



Real Plus Accounting Pty Ltd

a real plus for your business

SMSF Tax Return Checklist

CLIENT NAME: OPBORNE FAM 2 F Year: 2018

First year of engagement only:

- Copy of current Trust Deed or any amendments during period
- Prior year tax return and signed and audited financial report
- Prior year management letters (if applicable)
- Copy of ATO correspondence including confirmation that fund is a regulated fund
- Details of all Trustees/Trustee Company Directors including DOB
- Copy of consent to act as trustee documents (First audit or if new trustee is appointed during the period)
- Copy of fund member application forms (First audit or if new members join during the period)

N/A

General Compliance Requirements

- Signed Letter of Engagement
- Copy of latest ASIC annual company statement (if company trustee) ✓
- Signed Investment Strategy ✓
- Signed Trustee minutes for year
- Documents to support contributions (employer and/or member) received for period (e.g. Employer remittance advices, fund trustee minutes)
- Copies of any rollover documentation (if applicable)

Financial Records

- Documents to support existence and value of assets at end of period (e.g. Share registry listings, managed fund reports, wrap account reports, non-listed unit trust accounts, property and asset valuations).
- Bookkeeping records if any
- Copy of accounting workpapers and transaction reports for the period eg general ledger, cashbook, reconciliations etc.

N/A

Cash and equivalent

- Bank statements for the year ✓
- Statements confirming details and movements of Term deposits, fixed interest securities or similar

Listed shares

- HIN/SRN or Chess Statements
- Broker statements showing share purchases/sales ✓

- Dividend statements for all shareholdings ✓

Unlisted shares

- Unit or share certificates
- Year end financial statements for each company or trust N/A
- Dividend/distribution statements

Managed funds

- Acquisition/withdrawal documentation
- Annual manager statements confirming ownership and value N/A
- Distribution statements

Property

(ATSS 16 Moore St - as per previous years)

- Copy of council rates notice showing Lot and Plan number
- Certificate of Title
- Details of method used to value property (Annual valuation required if in pension mode) ✓ Minutes & property specifics
- Rental agreements and statements
- Building insurance policy
- Loans (if applicable) – signed loan agreement and details of any relationship to Trustees

Other assets eg collectables

- Purchase and sale agreements
- Details of storage, security and insurance
- Lease agreements

Expenses

- Supporting reconciliations/schedules
- Invoices/statements supporting reconciliations & schedules
- Copies of Insurance policy documents confirming owner, life insured, cover and premiums

Pension payments (if applicable)

- Copy of pension request form member to Trustee and acceptance by Trustee
- Signed confirmation of Benefits
- Minutes (Change to account based pension)
- Work papers calculating benefits
- PAYG payment summaries for pensions paid
- Rollover statements for any monies rolled out of fund
- Documentation confirming member condition of release

**Osborne Family Superannuation Fund
Statement
For Period Ending 30 June 2018**

[illegible]

AJSS STATEMENT FOR PERIOD 1 JULY 2017 TO 30 JUNE 2018

PROPERTY

MOORE STREET

OPENING BALANCE \$ 2,771.03**Credits**Rent \$ 28,423.97

Balance \$ 31,195.00

Debits

Bank fees \$ 110.00

City Levy \$ 147.67

Rates \$ 4,995.18

Body Corporate \$ 6,599.71

Disbursement - Osborne SMSF \$ 9,250.00

Disbursement - Lambert SMSF \$ 9,250.00

Travel Reimburse \$ 178.86

ASIC \$ 254.00

Accountancy \$ 110.00

Total \$ 30,895.42

CLOSING BALANCE \$ 299.58**AJSS BALANCE SHEET AS AT 30 JUNE 2018****ASSETS**

Unit 6 Moore Street Civic \$ 514,147.00

Cash at Bank \$ 299.58 \$ 514,446.58**LIABILITIES**

Nil \$ - \$ -

TOTAL ASSETS \$ 514,446.58

Inquires 1300 300 630

Issue date 26 Mar 18

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 10739584

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 136 180 400
FOR TAURUS 4 PTY LIMITED

REVIEW DATE: 26 March 18

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to **www.asic.gov.au/changes**
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
26 FLEETWOOD-SMITH STREET NICHOLLS ACT 2913

2 Principal place of business
26 FLEETWOOD-SMITH STREET NICHOLLS ACT 2913

3 Officeholders

Name:	ALAN OSBORNE
Born:	CANBERRA ACT
Date of birth:	03/05/1956
Address:	26 FLEETWOOD-SMITH STREET NICHOLLS ACT 2913
Office(s) held:	DIRECTOR, APPOINTED 26/03/2009; SECRETARY, APPOINTED 26/03/2009
Name:	SONJA OSBORNE
Born:	CANBERRA ACT
Date of birth:	21/03/1957
Address:	26 FLEETWOOD-SMITH STREET NICHOLLS ACT 2913
Office(s) held:	DIRECTOR, APPOINTED 26/03/2009

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	200	\$200.00	\$0.00

5 Members

These details continue on the next page

TAURUS 4 PTY LIMITED ACN 136 180 400

Page 1 of 2

Company statement continued

Name: ALAN OSBORNE

Address: 26 FLEETWOOD-SMITH STREET NICHOLLS ACT 2913

Share Class	Total number held	Fully paid	Beneficially held
ORD	100	Yes	Yes

Name: SONJA OSBORNE

Address: 26 FLEETWOOD-SMITH STREET NICHOLLS ACT 2913

Share Class	Total number held	Fully paid	Beneficially held
ORD	100	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name:

Registered agent number:

Address:

GPO BOX 648 CANBERRA ACT 2601

(F)

OSBORNE FAMILY SUPERANNUATION FUND INVESTMENT STRATEGY

Effective Date 1 July 2017

1. Investment Objectives

- To provide for the retirement of its members who are aged 61 and 60 and have effectively retired in 2017.
- To maintain the real value of the investments at 3% above the inflation rate after allowing for costs and taxes.
- To spread the risk of losses to the Fund based on considered opportunities.

2. Guiding Principles

- The Fund will not invest in any illegal activities or immoral companies or services.
- A position will never be taken where the Fund is at risk of being unable to fulfil its obligations of that position.
- The Fund will operate within the guidelines defined by the Australian Tax Office.
- The investment strategies will be reviewed at least once per year or when our market outlook changes.

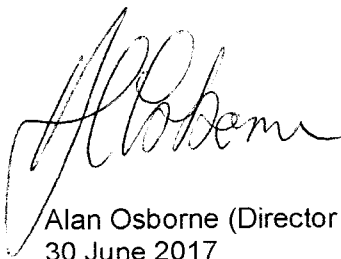
3. Asset Allocation

- The following are the asset classes that the Fund will invest in, and ranges have been outlined for each asset class to allow the Fund to move assets from one class to another as necessary:
- The Fund will invest in shares via NABTRADE to minimise administrative costs and overheads.
- Cash will be held in sufficient amount to meet tax and administration expenses.

Asset Class	Maximum Funds Invested (%)	Typical Holding Year Coming (%)
Cash	100	5
Fixed Interest or Bonds	90	30
Shares (ASX) - NABTRADE	50	20
Property (Residential or Commercial)	70	45
Managed Funds (Exchange Traded Funds, Mutual Funds)	50	0
Alternative Assets (Hard and soft commodities)	50	0

4. Investment methods the fund will use to generate returns and manage risk

- Global stocks are growing slowly, with some (e.g. Australian mining) dropping dramatically, except for precious metals.
- A 'buy and hold' approach will allow the Fund to better understand the share-market, and through controlling share investment (approximately \$100k) manage the risk of high negative returns in the short-term. Shares are currently held in 9 ASX listed companies. Bellamy's was sold in 2017 due to ongoing loss in excess of 25%. A2 milk was purchased as a better investment. Overall the share portfolio is growing with profits exceeding 30% in most companies. CBA remains the worst performer.
- The share market in the USA continues to strengthen and is expected to increase with Britain leaving the EU.
- The Australian shares have generally held or grown in value (>20%), including the growth of Exchange Traded Funds (ETF).
- The Australian resources sector continues to reduce due to a decrease in the value of the Australian dollar. However demand remains relatively strong (e.g. China).
- The retail sector is relatively weak due to governments' policies regarding cost savings through reduction in some services and reducing public sector employment. Improvements in this sector have been noticed, and unemployment is not growing.
- The housing sector is experiencing a recovery with house purchase prices increasing, and some commercial sectors are suffering, principally from an over-supply. Canberra has an over-supply of large commercial and medium density (apartment) housing, with an increasing level of construction occurring.
- The Fund will adopt a conservative approach to investments across different asset classes shown in the asset allocation table in 3. above. Typical holdings should provide for improved returns and lower risk during the coming financial year.
- Risk of cash is considered minimal for this coming year, but interest rates remain very low.
- Risk of not being able to sell the Fund's commercial property (50%) is medium, although the tenant is engaged to 2020. Note that the AJSS Partnership is to be extended beyond 2017, so the commercial property remains as asset.



Alan Osborne (Director Taurus4 Pty Ltd, Osborne Family SF Trustee)
30 June 2017



Sonja Osborne (Director Taurus4 Pty Ltd, Osborne Family SF Trustee)
30 June 2017

AJSS INVESTMENTS PTY LTD

MINUTES OF MEETING OF DIRECTORS OF AJSS Investments Pty Ltd

Teleconference

Friday 28 September 2018 at 5.00 pm

PRESENT

Jeff Lambert (Chair)
Alan Osborne
Sonja Osborne
Sandra Lambert

QUORUM AND NOTICE

The Chairman noted that all members were in attendance.

RESOLUTIONS AND AGREEMENTS

1. The Minutes of the last Directors' Meeting dated 20 July 2017 were **accepted** as a true record.
2. Tenants:
Kal Ki Lentil (Ki Acupuncture) continues with rent being received regularly and on time.
 - a. The additional 3 year lease option was exercised on 4 April 2017.
 - b. Kal has advised that he is seeking to move interstate for family reasons however is optimistic that a buyer for his ongoing business will be forthcoming. Once someone is identified he will arrange for them to meet the Directors with a view to them picking up the lease.
3. AJSS Investments Partnership Agreement:
The agreement remains current until 1 July 2024.
4. Tax Return Year ending 30 June 2017:
 - a. Sandra has prepared and presented the financial statement (attached) as at 30 June 2018, for the purposes of taxation.
 - a. Travel costs for financial year were paid to each party.
 - b. Both family funds will again use the same accountant for the ATR/Audit for 2018 via

Darko Kulesko, Real Plus Accounting, SA,
08 8359 0888.

5. AJSS Valuation

- a. The Directors considered valuation of the prime business asset, the unit at 6/ 16 Moore Street which they determined to be valued at **\$514,147.00** as at 30 June 2018. ***Refer attached deliberations.***
- b. The Directors noted that Cash at bank was **\$299.58** (30 June 2018) with no other assets or liabilities.
- c. **Net asset value** was therefore confirmed as being **\$514,446.58**. (refer attached statement)
- d. The Directors noted that there are 400 shares on issue (equal shareholding held by Lambert Family Trust and Osborne Family Trust) therefore representing **\$257,223.29** per shareholder.
- e. The Directors noted that this valuation serves as an estimate only and does not necessarily reflect the value realisable on any sale of shares.

6. Slarke (Cost Recovery proceedings)

- a. Timothy Slarke outstanding debt is \$241,851.
- b. Slarke's location (82 Dawes St) has not been confirmed although a sighting of his wife occurred locally.
- c. An Enforcement Hearing is scheduled for 27 February 2019. In advance documents are required to be served on Slarke. Failure to 'personally serve' the documents in person may give Slarke an excuse to not attend and may limit our ability to seek an arrest warrant. If Slarke appears we will seek 30% of employer payments and an order to keep us up to date with his residential address and place of work.
- d. It was agreed that any repayment by Slarke is unlikely and therefore cost and effort to pursue will be minimised.

7. Next Directors' Meeting **TBA** late 2018.

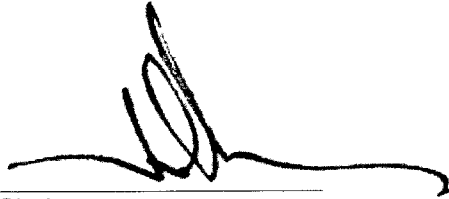
CLOSURE

There being no further business the meeting was declared closed at 6.00 pm.

APPENDICES

- 6 /16 Moore Street Unit Valuation
- Statement 1 July 17 to 30 June 18

Signed as a true and correct record

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke at the end.

Chairman
28 September 2018

NOTE-

Signed in accordance with sec .346 of the Corporations Law as a true and correct record.

6/ 16 Moore Street, Canberra - Valuation

1. Realisable property valuations remain static in the Canberra CBD with rental demand for the CBD continuing to be under pressure from surplus availability, particularly for office accommodation. Market testing by AJSS during the period confirmed that rental income opportunities remain static.
2. Consideration was also given to the unimproved value as at 1 January 2018 which has increased significantly on previous years. Refer attached UIV The Globe which reflects the entire building within which Unit 6 occupies.
3. Commercial real estate agent Aaron Green (JLL Canberra) was asked to advise on the units market attractiveness in the current Canberra market and a price that might realistically be achieved at sale. Aaron's advice suggested a reduction in value would be achieved on sale. Refer attached email.
4. Given the varying approaches to valuation resulting in significant variances to the realisable unit value, the Directors determined that the property should remain at the current valuation being an estimate of the amount that a willing buyer of the property could reasonably be expected pay to acquire the property from AJSS following proper marketing.
5. The unit at 6/ 16 Moore Street was therefore valued at **\$514,147.00** as at 30 June 2018.

Attachments:

- 2018 UIV The Globe
- Email Aaron Green (JLL Canberra)

Real Plus Accounting Pty Ltd

Office 4
19-21 Metro Parade
Mawson Lakes, SA 5095

Phone: 08 8359 0888
Fax: 08 8285 9086
Email: d.kulesko@realplusaccounting.com.au

Bill To:

Osborne Family Superannuation Fund
26 Fleetwood Smith Street
NICHOLLS ACT 2913

Customer ABN: 54 228 557 508

Real Plus Accounting Pty Ltd

a real plus for your business

A.B.N. 85 159 356 313

Tax Invoice

Invoice #: 00003044

Date: 31/05/2018

Page: 1

DATE	DESCRIPTION	AMOUNT	CODE
	2017 SMSF Tax Return & Financial Reports	\$900.00	GST
	2017 Audit Report	\$300.00	GST
Shipping Date: COMMENT		GST:	\$120.00
		Total Inc GST:	\$1,320.00
		Amount Applied:	\$0.00
		Balance Due:	\$1,320.00
TERMS: PAYMENT ON COMPLETION			

Direct deposit payments:
Real Plus Accounting Pty Ltd
BSB: 015-142
Acc. No. 2060 08112

Cheque payments:
Mail your cheque to:
Real Plus Accounting Pty Ltd

For PayPal payments:
administrator@onlinetaxagent.com.au
Please add 2.5% for PayPal charges



THE TRUSTEE FOR THE OSBORNE FAMILY
SUPERANNUATION FUND
C/- REAL PLUS ACCOUNTING PTY LTD
OFFICE 4 19-21 METRO PDE
MAWSON LAKES SA 5095

Reply to: PO Box 1032
ALBURY NSW 2640
Our reference: 7105525984272
Phone: 13 28 66
ABN: 54 228 557 508

26 July 2017

Your new PAYG instalment details and payment options

Dear Sir/Madam

We are writing to let you know we have reviewed and changed your pay as you go (PAYG) instalment details. The table below shows your new instalment rates and dates.

Your PAYG instalment details

Your instalment rate is:	12.81%
Your notional tax is:	\$6,798. (This is used to work out your instalment rate)
How often you pay:	Quarterly

We will send you an activity statement with the details of your instalment amount or rate and when you need to pay.

You may prefer to pay your instalments annually

If you prefer to pay one annual instalment and believe you are eligible, please phone 13 72 26 anytime before 30 October 2017 and choose the 'Lodge pay as you go instalment annual election' option. The annual instalment is usually due by 21 October 2018.

If you receive a quarterly activity statement prior to calling us and also report goods and services tax or pay as you go withholding tax, you still need to pay this by the due date. If you only report PAYG instalments, you can disregard it.

If you have any questions, please visit our website, www.ato.gov.au/paygi or call **13 28 66** between 8.00am and 6.00pm, Monday to Friday and quote 'Our reference' at the top of this letter, your tax file number or your Australian business number.

Yours faithfully

Alison Lendon
Deputy Commissioner of Taxation



NAB Internet Banking

New bill payment - bank acknowledgement

Acknowledgement details

Status report: Paid

Confirmation number: Z4287811772

Created: 26/07/17

From account: 9979 (OPERATING)/082-902 55-608-9979

Biller code: 586388

Biller name: BEGA CHEESE LIMITED

Customer reference no: 3448100000528416

Amount: 5,000.00

Payment date: 26/07/17

End of Report

Date 26/07/17 Time 14:49
National Australia Bank Limited A.B.N. 12 004 044 937

8 Aug - share allocation .
11 Aug - share allocation letter sent.



NAB Business Cash Maximiser

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

Account Balance Summary

Opening balance	\$8,715.80	Cr
Total credits	\$27,408.53	
Total debits	\$30,980.00	
Closing balance	\$5,144.33	Cr

Statement starts 30 December 2017
Statement ends 29 June 2018

019/010779



OSBORNE FAMILY SUPERANNUATION FUND
26 FLEETWOOD SMITH STREET
NICHOLLS ACT 2913

Outlet Details

Canberra City
179 London Circuit, Canberra ACT 2600

Account Details

TAURUS 4 PTY LTD ATF THE OSBORNE FAMILY
SUPERANNUATION FUND
BUS CASH MAXIMISER

BSB number 082-902
Account number 89-292-8831

Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Dec 2017	Brought forward			8,715.80 Cr
26 Feb 2018	Internet Transfer Dec Smsf Tax			
	So.....	1,767.00		6,948.80 Cr
1 Mar 2018	Ajss Disbursement CBA			
	068523.....		3,000.00	9,948.80 Cr
9 Mar 2018	MAR18/00815412 Jbh Dividend			
	396297.....		476.44	10,425.24 Cr
15 Mar 2018	Internet Transfer To U Bank Ofsf			
	Osborne Fami.....	6,000.00		4,425.24 Cr
16 Mar 2018	001213690566 Rea Itm Div			
	513269.....		115.15	4,540.39 Cr
28 Mar 2018	001214669251 Bga Int Div			
	407459.....		140.58	
	001214690436 Nck Itm Div			
	263505.....		418.40	5,099.37 Cr
29 Mar 2018	Interest.....		2.65	5,102.02 Cr
13 Apr 2018	AUD18/00916042 CSL Ltd Dividend			
	007184.....		108.54	
	DVA18/00817312 FLT Centre Ltd			
	358020.....		147.00	
	001215551031 Nst Itm Div			
	208379.....		196.97	5,554.53 Cr
26 Apr 2018	Internet Transfer Tax Bill			
	So.....	1,767.00		3,787.53 Cr
6 Jun 2018	Internet Transfer Asic Annual			
	Osf.....	126.00		3,661.53 Cr
12 Jun 2018	Internet Transfer Real Inv 3044			
	A Osborne.....	1,320.00		2,341.53 Cr
22 Jun 2018	From Ubank to NAB		20,000.00	
	Travel Reimburseme CBA			
	068523.....		52.80	
	Ajss Disbursement CBA			
	068523.....		2,750.00	
	Internet Transfer Super Rollover AO			
	Osborne Fami.....	20,000.00		5,144.33 Cr



NAB Business Cash Maximiser

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

Account Balance Summary

Opening balance	\$5,531.12 Cr
Total credits	\$87,428.68
Total debits	\$85,000.00
Closing balance	\$7,959.80 Cr

Statement starts 20 May 2017

Statement ends 13 October 2017

019/001778



OSBORNE FAMILY SUPERANNUATION FUND
26 FLEETWOOD SMITH STREET
NICHOLLS ACT 2913

Outlet Details

Canberra City
79 London Circuit, Canberra ACT 2600

Account Details

TAURUS 4 PTY LTD ATF THE OSBORNE FAMILY
SUPERANNUATION FUND
BUS CASH MAXIMISER

BSB number 082-902
Account number 89-292-8831

For Your Information

We're making your financial reporting easier. From 15 September 2017 your statement cycle date will change. Monthly statements will be available on the last day of each month. Bi-monthly statements will be available on the last day of February, April, June, August, October and December. Quarterly statements will be available on the last day of March, June, September and December. Half-yearly statements will be available on the last day of June and December. If you have any questions, please call us on 13 10 12 Mon-Fri 8am-8pm (AEST/AEDT) and Sat-Sun, 9am-6pm (AEST/AEDT).

Transaction Details

Date	Particulars	Debits	Credits	Balance
20 May 2017	Brought forward			5,531.12 Cr
1 Jun 2017	Ajss Disbursement CBA 068523.....		750.00	6,281.12 Cr
20 Jun 2017	Internet Transfer So Smsf Cont So Internet Transfer So Cont Ubank So 70,000.00		70,000.00	6,281.12 Cr
22 Jun 2017	Ajss Travel CBA 068523.....		240.24	6,521.36 Cr
3 Jul 2017	***** The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2016/17 Tax Return Credit Interest Paid - 2016/17 Financial Year 8.17 Resident Withholding Tax - 2016/17 Financial Year 0.00 If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement. *****			6,521.36 Cr
26 Jul 2017	Internet Transfer AO Concess Cont AO.....		5,000.00 ✓	6,521.36 Cr
	Internet Transfer Bega Share Offer Ofsf.....	5,000.00 ✓		15,330.65 Cr
7 Aug 2017	Internet Transfer Concess cont So NAB Transfer.....		8,809.29 ✓	15,332.65 Cr
11 Aug 2017	001203576545 Bga SPP 303216.....		2.00 ✓	15,350.79 Cr
31 Aug 2017	Interest..... Carried forward		18.14 ✓	15,350.79 Cr

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			15,350.79 Cr
5 Sep 2017	Ajss Disbursement CBA 068523.....		1,500.00 ✓	16,850.79 Cr
8 Sep 2017	SEP17/00816598 Jbh Dividend 396297.....		254.84 ✓	17,105.63 Cr
12 Sep 2017	Internet Transfer To U Bank Smsf Oft Smsf.....	10,000.00		7,105.63 Cr
13 Sep 2017	001205163506 Bga Fnl Div 407459.....		127.80 ✓	
	001205119435 Nst Final Div 208379.....		262.62 ✓	7,496.05 Cr
14 Sep 2017	S00092678211 Rea Group 255730.....		124.95 ✓ 9.65 ✓	7,621.00 Cr 7,630.65 Cr
29 Sep 2017	Interest.....			
13 Oct 2017	17AUD/00917893 CSL Ltd Dividend 007184.....		98.85 ✓	
	DVA17/00818834 FLT Centre Ltd 358020.....		230.30 ✓	7,959.80 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.