

Elizabeth Meiklejohn

Client: **Foxe Superannuation Fund**

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**BORROWING COSTS - 3 Kolongo**

As at: **30-Jun-19**

Prep by:

Elizabeth Meiklejohn

<b>W/P:</b>	<b>O2</b>
<b>Initials</b>	<b>Date</b>
PL	13-Nov-19

Ledger A/c No.	Detail	Reviewed	Schedule Ref.	Notes or Comments
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**Detail**

	Bank fees	366.76	Period of loan- Months	60
	Legal		Months eligible year 1	4
	Stamp Duty	150.00	Months eligible year 2 to 5	48
	Mortgage Rego Fee	187.00	Months eligible final year	8
	Valuation Fee	2,310.00		
	Land Transfer Rego Fee	1,482.00		
	Loan Application Fee	1,920.00		
	<b>TOTAL</b>	<b>6415.76</b>		

	Year	% claimable	Expense \$	Balance \$
1	2019	6.7%	427.76	5988
2	2020	20.0%	1283	4705
3	2021	20.0%	1283	3422
4	2022	20.0%	1283	2139
5	2023	20.0%	1283	855
6	2024	13.3%	855	0
	<b>TOTAL</b>		<b>6415</b>	



**Business Options  
Instalment Loan**

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

038/001319



FOXESUPERANNUATION FUND  
13-15 CHAY ST  
SHAILER PARK QLD 4128

**Account Balance Summary**

Opening balance	\$0.00
Total credits	\$0.00
Total debits	\$480,000.00
<b>Closing balance</b>	<b>\$480,000.00 Dr</b>

**Statement starts 4 March 2019**  
**Statement ends 8 March 2019**

this loan is attached to 3 Kolongo

**Outlet Details**

West End  
115 Boundary St, West End Qld 4101

**Account Details**

FOXESUPERANNUATION FUND PTY LTD ATF FOXESUPERANNUATION FUND  
BSB number 084-447  
Account number 29-863-6334

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
4 Mar 2019	Account Opened			0.00
5 Mar 2019	Please Note: As At Today Your Limit Is \$ 480,000			
	Loan Draw Down .....	478,080.00		478,080.00 Dr
7 Mar 2019	Loan Application Fee .....	1,920.00		480,000.00 Dr

100% relates to 3 Kolongo  
+ 50% of below expenses

**Summary of Government Charges**

	From 1 July to date	Last year to 30 June
<b>Government</b>		
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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**Business Options  
Instalment Loan**

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

038/001319



FOXES SUPERANNUATION FUND  
13-15 CHAY ST  
SHAILER PARK QLD 4128

**Account Balance Summary**

Opening balance	\$0.00
Total credits	\$0.00
Total debits	\$180,000.00
<b>Closing balance</b>	<b>\$180,000.00 Dr</b>

**Statement starts 4 March 2019**  
**Statement ends 8 March 2019**

this loan is attached to 7 Killara

**Outlet Details**

West End  
115 Boundary St, West End Qld 4101

**Account Details**

FOXES SUPERANNUATION FUND PTY LTD ATF FOXES  
SUPERANNUATION FUND  
BSB number 084-447  
Account number 29-852-1852

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
4 Mar 2019	Account Opened			0.00
5 Mar 2019	Please Note: As At Today Your Limit Is \$ 180,000			
	Ppsr Search Fee .....	40.00		
	Company Search Fee .....	80.00		
	Government Title Search Fee .....	33.52		
	Bank Title Search Fee .....	80.00		
	Loan Draw Down.....	169,158.48		
	Perusal Of Trust Deed Fee .....	1,000.00		
	Registration Fee-Mortgage .....	374.00		
	Stamp Duty-Bank Registration Fee .....	300.00		
	Valuation Fee .....	4,620.00		
	Registration Fee - Transfer Of Land .....	2,964.00		178,650.00 Dr
7 Mar 2019	Loan Application Fee .....	1,350.00		180,000.00 Dr

split 50% between properties  
There is no GST on expenses - see  
below confirmation from NAB.

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

067178/01/0001319/0002874/0005747

## Priyanka Luecke

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**From:** Gerard Fitzgerald <Gerard.Fitzgerald@nab.com.au>  
**Sent:** Wednesday, 13 November 2019 12:05 PM  
**To:** Priyanka Luecke  
**Cc:** Eric Peng; Elizabeth Meiklejohn  
**Subject:** RE: Foxe Super Fund

Hi Priyanka,

Valuations are always ex-GST from NAB, the bank pays the GST portion and claims the rebate.

Kind regards,

**Gerard Fitzgerald**  
Manager, Commercial Broker  
**Specialised Business, Small Business | National Australia Bank Limited**  
Level 24, 255 George Street, Sydney NSW 2000

M: 0448 987 356  
[Gerard.Fitzgerald@nab.com.au](mailto:Gerard.Fitzgerald@nab.com.au)

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**From:** Priyanka Luecke [mailto:PriyankaL@virtusuper.com.au]  
**Sent:** Wednesday, 13 November 2019 1:01 PM  
**To:** Gerard Fitzgerald <Gerard.Fitzgerald@nab.com.au>  
**Cc:** Eric Peng <Eric.Peng@nab.com.au>; Elizabeth Meiklejohn <ElizabethM@virtusuper.com.au>  
**Subject:** RE: Foxe Super Fund

Thanks Gerard

I was particularly interested in whether there would be GST attached to the Valuation fee of \$4,620? Generally, there is GST payable on these types of expenses.

GST of \$420 would be saved by the client if there was.

Thanks for your help,  
Priyanka

**Priyanka Luecke**  
Accountant

PS – We are always open for new business so please pass on our details to any friends, family or colleagues whom would benefit from our s



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**From:** Gerard Fitzgerald <[Gerard.Fitzgerald@nab.com.au](mailto:Gerard.Fitzgerald@nab.com.au)>  
**Sent:** Tuesday, 12 November 2019 3:37 PM  
**To:** Priyanka Luecke <[PriyankaL@virtusuper.com.au](mailto:PriyankaL@virtusuper.com.au)>  
**Cc:** Eric Peng <[Eric.Peng@nab.com.au](mailto:Eric.Peng@nab.com.au)>  
**Subject:** FW: Foxe Super Fund

Hi Priyanka,

Thanks for your email.

I can confirm the fees listed do not include GST and the statement is your invoice for the fees. NAB does not issue further invoices for bank fees.

Hope that helps.

Kind regards,

**Gerard Fitzgerald**  
Manager, Commercial Broker  
**Specialised Business, Small Business | National Australia Bank Limited**  
Level 24, 255 George Street, Sydney NSW 2000

M: 0448 987 356  
[Gerard.Fitzgerald@nab.com.au](mailto:Gerard.Fitzgerald@nab.com.au)

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Contact your extended banking team on **13 10 12**.  
Available: **Mon-Fri, 8am-8pm, Sat-Sun, 9am-6pm AEST**

Having your NAB ID & PIN handy will help us assist you faster.

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**From:** Priyanka Luecke <[PriyankaL@virtusuper.com.au](mailto:PriyankaL@virtusuper.com.au)>  
**Sent:** Monday, November 11, 2019 1:00:47 PM  
**To:** Julie Meagher <[Julie.Meagher@nab.com.au](mailto:Julie.Meagher@nab.com.au)>  
**Cc:** Elizabeth Meiklejohn <[ElizabethM@virtusuper.com.au](mailto:ElizabethM@virtusuper.com.au)>  
**Subject:** Foxe Super Fund

Hi Julie

We act as the accountants and tax agent for Phil and Suzanne Foxe's SMSF, Foxe Superannuation Fund. You have previously had some contact with Adrian Tan of our sister firm, Marsh Tincknell.

We are currently working on the 2019 accounts for the Fund and was wondering whether you could please assist.

Do you know whether any of the following fees on the attached have GST on them? If possible, can you please send me a copy of the applicable invoices?

Thanks for your help.

Kind regards,

**Priyanka Luecke**  
Accountant

PS – We are always open for new business so please pass on our details to any friends, family or colleagues whom would benefit from our s



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For more information visit: [go/securityawareness](http://go/securityawareness)

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