

Client: **Foxe Superannuation Fund**

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BORROWING COSTS - 7 Killara

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

Prep by:

Elizabeth

Rev by:

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

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

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	1,350.00		
	TOTAL	5845.76		

Balance and Expense Table				
	Year	% claimable	Expense \$	Balance \$
1	2019	6.7%	389.76	5456
2	2020	20.0%	1169	4287
3	2021	20.0%	1169	3118
4	2022	20.0%	1169	1949
5	2023	20.0%	1169	780
6	2024	13.3%	780	0
	TOTAL		5846	

Loan Repaid in full in 22 FY
written-off borrowing costs
= \$3,118

see NAB statement #1852 - though this loan is attached to 7 Killara, it is reasonable to expect 50% of the expenses on the statement relate to 3 Kolongo.
Split 50%.



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
Closing balance	\$180,000.00 Dr

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.

100% relates
to 7 Killara
See O2a - 3 Kolongo has it's own loan
application fee itemised on statement

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.

Priyanka Luecke

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

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

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From: Gerard Fitzgerald <Gerard.Fitzgerald@nab.com.au>
Sent: Tuesday, 12 November 2019 3:37 PM
To: Priyanka Luecke <PriyankaL@virtusuper.com.au>
Cc: Eric Peng <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

For everyday business & personal enquiries
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.

From: Priyanka Luecke <PriyankaL@virtusuper.com.au>
Sent: Monday, November 11, 2019 1:00:47 PM
To: Julie Meagher <Julie.Meagher@nab.com.au>
Cc: Elizabeth Meiklejohn <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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