (Asset) Summary					
Opening Balance		15,349.04			
Current Year Transactions		(10,219.43)			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		5,129.61			

A - Financial Statements

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

B - Permanent Documents

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Supporting Documents

- Fund Summary Report Report

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Ailleurs Super Fund

Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 01/07/2014

Tax File Number: Provided

ABN: 22464932283

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: No

Postal Address:

92 Irvine St

Watson, Australian Capital Territory 2602

Physical Address:

92 Irvine St

Watson, Australian Capital Territory 2602

Members

Number of Members: 1

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Davies, Michael	69	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Ltd
Auditor	Super Audits Pty Ltd
Fund Contact	Davies, Michael
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Ailleurs Pty Ltd Davies, Michael

C - Other Documents

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Supporting Documents

- InvestmentStrategy-01072021-30062022.docx

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Ailleurs Super Fund

Projected Investment Strategy

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	15 - 50 %	46 %
International Shares	10 - 20 %	0 %
Cash	20 - 70 %	54 %
Australian Fixed Interest	10 - 15 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Insurance

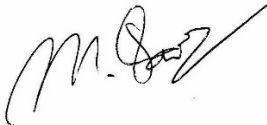
The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: 1 / 7 / 21

Ailleurs Super Fund
Projected Investment Strategy



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Michael Davies

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D - Pension Documentation

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Ailleurs Super Fund

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Michael Davies

E - Estate Planning

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Ready for Review

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members