

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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 However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number XXX XXX XXX

Year 2020

Name of partnership, trust, fund or entity SHALHOUB SUPERANNUATION FUND


I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.
Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director



Date

26/1/21

PART B**Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 72374000

Account Name SHALHOUB SUPERANNUATION FUND

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

Signature



Date



Section K:Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

[Handwritten signature]

Date 16/12/2020

Preferred trustee or director contact details:

Form fields for preferred trustee or director contact details including Title (MR), Family name (SHALHOUB), First given name (MICHAEL), Other given names (JOHN), Phone number (02 83472239), Email address, Non-individual trustee name, and ABN of non-individual trustee.

Time taken to prepare and complete this annual return HFS

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

TAX AGENT'S DECLARATION:

I, AJAKA AND CO

declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature Date 16/12/2020

Tax agent's contact details

Form fields for tax agent's contact details including Title (MR), Family name (AJAKA), First given name (JUSTIN), Other given names (JOSEPH), Tax agent's practice (AJAKA AND CO), Tax agent's phone number (02 83472239), Tax agent number (72374000), and Reference number (SHAL6001).

Sensitive (when completed)

SHALHOUB SUPERANNUATION FUND

ABN 16 760 348 814

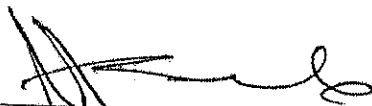
Trustees' Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

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

Signed in accordance with a resolution of the trustees by:



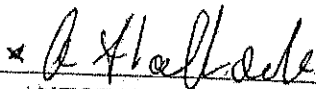
MICHAEL JOHN SHALHOUB , (Trustee)



SARAH ALAYNE SHALHOUB , (Trustee)



ANDREW MARK SHALHOUB , (Trustee)



ANTOINETTE SHALHOUB , (Trustee)

Date

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

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Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

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Electronic funds transfer - direct debit

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

Tax file number Year Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

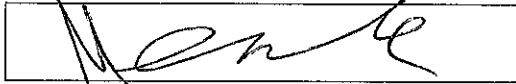
Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director



Date

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number Account Name

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

Signature

Date

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H**

Total TOFA losses **I**

Section J: Other information

Family trust election status

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

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

Interposed entity election status

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

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

Section K: Declarations

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

Important

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

Privacy

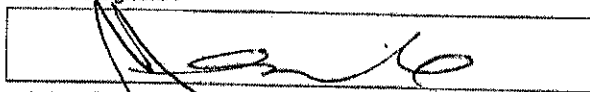
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Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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



Date

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number Area code Number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

SHALHOUB SUPERANNUATION FUND

ABN 16 760 348 814

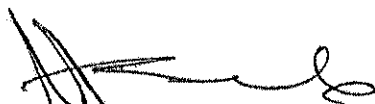
Trustees' Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

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

Signed in accordance with a resolution of the trustees by:



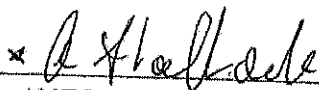
MICHAEL JOHN SHALHOUB , (Trustee)



SARAH ALAYNE SHALHOUB , (Trustee)



ANDREW MARK SHALHOUB , (Trustee)



ANTOINETTE SHALHOUB , (Trustee)

Date

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TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

[Handwritten signature]

Date 16/12/2020

Preferred trustee or director contact details:

Form fields for contact details: Title (MR), Family name (SHALHOUB), First given name (MICHAEL), Other given names (JOHN), Area code (02), Number (83472239), Phone number, Email address (shalhoub@bigpond.com), Non-individual trustee name, ABN of non-individual trustee.

Time taken to prepare and complete this annual return [] Hrs

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TAX AGENT'S DECLARATION:

I, AJAKA AND CO

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

Tax agent's signature []

Date 16/12/2020

Tax agent's contact details

Form fields for tax agent details: Title (MR), Family name (AJAKA), First given name (JUSTIN), Other given names (JOSEPH), Tax agent's practice (AJAKA AND CO), Area code (02), Number (83472239), Tax agent's phone number, Tax agent number (72374000), Reference number (SHAL6001).

PART A**Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

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Electronic funds transfer - direct debit

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

Tax file number XXX XXX XXX

Year 2019

Name of partnership, trust, fund or entity SHALHOUB SUPERANNUATION FUND

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

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Declaration: I declare that:

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

Signature of partner, trustee or director



Date

17.12.20

PART B**Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

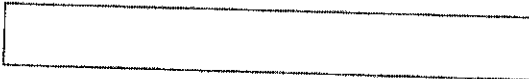
Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 72374000

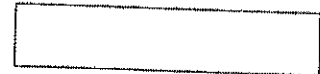
Account Name SHALHOUB SUPERANNUATION FUND

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

Signature



Date



SHALHOUB SUPERANNUATION FUND

ABN 16 760 348 814

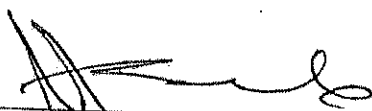
Trustees' Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

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

Signed in accordance with a resolution of the trustees by:



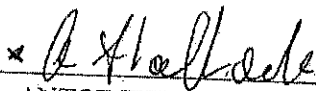
MICHAEL JOHN SHALHOUB , (Trustee)



SARAH ALAYNE SHALHOUB , (Trustee)



ANDREW MARK SHALHOUB , (Trustee)



ANTOINETTE SHALHOUB , (Trustee)

Date

Audit Representation Letter from Trustee(s)

Shalhoub Superfund

Year ended 30 June 2019

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Shalhoub Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds.

Use of Assets

All assets of the Fund have been used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993* and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

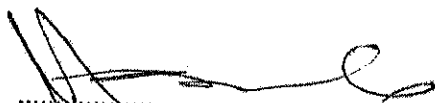
Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully



.....
Michael Shalhoub (Trustee)

Audit Representation Letter from Trustee(s)

Shalhoub Superfund

Year ended 30 June 2020

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Shalhoub Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds.

Use of Assets

All assets of the Fund have been used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993* and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.


Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully


.....
Michael Shalhoub (Trustee)

Audit Representation Letter from Trustee(s)

Shalhoub Superfund

Year ended 30 June 2018

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Shalhoub Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds.

Use of Assets

All assets of the Fund have been used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993* and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.


Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

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Yours faithfully


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Michael Shalhoub (Trustee)

ENGAGEMENT LETTER

To: The Trustees of SHALHOUB SUPERANNUATION FUND

Scope

You have requested that we audit the financial report of Shalhoub Superannuation Fund, which comprises the balance sheet as at 30 June 2018, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

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

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

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

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

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

Other Matters under the *Corporations Act 2001*

Independence

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

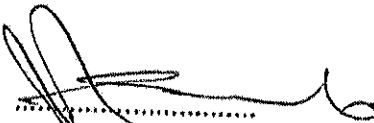
We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

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

Yours faithfully,

.....
A.W. Boys
Registered Company Auditor 67793
Dated

Acknowledged on behalf of, Shalhoub Superfund by


.....
Michael Shalhoub (Trustee)

Dated

ENGAGEMENT LETTER

To: The Trustees of SHALHOUB SUPERANNUATION FUND

Scope

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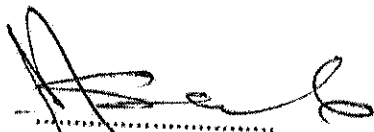
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Registered Company Auditor 67793
Dated

Acknowledged on behalf of, Shalhoub Superfund by


.....
Michael Shalhoub (Trustee)

Dated 25/1/20

AS

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To: The Trustees of SHALHOUB SUPERANNUATION FUND

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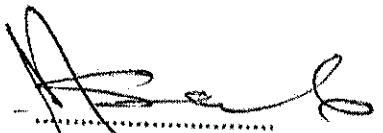
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Michael Shalhoub (Trustee)

Dated 25/1/20



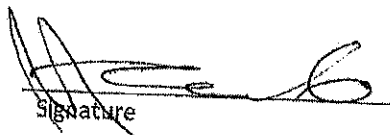

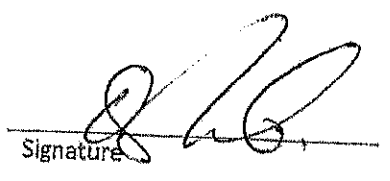
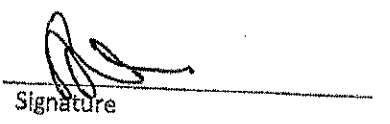
Minutes of the meeting of the Trustee(s) for SHALHOUB SUPERANNUATION FUND

ABN 16 760 348 814

Held at	173A WOOLLOOWARE ROAD CRONULLA NSW 2230	
Attending	MICHAEL SHALHOUB ANTOINETTE SHALHOUB ANDREW SHALHOUB SARAH JOHNSTON	
Date	14/12/2020	
Minutes	IT WAS CONFIRMED that the minutes of the previous meeting are a true and correct record.	
Financial reports	<p>The financial reports for the year ended 30 June 2018 were tabled for the consideration of the meeting.</p> <p>IT WAS RESOLVED unanimously that the financial reports be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that;</p> <ol style="list-style-type: none"> 1. The financial statements fairly present the financial position of the fund as at 30 June 2018, the benefits accrued as a result of the operation and cash flow for the financial year; 2. The financial statements have been prepared in accordance with the requirements of the Trust Deed and Australian Accounting Standards as noted in Note 1 to the Accounts; and 3. The fund has operated in accordance with the Trust Deed and the requirements of the <i>Superannuation Industry (Supervision) Act 1993</i>, during the financial year. 	
Income Tax Return	IT WAS RESOLVED, that the annual income tax return of the fund be prepared. Subject to approval, the tax return will be signed and lodged with the Australian Taxation Office.	
Auditor's and Tax agents	IT WAS RESOLVED that Ajaka & Co will continue as tax agents for the fund.	
Allocation of income	IT WAS RESOLVED that the income of the fund be allocated to members based on their member balances.	
Contributions received	IT WAS RESOLVED that the fund accept the contributions made during the financial year ended 30 June 2018 from the following members:	
	MICHAEL SHALHOUB	Employer contribution
	ANTOINETTE SHALHOUB	Employer contribution
	ANDREW SHALHOUB	Employer contribution
	SARAH JOHNSTON	Employer contribution

Investment strategy	<p>The Investment performance of the fund for the year ended 30 June 2018 was discussed.</p> <p>IT WAS RESOLVED unanimously, after consideration of risk, rate of return and liquidity of the fund, to maintain the current investment strategy.</p> <p>The Trustees have also considered the need for insurance for the fund members.</p>
Trustee status	IT WAS CONFIRMED that the Trustee(s) are qualified to act as Trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the SIS Act and further, consent to continue to act as Trustee(s).
Close	As there was no further business the meeting was closed.

Signed as a true and correct record

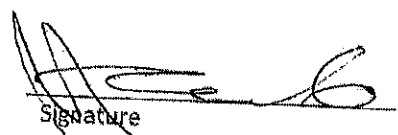

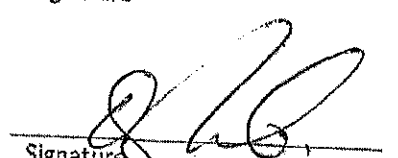
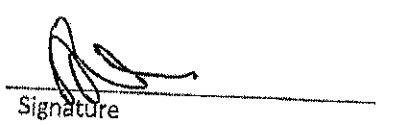
Michael Shalhoub TRUSTEE	 Signature	25/1/21 Date
Antoinette Shalhoub TRUSTEE	 Signature	25/1/21 Date
Andrew Shalhoub TRUSTEE	 Signature	25/1/21 Date
Sarah Johnston TRUSTEE	 Signature	25/1/21 Date

Minutes of the meeting of the Trustee(s) for SHALHOUB SUPERANNUATION FUND
 ABN 16 760 348 814

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	MICHAEL SHALHOUB	\$0	Employer contribution
	ANTOINETTE SHALHOUB	\$0	Employer contribution
	ANDREW SHALHOUB	\$0	Employer contribution
	SARAH JOHNSTON	\$0	Employer contribution

Investment strategy	<p>The investment performance of the fund for the year ended 30 June 2018 was discussed.</p> <p>IT WAS RESOLVED unanimously, after consideration of risk, rate of return and liquidity of the fund, to maintain the current investment strategy.</p> <p>The Trustees have also considered the need for insurance for the fund members.</p>
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Close	<p>As there was no further business the meeting was closed.</p>

Signed as a true and correct record

<p>Michael Shalhoub TRUSTEE</p>	<p> Signature</p>	<p>25/1/21 Date</p>
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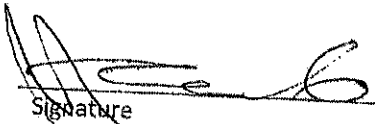

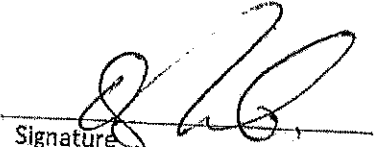
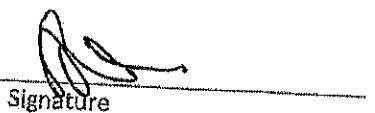
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<p>_____ Antoinette Shalhoub TRUSTEE</p>	<p> Signature</p>	<p>_____ 25/1/21 Date</p>
<p>_____ Andrew Shalhoub TRUSTEE</p>	<p> Signature</p>	<p>_____ 25/1/21 Date</p>
<p>_____ Sarah Johnston TRUSTEE</p>	<p> Signature</p>	<p>_____ 25/1/21 Date</p>

Shahzad

Superfund

2018 + 2019 + 2020

- Reinvested in term deposit every year. It is matured on Nov 2020.
- Bank account reconciled → transferred out the \$1.77 to Aymash and he closed his bank account in 2018.
- please call him to discuss further.

Note:

- * Term deposit bal @ 30/6/2018: \$ 30,370.5
- * Term deposit bal @ 30/6/2019: \$ 31,003.95
- * Term deposit bal @ 30/6/20: \$ 31,449.20

Please call/ste/send



NAB Cash Manager

For further information call the
Business Servicing Team on 13 10 12

Account Balance Summary

Opening balance	\$1.77	Cr
Total credits	\$0.00	
Total debits	\$1.77	
Closing balance	\$0.00	

Statement starts 2 September 2017
Statement ends 3 October 2017

THE TRUSTEES
SHALHOUB SUPERANNUATION FUND
173A WOOLLOOWARE ROAD
BURRANEER NSW 2230

A 3-088

Outlet Details

NAB Cash Manager
2802 Ub, 800 Bourke St
Docklands VIC 3008

Account Details

MICHAEL SHALHOUB & ANTOINETTE SHALHOUB AND
SARAH SHALHOUB & ANDREW SHALHOUB ATF
SHALHOUB SUPERANNUATION FUND - NAB CASH MANAGER

BSB number 083-088
Account number 55-857-8338

Transaction Details

Date	Particulars	Debits	Credits	Balance
2 Sep 2017	Brought forward			1.77 Cr
12 Sep 2017	Internet Transfer To 7110 Super From 8338 Super.....	1.77		0.00

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

276634101/0006648/5010408/0020815



NAB Cash Manager

For further information call the
Business Servicing Team on 13 10 12

Account Balance Summary

Opening balance	\$1.77 Cr
Total credits	\$0.00
Total debits	\$0.00
Closing balance	\$1.77 Cr

Statement starts 4 July 2017
Statement ends 3 August 2017

A 3-088
THE TRUSTEES
SHALHOUB SUPERANNUATION FUND
173A WOOLLOOWARE ROAD
BURRANEER NSW 2230

Outlet Details

NAB Cash Manager
2802 Ub, 800 Bourke St
Docklands VIC 3008

Account Details

MICHAEL SHALHOUB & ANTOINETTE SHALHOUB AND
SARAH SHALHOUB & ANDREW SHALHOUB ATF
SHALHOUB SUPERANNUATION FUND - NAB CASH MANAGER
BSB number 083-088
Account number 55-857-8338

Transaction Details

Date	Particulars	Debits	Credits	Balance
4 Jul 2017	Brought forward			1.77 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

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NAB Cash Manager
For further information call 1800 036 171



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THE TRUSTEES
SHALHOUB SUPERANNUATION FUND
173A WOOLLOOWARE ROAD
BURRANEER NSW 2230

Account Balance Summary

Opening balance	\$0.00
Total credits	\$0.00
Total debits	\$0.00
Closing balance	\$0.00

Statement starts 3 November 2018
Statement ends 19 November 2018

Outlet Details

NAB Cash Manager
2802 Ub, 800 Bourke St
Docklands VIC 3008

Account Details

MICHAEL SHALHOUB & ANTOINETTE SHALHOUB AND
SARAH SHALHOUB & ANDREW SHALHOUB ATF
SHALHOUB SUPERANNUATION FUND - NAB CASH MANAGER
BSB number 083-088
Account number 55-857-8338

Lending Investment & Insurance Enquiries

Banker Luke Hereward
Telephone number (02) 9330 6656

Transaction Details

Date	Particulars	Debits	Credits	Balance
3 Nov 2018	Brought forward			0.00

ACCOUNT CLOSED

Thank you for banking with us & we look forward to being able to assist in the future.
The Corporations Act requires us to advise that NAB is dealing on its own behalf in relation to this transaction.

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.
For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.
We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.
For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

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2018



Investment details

NAB Term Deposit in the name of:
Shalhoub Superannuation Fund

Account number:	39-851-4457
Previous investment amount:	\$29,443.29
Gross interest:	\$306.62
Net interest paid at maturity:	\$306.62
Additional amount invested:	\$0.00



New investment details

~~If you have provided instructions after 21 July 2017 please disregard the below~~

New investment amount:	\$29,749.91
Term:	6 months
Starting date:	21 July 2017
New maturity date:	21 January 2018

New Interest details

Interest rate pa:	2.10%
Interest frequency:	At maturity
Tax File Number (TFN) or Australian Business Number (ABN) held:	Yes
Gross interest:	\$314.95
Net interest**:	\$314.95

What you've instructed us to do at maturity

You haven't told us what you'd like us to do with your investment at maturity. If we don't hear from you, we will need to set up a new NAB Term Deposit using the previous investment amount plus net interest on 21 January 2018 for a term of 6 months. This will be at the interest rate that applies on the date of maturity, and on the same terms and conditions.

If you'd like to change your investment instructions, please contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch before your investment matures. You have 7 calendar days after maturity to make any changes to your new investment or withdraw your money without cost.

** Estimate based on withholding tax if it applies. For terms of 12 months or more, Interest is also paid annu

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4 July 2018

252 Forest Rd
HURSTVILLE NSW 2220
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083

2-761



012/09166

SHALHOUB SUPERANNUATION FUND
173A WOOLLOOWARE ROAD
BURRANEER NSW 2230

Hi Sir/Madam

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 21 July 2018 and to confirm your maturity instructions.

NAB Term Deposit account 39-851-4457

Account name	Shalhoub Superannuation Fund
Amount	\$30,064.86
Term	6 months
Interest rate p.a.	2.05%
Interest frequency	At maturity
Interest	\$305.64
Start date	21 January 2018
Maturity date	21 July 2018



What you've instructed us to do at maturity

Term Deposit and interest

To be reinvested as a new NAB Term Deposit at Maturity on the same terms and conditions

New amount \$30,370.50

Term 6 months

Rate The indicative interest rate for your new NAB Term Deposit is 2.05% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tldrates



Important information

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

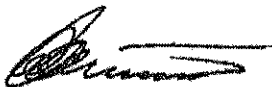
At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,



Branch Manager

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2019

Level 1
252 Forest Rd
HURSTVILLE NSW 2220
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083

2 January 2019

2-761



012/10117

SHALHOUB SUPERANNUATION FUND
173A WOOLLOOWARE ROAD
BURRANEER NSW 2230

Hi Sir/Madam

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 21 January 2019 and to confirm your maturity instructions.

NAB Term Deposit account 39-851-4457

Account name	Shalhoub Superannuation Fund
Amount	\$30,370.50
Term	6 months
Interest rate p.a.	2.05%
Interest frequency	At maturity
Interest	\$313.86
*Start date	21 July 2018
Maturity date	21 January 2019



What you've instructed us to do at maturity

Term Deposit and interest
To be reinvested as a new NAB Term Deposit at Maturity on the same terms and conditions

New amount \$30,684.36 ✓

Term 6 months

Rate The indicative interest rate for your new NAB Term Deposit is 2.10% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tdrates



Important information

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Branch Manager

002VNTM01/10117/022313



3 July 2019

Level 1
252 Forest Rd
HURSTVILLE NSW 2220
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083

2-761



012 / 07061

SHALHOUB SUPERANNUATION FUND
173A WOOLLOOWARE ROAD
BURRANEER NSW 2230

Hi Sir/Madam

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 21 July 2019 and to confirm your maturity instructions.

NAB Term Deposit account 39-851-4457

Account name	Shalhoub Superannuation Fund
Amount	\$30,684.36
Term	6 months
Interest rate p.a.	2.10%
Interest frequency	At maturity
Interest	\$319.54
Start date	21 January 2019
Maturity date	21 July 2019



What you've instructed us to do at maturity

Term Deposit and interest

To be reinvested as a new NAB Term Deposit at Maturity on the same terms and conditions

New amount \$31,003.90

Term 6 months

Rate The indicative interest rate for your new NAB Term Deposit is 1.75% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tdrates



Important information

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

Update your term deposit with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply



23 July 2019

2020

Level 1
252 Forest Rd
HURSTVILLE NSW 2220
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083



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SHALHOUB SUPERANNUATION FUND
173A WOOLLOOWARE ROAD
BURRANEER NSW 2230

Hi Sir/Madam

Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 21 July 2019. Following your instructions we:

- Reinvested \$30,684.36 into a new NAB Term Deposit, plus an interest amount of \$319.54

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 28 July 2019.

NAB Term Deposit account 39-851-4457

Account name	Shalhoub Superannuation Fund
Amount	\$31,003.90
Term	6 months
Interest rate p.a.	1.60%
Interest frequency	At maturity
Interest	\$250.07
Start date	21 July 2019
Maturity date	21 January 2020



What you've instructed us to do at next maturity

Term Deposit and interest \$31,253.97

As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



Important Information

If you need to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

Update your term deposit with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.

204VNTM01/02843/008331



3 June 2020

2020

Level 1
252 Forest Rd
HURSTVILLE NSW 2220
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083

2-761



012 / 08931

SHALHOUB SUPERANNUATION FUND
173A WOOLLOOWARE ROAD
BURRANEER NSW 2230

Hi Sir/Madam

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 21 June 2020 and to confirm your maturity instructions.

NAB Term Deposit account 39-851-4457

Account name	Shalhoub Superannuation Fund
Amount	\$31,253.97
Term	5 months
Interest rate p.a.	1.50%
Interest frequency	At maturity
Interest	\$195.23
Start date	21 January 2020
Maturity date	21 June 2020



What you've instructed us to do at maturity

Term Deposit and interest

To be reinvested as a new NAB Term Deposit at Maturity on the same terms and conditions

New amount \$31,449.20 ✓

Term 5 months

Rate The indicative interest rate for your new NAB Term Deposit is 0.80% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tdrates



Important information

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

Update your term deposit with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply