

Compliance Workpapers
RS Kathpalia Superannuation Fund
Financial Year - 2023



Fund Details

Fund Name	RS Kathpalia Superannuation Fund
Contact no	
Financial Year	2023
Established Date	20/11/2021
ABN	45 993 530 983
TFN	465610471
Trustee Type	Corporate
Trustees	RS KATHPALIA SUPERANNUATION PTY LTD
ACN	655475451

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Investments	0.00	709,187.00	17,441.00	691,746.00	3,966.21	WP-1 WP-2
Direct Property	0.00	695,000.00	0.00	695,000.00	100.00	
38 Parkhaven Street, Mango Hill, QLD 4509	1.00	695,000.00	0.00	695,000.00	100.00	WP-1 WP-2 WP-3
Shares in Listed Companies	0.00	14,187.00	17,441.00	-3,254.00	18.66	
Argo Investments Limited	200.00	1,752.00	1,760.00	-8.00	0.45	WP-1
Australian Foundation Investment Company Limited	400.00	2,828.00	3,004.00	-176.00	5.86	WP-1
Bank Of Queensland Limited	400.00	2,196.00	2,668.00	-472.00	17.69	WP-1
Flight Centre Travel Group Limited	200.00	3,810.00	3,472.00	338.00	9.74	WP-1
Pilbara Minerals Limited	300.00	1,467.00	687.00	780.00	113.54	WP-1
Westpac Banking Corporation	100.00	2,134.00	5,850.00	-3,716.00	63.52	WP-1
Other Assets	0.00	64,305.97	277,276.48	-212,970.51	76.81	
Cash At Bank	0.00	63,143.84	277,276.48	-214,132.64	77.23	
Macquarie Cash Management Account	0.00	63,143.84	277,276.48	-214,132.64	77.23	WP-1
Sundry Assets	0.00	1,162.13	0.00	1,162.13	100.00	
Borrowing Cost	0.00	1,162.13	0.00	1,162.13	100.00	WP-1 WP-2 WP-3 WP-4
Total Assets	0.00	773,492.97	294,717.48	478,775.49	162.45	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Borrowings	0.00	485,763.63	0.00	485,763.63	100.00	
Limited Recourse Borrowing Arrangement	0.00	485,763.63	0.00	485,763.63	100.00	
loans.com.au	0.00	485,763.63	0.00	485,763.63	100.00	WP-1 WP-2
Income Tax Payable	0.00	2,922.33	987.59	1,934.74	195.91	WP-1 WP-2 WP-3
Franking Credits	0.00	-218.57	-77.56	-141.01	181.81	
Shares in Listed Companies	0.00	-218.57	-77.56	-141.01	181.81	
Argo Investments Limited	0.00	-28.71	-13.71	-15.00	109.41	
Australian Foundation Investment Company Limited	0.00	-42.86	0.00	-42.86	100.00	
Bank Of Queensland Limited	0.00	-75.43	-37.71	-37.72	100.03	
Pilbara Minerals Limited	0.00	-14.14	0.00	-14.14	100.00	
Westpac Banking Corporation	0.00	-57.43	-26.14	-31.29	119.70	
Income Tax Instalments Paid	0.00	-502.00	0.00	-502.00	100.00	WP-1
Provision for Income Tax	0.00	3,642.90	1,065.15	2,577.75	242.01	
Other Taxes Payable	0.00	251.00	0.00	251.00	100.00	
Activity Statement Payable/Refundable	0.00	251.00	0.00	251.00	100.00	WP-1
Total Liabilities	0.00	488,936.96	987.59	487,949.37	49,408.09	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	284,556.01	293,729.89	-9,173.88	3.12	WP-1 WP-2

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Mr Sachin Kathpalia	0.00	179,706.43	178,854.63	851.80	0.48	
Accumulation	0.00	179,706.43	178,854.63	851.80	0.48	
Mrs Ruma Kathpalia	0.00	104,849.58	114,875.26	-10,025.68	8.73	
Accumulation	0.00	104,849.58	114,875.26	-10,025.68	8.73	
Total Member Entitlements	0.00	284,556.01	293,729.89	-9,173.88	3.12	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Gains	1,565.22	0.00	1,565.22	100.00	
Realised Capital Gains	1,565.22	0.00	1,565.22	100.00	WP-1
Shares in Listed Companies	1,565.22	0.00	1,565.22	100.00	
Liontown Resources Limited	885.10	0.00	885.10	100.00	WP-1
Westpac Banking Corporation	680.12	0.00	680.12	100.00	WP-1
Investment Income	11,432.97	285.30	11,147.67	3,907.35	WP-1 WP-2
Dividends	728.57	258.56	470.01	181.78	
Shares in Listed Companies	728.57	258.56	470.01	181.78	
Argo Investments Limited	95.71	45.71	50.00	109.39	
Australian Foundation Investment Company Limited	142.86	0.00	142.86	100.00	
Bank Of Queensland Limited	251.43	125.71	125.72	100.01	
Pilbara Minerals Limited	47.14	0.00	47.14	100.00	
Westpac Banking Corporation	191.43	87.14	104.29	119.68	
Interest	3,793.19	26.74	3,766.45	14,085.45	
Cash At Bank	3,793.19	26.74	3,766.45	14,085.45	
Macquarie Cash Management Account	3,793.19	26.74	3,766.45	14,085.45	
Other Rental Related Income	98.35	0.00	98.35	100.00	WP-1
Direct Property	98.35	0.00	98.35	100.00	
38 Parkhaven Street, Mango Hill, QLD 4509	98.35	0.00	98.35	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Rent	6,812.86	0.00	6,812.86	100.00	WP-1
Direct Property	6,812.86	0.00	6,812.86	100.00	
38 Parkhaven Street, Mango Hill, QLD 4509	6,812.86	0.00	6,812.86	100.00	
Member Receipts	19,980.75	297,527.83	-277,547.08	93.28	
Contributions	19,980.75	7,774.86	12,205.89	156.99	WP-1 WP-2
Employer	19,980.75	7,774.86	12,205.89	156.99	
Mr Sachin Kathpalia	19,980.75	7,774.86	12,205.89	156.99	
Rollovers In	0.00	289,752.97	-289,752.97	100.00	
Mr Sachin Kathpalia	0.00	173,752.97	-173,752.97	100.00	
Mrs Ruma Kathpalia	0.00	116,000.00	-116,000.00	100.00	
Total Income	32,978.94	297,813.13	-264,834.19	88.93	
Expenses	2023	2022	Change (\$)	Change (%)	
Investment Losses	28,276.71	2,060.65	26,216.06	1,272.22	
Decrease in Market Value	28,276.71	2,060.65	26,216.06	1,272.22	WP-1
Direct Property	29,162.64	0.00	29,162.64	100.00	
38 Parkhaven Street, Mango Hill, QLD 4509	29,162.64	0.00	29,162.64	100.00	
Shares in Listed Companies	-885.93	2,060.65	-2,946.58	142.99	
Argo Investments Limited	8.00	315.95	-307.95	97.47	
Australian Foundation Investment Company Limited	176.00	335.95	-159.95	47.61	
Bank Of Queensland Limited	472.00	607.95	-135.95	22.36	

Expenses	2023	2022	Change (\$)	Change (%)	
Flight Centre Travel Group Limited	-338.00	87.95	-425.95	484.31	
Pilbara Minerals Limited	-780.00	442.95	-1,222.95	276.09	
Westpac Banking Corporation	-423.93	269.90	-693.83	257.07	
Member Payments	1,099.56	957.44	142.12	14.84	
Insurance Premiums	1,099.56	957.44	142.12	14.84	
Mr Sachin Kathpalia	628.87	542.63	86.24	15.89	WP-1
Accumulation	628.87	542.63	86.24	15.89	
Mrs Ruma Kathpalia	470.69	414.81	55.88	13.47	WP-1
Accumulation	470.69	414.81	55.88	13.47	
Other Expenses	9,133.65	0.00	9,133.65	100.00	
Accountancy Fee	1,100.00	0.00	1,100.00	100.00	WP-1
ASIC Fee	59.00	0.00	59.00	100.00	
Auditor Fee	330.00	0.00	330.00	100.00	
Borrowing Costs	47.87	0.00	47.87	100.00	WP-1
Establishment Fee	1,540.00	0.00	1,540.00	100.00	WP-1
Interest Paid	5,251.67	0.00	5,251.67	100.00	WP-1
Limited Recourse Borrowing Arrangement	5,251.67	0.00	5,251.67	100.00	
loans.com.au	5,251.67	0.00	5,251.67	100.00	
Property Expenses	287.11	0.00	287.11	100.00	WP-1 WP-2 WP-3

Expenses	2023	2022	Change (\$)	Change (%)	
Council Rates	385.90	0.00	385.90	100.00	
Direct Property	385.90	0.00	385.90	100.00	
38 Parkhaven Street, Mango Hill, QLD 4509	385.90	0.00	385.90	100.00	
Insurance Premium	910.04	0.00	910.04	100.00	WP-1
Direct Property	910.04	0.00	910.04	100.00	
38 Parkhaven Street, Mango Hill, QLD 4509	910.04	0.00	910.04	100.00	
Sundry Expenses	-1,008.83	0.00	-1,008.83	100.00	
Direct Property	-1,008.83	0.00	-1,008.83	100.00	
38 Parkhaven Street, Mango Hill, QLD 4509	-1,008.83	0.00	-1,008.83	100.00	
SMSF Supervisory Levy	518.00	0.00	518.00	100.00	
Total Expenses	38,509.92	3,018.09	35,491.83	1,175.97	
Income Tax	2023	2022	Change (\$)	Change (%)	
Income Tax Expense	3,642.90	1,065.15	2,577.75	242.01	WP-1 WP-2
Income Tax Expense	3,642.90	1,065.15	2,577.75	242.01	
Total Income Tax	3,642.90	1,065.15	2,577.75	242.01	
Net Profit(Loss) Total	-9,173.88	293,729.89			

Market Value

Current Status : Good to Go Prior Status : N/A					Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value
SECURITY						
	AFI	Australian Foundation Investment Company Limited	7.07	400.00	7.07	2,828.00
	ARG	Argo Investments Limited	8.76	200.00	8.76	1,752.00
	BOQ	Bank Of Queensland Limited	5.49	400.00	5.49	2,196.00
	FLT	Flight Centre Travel Group Limited	19.05	200.00	19.05	3,810.00
	PLS	Pilbara Minerals Limited	4.89	300.00	4.89	1,467.00
	WBC	Westpac Banking Corporation	21.34	100.00	21.34	2,134.00

Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.

Preservation Components

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
Mrs Ruma Kathpalia (Age: 40 at 30/06/2023)									
Accumulation	Accumulation	114,875.26	0.00	0.00	104,849.58	0.00	0.00		
Mr Sachin Kathpalia (Age: 44 at 30/06/2023)									
Accumulation	Accumulation	178,854.63	0.00	0.00	179,706.43	0.00	0.00		

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mrs Ruma Kathpalia (Age: 40 at 30/06/2023)				
	Accumulation		449.61	449.61
Mr Sachin Kathpalia (Age: 44 at 30/06/2023)				
	Accumulation		0.00	0.00









Work Test - Good to Go

Great news! After review there is nothing that requires your attention.

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
Mrs Ruma Kathpalia				
Date of Birth: 21/06/1983 (Age: 39 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00
Mr Sachin Kathpalia				
Date of Birth: 20/11/1978 (Age: 43 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		94,725.14	0.00
	Maximum cap available		122,225.14	110,000.00
	Contributions made (to this fund)		19,980.75	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		19,980.75	0.00
	Amount above caps		0.00	0.00

Negative Balance

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
loans.com.au						
	20/04/2023	Withdrawal Chq Firstmac Services	490.00	0.00	-490.00	
	20/04/2023	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	486,010.00	0.00	-486,500.00	
	06/05/2023	Credit from 182512 969988948	0.00	1,497.01	-485,002.99	
	20/05/2023	Credit from 182512 969988948	0.00	1,497.01	-483,505.98	
	20/05/2023	Loan Interest	2,541.40	0.00	-486,047.38	
	03/06/2023	Credit from 182512 969988948	0.00	1,497.01	-484,550.37	
	17/06/2023	Credit from 182512 969988948	0.00	1,497.01	-483,053.36	
	20/06/2023	Loan Interest	2,710.27	0.00	-485,763.63	

Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance		
loans.com.au							
	17/06/2023	Credit from 182512 969988948	0.00	1,497.01	-483,053.36		
Macquarie Cash Management Account							
	08/05/2023	FMC 10227073L49	1,497.01	0.00	56,386.77		

Income Comparison - Good to Go

Great news! After review there is nothing that requires your attention.

Benefits Paid to Member < 60 - Good to Go

Great news! After review there is nothing that requires your attention.

Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

Pension Limit - Not Applicable

The system did not find any data to process.

Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable

The system did not find any data to process.

Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Member Receipts / Contributions / Employer / Mr Sachin Kathpalia					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/07/2022	QUICKSUPER QUICKSPR3245231492	0.00	0.00	542.15	542.15
21/07/2022	QUICKSUPER QUICKSPR3256736211	0.00	0.00	569.25	1,111.40
03/08/2022	QUICKSUPER QUICKSPR3266839085	0.00	0.00	569.25	1,680.65
16/08/2022	QUICKSUPER QUICKSPR3276846317	0.00	0.00	569.25	2,249.90
31/08/2022	QUICKSUPER QUICKSPR3287779931	0.00	0.00	573.51	2,823.41
14/09/2022	QUICKSUPER QUICKSPR3298537520	0.00	0.00	589.18	3,412.59
28/09/2022	QUICKSUPER QUICKSPR3308790995	0.00	0.00	569.25	3,981.84
11/10/2022	SuperChoice P/L PC061022-136125081	0.00	0.00	569.25	4,551.09
25/10/2022	SuperChoice P/L PC201022-198099673	0.00	0.00	569.25	5,120.34
08/11/2022	SuperChoice P/L PC041122-107182722	0.00	0.00	569.25	5,689.59
22/11/2022	SuperChoice P/L PC171122-192594317	0.00	0.00	398.48	6,088.07
29/11/2022	SuperChoice P/L PC221122-192988163	0.00	0.00	727.85	6,815.92
13/12/2022	SuperChoice P/L PC081222-192195263	0.00	0.00	539.34	7,355.26
20/12/2022	SuperChoice P/L PC191222-193308154	0.00	0.00	284.63	7,639.89
10/01/2023	SuperChoice P/L PC090123-195227167	0.00	0.00	658.91	8,298.80
17/01/2023	SuperChoice P/L PC160123-196385446	0.00	0.00	589.18	8,887.98
31/01/2023	SuperChoice P/L PC300123-100652924	0.00	0.00	569.25	9,457.23

Date	Description	Quantity	Debits	Credits	Balance
15/02/2023	SuperChoice P/L PC140223-166050243	0.00	0.00	569.25	10,026.48
28/02/2023	SuperChoice P/L PC270223-153363236	0.00	0.00	1,041.75	11,068.23
14/03/2023	SuperChoice P/L PC130323-155010291	0.00	0.00	866.29	11,934.52
28/03/2023	SuperChoice P/L PC270323-157544647	0.00	0.00	1,095.35	13,029.87
12/04/2023	SuperChoice P/L PC110423-159460641	0.00	0.00	1,083.66	14,113.53
26/04/2023	SuperChoice P/L PC240423-190855961	0.00	0.00	1,217.32	15,330.85
09/05/2023	SuperChoice P/L PC080523-194607566	0.00	0.00	1,152.73	16,483.58
26/05/2023	SuperChoice P/L PC250523-150565826	0.00	0.00	1,135.91	17,619.49
06/06/2023	SuperChoice P/L PC050623-182571045	0.00	0.00	1,166.74	18,786.23
20/06/2023	SuperChoice P/L PC190623-104140159	0.00	0.00	1,194.52	19,980.75
30/06/2023	Closing Balance	0.00	0.00	0.00	19,980.75

Investment Gains / Realised Capital Gains / Shares in Listed Companies / Liontown Resources Limited

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/03/2023	MOT CNT23290258 SELL 1000 LTR	0.00	0.00	885.10	885.10
30/06/2023	Closing Balance	0.00	0.00	0.00	885.10

Investment Gains / Realised Capital Gains / Shares in Listed Companies / Westpac Banking Corporation

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/11/2022	MOT CNT22753138 SELL 200 WBC	0.00	0.00	680.12	680.12
30/06/2023	Closing Balance	0.00	0.00	0.00	680.12

Investment Gains / Disposal Suspense / Shares in Listed Companies / Liontown Resources Limited

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/03/2023	MOT CNT23290258 SELL 1000 LTR	1,000.00	0.00	2,570.05	2,570.05
29/03/2023	MOT CNT23290258 SELL 1000 LTR	-1,000.00	2,570.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/11/2022	MOT CNT22753138 SELL 200 WBC	200.00	0.00	4,820.05	4,820.05
01/11/2022	MOT CNT22753138 SELL 200 WBC	-200.00	4,820.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Income / Dividends / Shares in Listed Companies / Argo Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	0.00	0.00	48.57	48.57
10/03/2023	ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	0.00	0.00	47.14	95.71
30/06/2023	Closing Balance	0.00	0.00	0.00	95.71
Investment Income / Dividends / Shares in Listed Companies / Australian Foundation Investment Company Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	0.00	0.00	80.00	80.00
24/02/2023	AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	0.00	0.00	62.86	142.86

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	142.86
Investment Income / Dividends / Shares in Listed Companies / Bank Of Queensland Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/11/2022	BOQ AUD 0.24 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	137.14	137.14
01/06/2023	BOQ AUD 0.2 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	114.29	251.43
30/06/2023	Closing Balance	0.00	0.00	0.00	251.43
Investment Income / Dividends / Shares in Listed Companies / Pilbara Minerals Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/03/2023	PLS AUD 0.11 FRANKED, 30% CTR	0.00	0.00	47.14	47.14
30/06/2023	Closing Balance	0.00	0.00	0.00	47.14
Investment Income / Dividends / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	91.43	91.43
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	100.00	191.43
30/06/2023	Closing Balance	0.00	0.00	0.00	191.43
Investment Income / Interest / Cash At Bank / Macquarie Cash Management Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	85.66	85.66

Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	187.41	273.07
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	247.54	520.61
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	332.69	853.30
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	383.37	1,236.67
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	445.66	1,682.33
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	508.43	2,190.76
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	451.88	2,642.64
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	529.81	3,172.45
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	368.73	3,541.18
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	124.52	3,665.70
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	127.49	3,793.19
30/06/2023	Closing Balance	0.00	0.00	0.00	3,793.19
Investment Income / Other Rental Related Income / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Free Mgt Fees	0.00	0.00	98.35	98.35
30/06/2023	Closing Balance	0.00	0.00	0.00	98.35
Investment Income / Rent / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	0.00	6,812.86	6,812.86
30/06/2023	Closing Balance	0.00	0.00	0.00	6,812.86

Date	Description	Quantity	Debits	Credits	Balance
Member Payments / Insurance Premiums / Mr Sachin Kathpalia / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/01/2023	TAL Life Limited 7029966-C6099896	0.00	628.87	0.00	628.87
30/06/2023	Closing Balance	0.00	0.00	0.00	628.87
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/01/2023	Insurance Premium Paid	0.00	628.87	0.00	628.87
10/01/2023	TAL Life Limited 7029966-C6099896	0.00	0.00	628.87	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Member Payments / Insurance Premiums / Mrs Ruma Kathpalia / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/01/2023	TAL Life Limited 7030325-C6149875	0.00	470.69	0.00	470.69
30/06/2023	Closing Balance	0.00	0.00	0.00	470.69
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/01/2023	Insurance Premium Paid	0.00	470.69	0.00	470.69
12/01/2023	TAL Life Limited 7030325-C6149875	0.00	0.00	470.69	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Expenses / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/02/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	1,100.00	0.00	1,100.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,100.00
Other Expenses / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/01/2023	BPAY TO ASIC	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00
Other Expenses / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/02/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
Other Expenses / Borrowing Costs					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Amortization	0.00	47.87	0.00	47.87
30/06/2023	Closing Balance	0.00	0.00	0.00	47.87
Other Expenses / Establishment Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	1,540.00	0.00	1,540.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,540.00
Other Expenses / Limited Recourse Borrowing Arrangement / loans.com.au					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/05/2023	Loan Interest	0.00	2,541.40	0.00	2,541.40
20/06/2023	Loan Interest	0.00	2,710.27	0.00	5,251.67
30/06/2023	Closing Balance	0.00	0.00	0.00	5,251.67
Other Expenses / Property Expenses / Council Rates / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/04/2023	Council Rates	0.00	385.90	0.00	385.90
30/06/2023	Closing Balance	0.00	0.00	0.00	385.90
Other Expenses / Property Expenses / Insurance Premium / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/04/2023	BUDGET DIRECT 119397060091797677	0.00	910.04	0.00	910.04
30/06/2023	Closing Balance	0.00	0.00	0.00	910.04
Other Expenses / Property Expenses / Sundry Expenses / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/04/2023	Release Fees & Agreed Reduction	0.00	0.00	1,008.83	1,008.83
30/06/2023	Closing Balance	0.00	0.00	0.00	1,008.83
Other Expenses / SMSF Supervisory Levy					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/02/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	518.00	0.00	518.00
30/06/2023	Closing Balance	0.00	0.00	0.00	518.00
Investment Losses / Decrease in Market Value / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	29,162.64	0.00	29,162.64
30/06/2023	Closing Balance	0.00	0.00	0.00	29,162.64
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Argo Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	8.00	0.00	8.00
30/06/2023	Closing Balance	0.00	0.00	0.00	8.00
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Australian Foundation Investment Company Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	176.00	0.00	176.00
30/06/2023	Closing Balance	0.00	0.00	0.00	176.00
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Bank Of Queensland Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	472.00	0.00	472.00
30/06/2023	Closing Balance	0.00	0.00	0.00	472.00
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Flight Centre Travel Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	338.00	338.00
30/06/2023	Closing Balance	0.00	0.00	0.00	338.00
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Pilbara Minerals Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	780.00	780.00
30/06/2023	Closing Balance	0.00	0.00	0.00	780.00
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	423.93	423.93
30/06/2023	Closing Balance	0.00	0.00	0.00	423.93
Income Tax Expense / Income Tax Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/07/2022	Fund Income Tax	0.00	81.32	0.00	81.32
21/07/2022	Fund Income Tax	0.00	85.39	0.00	166.71
03/08/2022	Fund Income Tax	0.00	85.39	0.00	252.10
16/08/2022	Fund Income Tax	0.00	85.39	0.00	337.49
31/08/2022	Fund Income Tax	0.00	86.03	0.00	423.52
14/09/2022	Fund Income Tax	0.00	88.38	0.00	511.90
28/09/2022	Fund Income Tax	0.00	85.39	0.00	597.29
11/10/2022	Fund Income Tax	0.00	85.39	0.00	682.68
25/10/2022	Fund Income Tax	0.00	85.39	0.00	768.07
08/11/2022	Fund Income Tax	0.00	85.39	0.00	853.46
22/11/2022	Fund Income Tax	0.00	59.77	0.00	913.23

Date	Description	Quantity	Debits	Credits	Balance
29/11/2022	Fund Income Tax	0.00	109.18	0.00	1,022.41
13/12/2022	Fund Income Tax	0.00	80.90	0.00	1,103.31
20/12/2022	Fund Income Tax	0.00	42.69	0.00	1,146.00
10/01/2023	Fund Income Tax	0.00	0.00	94.33	1,051.67
10/01/2023	Fund Income Tax	0.00	98.84	0.00	1,150.51
12/01/2023	Fund Income Tax	0.00	0.00	70.60	1,079.91
17/01/2023	Fund Income Tax	0.00	88.38	0.00	1,168.29
31/01/2023	Fund Income Tax	0.00	85.39	0.00	1,253.68
15/02/2023	Fund Income Tax	0.00	85.39	0.00	1,339.07
28/02/2023	Fund Income Tax	0.00	156.26	0.00	1,495.33
14/03/2023	Fund Income Tax	0.00	129.94	0.00	1,625.27
28/03/2023	Fund Income Tax	0.00	164.30	0.00	1,789.57
12/04/2023	Fund Income Tax	0.00	162.55	0.00	1,952.12
26/04/2023	Fund Income Tax	0.00	182.60	0.00	2,134.72
09/05/2023	Fund Income Tax	0.00	172.91	0.00	2,307.63
26/05/2023	Fund Income Tax	0.00	170.39	0.00	2,478.02
06/06/2023	Fund Income Tax	0.00	175.01	0.00	2,653.03
20/06/2023	Fund Income Tax	0.00	179.18	0.00	2,832.21
30/06/2023	Fund Income Tax	0.00	810.69	0.00	3,642.90
30/06/2023	Closing Balance	0.00	0.00	0.00	3,642.90

Date	Description	Quantity	Debits	Credits	Balance
Investments - 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/03/2023	Property Purchase	1.00	695,000.00	0.00	695,000.00
20/04/2023	PEXA Fees	0.00	123.97	0.00	695,123.97
20/04/2023	Pre-inspection Fee	0.00	545.00	0.00	695,668.97
20/04/2023	Professional Fees	0.00	1,527.74	0.00	697,196.71
20/04/2023	Registration Fees	0.00	2,665.93	0.00	699,862.64
20/04/2023	Stamp Duty	0.00	24,300.00	0.00	724,162.64
30/06/2023	Market Value Adjustment	0.00	0.00	29,162.64	695,000.00
30/06/2023	Closing Balance	1.00	0.00	0.00	695,000.00
Investments - Argo Investments Limited					
01/07/2022	Opening Balance	200.00	0.00	0.00	1,760.00
30/06/2023	Market Value Adjustment	0.00	0.00	8.00	1,752.00
30/06/2023	Closing Balance	200.00	0.00	0.00	1,752.00
Investments - Australian Foundation Investment Company Limited					
01/07/2022	Opening Balance	400.00	0.00	0.00	3,004.00
30/06/2023	Market Value Adjustment	0.00	0.00	176.00	2,828.00
30/06/2023	Closing Balance	400.00	0.00	0.00	2,828.00
Investments - Bank Of Queensland Limited					
01/07/2022	Opening Balance	400.00	0.00	0.00	2,668.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	472.00	2,196.00
30/06/2023	Closing Balance	400.00	0.00	0.00	2,196.00
Investments - Flight Centre Travel Group Limited					
01/07/2022	Opening Balance	200.00	0.00	0.00	3,472.00
30/06/2023	Market Value Adjustment	0.00	338.00	0.00	3,810.00
30/06/2023	Closing Balance	200.00	0.00	0.00	3,810.00
Investments - Liantown Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/09/2022	MOT CNT22602119 BUY 1000 LTR	1,000.00	1,684.95	0.00	1,684.95
29/03/2023	MOT CNT23290258 SELL 1000 LTR	-1,000.00	0.00	1,684.95	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Pilbara Minerals Limited					
01/07/2022	Opening Balance	300.00	0.00	0.00	687.00
30/06/2023	Market Value Adjustment	0.00	780.00	0.00	1,467.00
30/06/2023	Closing Balance	300.00	0.00	0.00	1,467.00
Investments - Westpac Banking Corporation					
01/07/2022	Opening Balance	300.00	0.00	0.00	5,850.00
01/11/2022	MOT CNT22753138 SELL 200 WBC	-200.00	0.00	4,139.93	1,710.07
30/06/2023	Market Value Adjustment	0.00	423.93	0.00	2,134.00
30/06/2023	Closing Balance	100.00	0.00	0.00	2,134.00

Date	Description	Quantity	Debits	Credits	Balance
Cash At Bank - Macquarie Cash Management Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	277,276.48
06/07/2022	QUICKSUPER QUICKSPR3245231492	0.00	542.15	0.00	277,818.63
21/07/2022	QUICKSUPER QUICKSPR3256736211	0.00	569.25	0.00	278,387.88
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	85.66	0.00	278,473.54
03/08/2022	QUICKSUPER QUICKSPR3266839085	0.00	569.25	0.00	279,042.79
16/08/2022	QUICKSUPER QUICKSPR3276846317	0.00	569.25	0.00	279,612.04
30/08/2022	AFI DIV PAYMENT AUG22/00578902	0.00	56.00	0.00	279,668.04
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	187.41	0.00	279,855.45
31/08/2022	QUICKSUPER QUICKSPR3287779931	0.00	573.51	0.00	280,428.96
14/09/2022	QUICKSUPER QUICKSPR3298537520	0.00	589.18	0.00	281,018.14
16/09/2022	Argo Investments S00126309881	0.00	34.00	0.00	281,052.14
20/09/2022	MOT CNT22602119 BUY 1000 LTR	0.00	0.00	1,684.95	279,367.19
28/09/2022	QUICKSUPER QUICKSPR3308790995	0.00	569.25	0.00	279,936.44
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	247.54	0.00	280,183.98
11/10/2022	SuperChoice P/L PC061022-136125081	0.00	569.25	0.00	280,753.23
25/10/2022	SuperChoice P/L PC201022-198099673	0.00	569.25	0.00	281,322.48
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	332.69	0.00	281,655.17
02/11/2022	MOT CNT22753138 SELL 200 WBC	0.00	4,820.05	0.00	286,475.22
08/11/2022	SuperChoice P/L PC041122-107182722	0.00	569.25	0.00	287,044.47

Date	Description	Quantity	Debits	Credits	Balance
17/11/2022	BOQ FNL DIV 001285519685	0.00	96.00	0.00	287,140.47
22/11/2022	SuperChoice P/L PC171122-192594317	0.00	398.48	0.00	287,538.95
29/11/2022	SuperChoice P/L PC221122-192988163	0.00	727.85	0.00	288,266.80
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	383.37	0.00	288,650.17
13/12/2022	SuperChoice P/L PC081222-192195263	0.00	539.34	0.00	289,189.51
20/12/2022	SuperChoice P/L PC191222-193308154	0.00	284.63	0.00	289,474.14
20/12/2022	WBC DIVIDEND 001286431911	0.00	64.00	0.00	289,538.14
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	445.66	0.00	289,983.80
10/01/2023	SuperChoice P/L PC090123-195227167	0.00	658.91	0.00	290,642.71
10/01/2023	TAL Life Limited 7029966-C6099896	0.00	0.00	628.87	290,013.84
12/01/2023	TAL Life Limited 7030325-C6149875	0.00	0.00	470.69	289,543.15
17/01/2023	SuperChoice P/L PC160123-196385446	0.00	589.18	0.00	290,132.33
18/01/2023	BPAY TO ASIC	0.00	0.00	59.00	290,073.33
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	508.43	0.00	290,581.76
31/01/2023	SuperChoice P/L PC300123-100652924	0.00	569.25	0.00	291,151.01
15/02/2023	SuperChoice P/L PC140223-166050243	0.00	569.25	0.00	291,720.26
24/02/2023	AFI DIV PAYMENT FEB23/00877626	0.00	44.00	0.00	291,764.26
24/02/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	0.00	1,505.59	290,258.67
24/02/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	1,430.00	288,828.67

Date	Description	Quantity	Debits	Credits	Balance
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	451.88	0.00	289,280.55
28/02/2023	SuperChoice P/L PC270223-153363236	0.00	1,041.75	0.00	290,322.30
10/03/2023	Argo Investments S00126309881	0.00	33.00	0.00	290,355.30
14/03/2023	SuperChoice P/L PC130323-155010291	0.00	866.29	0.00	291,221.59
23/03/2023	TRANSACT FUNDS TFR TO FIRSTMAC SERVICES	0.00	0.00	220.00	291,001.59
23/03/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	1,540.00	289,461.59
24/03/2023	PLS PAYMENT MAR23/00882605	0.00	33.00	0.00	289,494.59
27/03/2023	TRANSACT FUNDS TFR TO ACCURATE AND CO	0.00	0.00	545.00	288,949.59
28/03/2023	SuperChoice P/L PC270323-157544647	0.00	1,095.35	0.00	290,044.94
28/03/2023	TRANSACT FUNDS TFR TO KINDRED PROPERTY G	0.00	0.00	1,000.00	289,044.94
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	529.81	0.00	289,574.75
31/03/2023	MOT CNT23290258 SELL 1000 LTR	0.00	2,570.05	0.00	292,144.80
12/04/2023	SuperChoice P/L PC110423-159460641	0.00	1,083.66	0.00	293,228.46
12/04/2023	TRANSACT FUNDS TFR TO JACK SINGH SOLICIT	0.00	0.00	500.00	292,728.46
12/04/2023	TRANSACT FUNDS TFR TO KINDRED PROPERTY G	0.00	0.00	10,000.00	282,728.46
20/04/2023	BUDGET DIRECT 119397060091797677	0.00	0.00	910.04	281,818.42
20/04/2023	FOR INVESTMENT PROPERTY	0.00	0.00	226,100.00	55,718.42
21/04/2023	PEXA REFUND MONIES	0.00	115.29	0.00	55,833.71

Date	Description	Quantity	Debits	Credits	Balance
26/04/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	0.00	251.00	55,582.71
26/04/2023	SuperChoice P/L PC240423-190855961	0.00	1,217.32	0.00	56,800.03
28/04/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	715.02	0.00	57,515.05
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	368.73	0.00	57,883.78
08/05/2023	FMC 10227073L49	0.00	0.00	1,497.01	56,386.77
09/05/2023	SuperChoice P/L PC080523-194607566	0.00	1,152.73	0.00	57,539.50
15/05/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	2,357.70	0.00	59,897.20
22/05/2023	FMC 10227073L49	0.00	0.00	1,497.01	58,400.19
26/05/2023	SuperChoice P/L PC250523-150565826	0.00	1,135.91	0.00	59,536.10
31/05/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	1,094.41	0.00	60,630.51
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	124.52	0.00	60,755.03
01/06/2023	BOQ ITM DIV 001295984470	0.00	80.00	0.00	60,835.03
05/06/2023	FMC 10227073L49	0.00	0.00	1,497.01	59,338.02
06/06/2023	SuperChoice P/L PC050623-182571045	0.00	1,166.74	0.00	60,504.76
19/06/2023	FMC 10227073L49	0.00	0.00	1,497.01	59,007.75
20/06/2023	SuperChoice P/L PC190623-104140159	0.00	1,194.52	0.00	60,202.27
27/06/2023	WBC DIVIDEND 001296334983	0.00	70.00	0.00	60,272.27
30/06/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	2,744.08	0.00	63,016.35
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	127.49	0.00	63,143.84
30/06/2023	Closing Balance	0.00	0.00	0.00	63,143.84

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Sundry Assets / Borrowing Cost					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	TRANSACT FUNDS TFR TO FIRSTMAC SERVICES	0.00	220.00	0.00	220.00
12/04/2023	TRANSACT FUNDS TFR TO JACK SINGH SOLICIT	0.00	500.00	0.00	720.00
20/04/2023	Withdrawal Chq Firstmac Services	0.00	490.00	0.00	1,210.00
30/06/2023	Amortization	0.00	0.00	47.87	1,162.13
30/06/2023	Closing Balance	0.00	0.00	0.00	1,162.13
Other Assets - Unsettled Trades / Acquisitions / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/03/2023	Property Purchase	0.00	0.00	695,000.00	695,000.00
27/03/2023	Purchase Settlement Paid	0.00	545.47	0.00	694,454.53
12/04/2023	Property Deposit Paid	0.00	11,000.00	0.00	683,454.53
20/04/2023	PEXA Fees	0.00	0.00	123.97	683,578.50
20/04/2023	Pre-inspection Fee	0.00	0.00	545.00	684,123.50
20/04/2023	Professional Fees	0.00	0.00	1,527.74	685,651.24
20/04/2023	Purchase Settlement Paid	0.00	712,617.17	0.00	26,965.93
20/04/2023	Registration Fees	0.00	0.00	2,665.93	24,300.00
20/04/2023	Stamp Duty	0.00	0.00	24,300.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / loans.com.au					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/04/2023	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	0.00	711,994.71	711,994.71
20/04/2023	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	226,100.00	0.00	485,894.71
20/04/2023	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	486,010.00	0.00	115.29
20/04/2023	Withdrawal Chq Firstmac Services	0.00	0.00	490.00	374.71
20/04/2023	Withdrawal Chq Firstmac Services	0.00	490.00	0.00	115.29
21/04/2023	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	0.00	115.29	0.00
06/05/2023	Credit from 182512 969988948	0.00	0.00	1,497.01	1,497.01
08/05/2023	Credit from 182512 969988948	0.00	1,497.01	0.00	0.00
20/05/2023	Credit from 182512 969988948	0.00	0.00	1,497.01	1,497.01
20/05/2023	Loan Interest	0.00	0.00	2,541.40	4,038.41
20/05/2023	Loan Interest	0.00	2,541.40	0.00	1,497.01
22/05/2023	Credit from 182512 969988948	0.00	1,497.01	0.00	0.00
03/06/2023	Credit from 182512 969988948	0.00	0.00	1,497.01	1,497.01
05/06/2023	Credit from 182512 969988948	0.00	1,497.01	0.00	0.00
17/06/2023	Credit from 182512 969988948	0.00	0.00	1,497.01	1,497.01
19/06/2023	Credit from 182512 969988948	0.00	1,497.01	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/06/2023	Loan Interest	0.00	0.00	2,710.27	2,710.27
20/06/2023	Loan Interest	0.00	2,710.27	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Liontown Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/09/2022	MOT CNT22602119 BUY 1000 LTR	0.00	0.00	1,684.95	1,684.95
20/09/2022	MOT CNT22602119 BUY 1000 LTR	0.00	1,684.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Borrowing Cost					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	TRANSACT FUNDS TFR TO FIRSTMAC SERVICES	0.00	0.00	220.00	220.00
23/03/2023	TRANSACT FUNDS TFR TO FIRSTMAC SERVICES	0.00	220.00	0.00	0.00
12/04/2023	TRANSACT FUNDS TFR TO JACK SINGH SOLICIT	0.00	0.00	500.00	500.00
12/04/2023	TRANSACT FUNDS TFR TO JACK SINGH SOLICIT	0.00	500.00	0.00	0.00
20/04/2023	Withdrawal Chq Firstmac Services	0.00	0.00	490.00	490.00
20/04/2023	Withdrawal Chq Firstmac Services	0.00	490.00	0.00	0.00
30/06/2023	Amortization	0.00	0.00	47.87	47.87
30/06/2023	Amortization	0.00	47.87	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Liontown Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/03/2023	MOT CNT23290258 SELL 1000 LTR	0.00	2,570.05	0.00	2,570.05
31/03/2023	MOT CNT23290258 SELL 1000 LTR	0.00	0.00	2,570.05	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/11/2022	MOT CNT22753138 SELL 200 WBC	0.00	4,820.05	0.00	4,820.05
02/11/2022	MOT CNT22753138 SELL 200 WBC	0.00	0.00	4,820.05	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Argo Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	0.00	0.00	34.00	34.00
16/09/2022	ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	0.00	34.00	0.00	0.00
10/03/2023	ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	0.00	0.00	33.00	33.00
10/03/2023	ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	0.00	33.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Australian Foundation Investment Company Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	0.00	0.00	56.00	56.00
30/08/2022	AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	0.00	56.00	0.00	0.00
24/02/2023	AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	0.00	0.00	44.00	44.00
24/02/2023	AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	0.00	44.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Bank Of Queensland Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/11/2022	BOQ AUD 0.24 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	96.00	96.00
17/11/2022	BOQ AUD 0.24 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	96.00	0.00	0.00
01/06/2023	BOQ AUD 0.2 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	80.00	80.00
01/06/2023	BOQ AUD 0.2 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	80.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Pilbara Minerals Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/03/2023	PLS AUD 0.11 FRANKED, 30% CTR	0.00	0.00	33.00	33.00

Date	Description	Quantity	Debits	Credits	Balance
24/03/2023	PLS AUD 0.11 FRANKED, 30% CTR	0.00	33.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	64.00	64.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	64.00	0.00	0.00
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	70.00	70.00
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	70.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Macquarie Cash Management Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	85.66	85.66
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	85.66	0.00	0.00
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	187.41	187.41
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	187.41	0.00	0.00
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	247.54	247.54
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	247.54	0.00	0.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	332.69	332.69

Date	Description	Quantity	Debits	Credits	Balance
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	332.69	0.00	0.00
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	383.37	383.37
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	383.37	0.00	0.00
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	445.66	445.66
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	445.66	0.00	0.00
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	508.43	508.43
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	508.43	0.00	0.00
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	451.88	451.88
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	451.88	0.00	0.00
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	529.81	529.81
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	529.81	0.00	0.00
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	368.73	368.73
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	368.73	0.00	0.00
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	124.52	124.52
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	124.52	0.00	0.00
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	127.49	127.49
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	127.49	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Other Rental Related Income / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Free Mgt Fees	0.00	0.00	98.35	98.35
30/06/2023	Free Mgt Fees	0.00	98.35	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	6,812.86	0.00	6,812.86
30/06/2023	Rental Income/Disbursements Received	0.00	0.00	6,812.86	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mr Sachin Kathpalia					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/07/2022	Contribution Received	0.00	0.00	542.15	542.15
06/07/2022	QUICKSUPER QUICKSPR3245231492	0.00	542.15	0.00	0.00
21/07/2022	Contribution Received	0.00	0.00	569.25	569.25
21/07/2022	QUICKSUPER QUICKSPR3256736211	0.00	569.25	0.00	0.00
03/08/2022	Contribution Received	0.00	0.00	569.25	569.25
03/08/2022	QUICKSUPER QUICKSPR3266839085	0.00	569.25	0.00	0.00
16/08/2022	Contribution Received	0.00	0.00	569.25	569.25
16/08/2022	QUICKSUPER QUICKSPR3276846317	0.00	569.25	0.00	0.00
31/08/2022	Contribution Received	0.00	0.00	573.51	573.51
31/08/2022	QUICKSUPER QUICKSPR3287779931	0.00	573.51	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
14/09/2022	Contribution Received	0.00	0.00	589.18	589.18
14/09/2022	QUICKSUPER QUICKSPR3298537520	0.00	589.18	0.00	0.00
28/09/2022	Contribution Received	0.00	0.00	569.25	569.25
28/09/2022	QUICKSUPER QUICKSPR3308790995	0.00	569.25	0.00	0.00
11/10/2022	Contribution Received	0.00	0.00	569.25	569.25
11/10/2022	SuperChoice P/L PC061022-136125081	0.00	569.25	0.00	0.00
25/10/2022	Contribution Received	0.00	0.00	569.25	569.25
25/10/2022	SuperChoice P/L PC201022-198099673	0.00	569.25	0.00	0.00
08/11/2022	Contribution Received	0.00	0.00	569.25	569.25
08/11/2022	SuperChoice P/L PC041122-107182722	0.00	569.25	0.00	0.00
22/11/2022	Contribution Received	0.00	0.00	398.48	398.48
22/11/2022	SuperChoice P/L PC171122-192594317	0.00	398.48	0.00	0.00
29/11/2022	Contribution Received	0.00	0.00	727.85	727.85
29/11/2022	SuperChoice P/L PC221122-192988163	0.00	727.85	0.00	0.00
13/12/2022	Contribution Received	0.00	0.00	539.34	539.34
13/12/2022	SuperChoice P/L PC081222-192195263	0.00	539.34	0.00	0.00
20/12/2022	Contribution Received	0.00	0.00	284.63	284.63
20/12/2022	SuperChoice P/L PC191222-193308154	0.00	284.63	0.00	0.00
10/01/2023	Contribution Received	0.00	0.00	658.91	658.91
10/01/2023	SuperChoice P/L PC090123-195227167	0.00	658.91	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/01/2023	Contribution Received	0.00	0.00	589.18	589.18
17/01/2023	SuperChoice P/L PC160123-196385446	0.00	589.18	0.00	0.00
31/01/2023	Contribution Received	0.00	0.00	569.25	569.25
31/01/2023	SuperChoice P/L PC300123-100652924	0.00	569.25	0.00	0.00
15/02/2023	Contribution Received	0.00	0.00	569.25	569.25
15/02/2023	SuperChoice P/L PC140223-166050243	0.00	569.25	0.00	0.00
28/02/2023	Contribution Received	0.00	0.00	1,041.75	1,041.75
28/02/2023	SuperChoice P/L PC270223-153363236	0.00	1,041.75	0.00	0.00
14/03/2023	Contribution Received	0.00	0.00	866.29	866.29
14/03/2023	SuperChoice P/L PC130323-155010291	0.00	866.29	0.00	0.00
28/03/2023	Contribution Received	0.00	0.00	1,095.35	1,095.35
28/03/2023	SuperChoice P/L PC270323-157544647	0.00	1,095.35	0.00	0.00
12/04/2023	Contribution Received	0.00	0.00	1,083.66	1,083.66
12/04/2023	SuperChoice P/L PC110423-159460641	0.00	1,083.66	0.00	0.00
26/04/2023	Contribution Received	0.00	0.00	1,217.32	1,217.32
26/04/2023	SuperChoice P/L PC240423-190855961	0.00	1,217.32	0.00	0.00
09/05/2023	Contribution Received	0.00	0.00	1,152.73	1,152.73
09/05/2023	SuperChoice P/L PC080523-194607566	0.00	1,152.73	0.00	0.00
26/05/2023	Contribution Received	0.00	0.00	1,135.91	1,135.91
26/05/2023	SuperChoice P/L PC250523-150565826	0.00	1,135.91	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/06/2023	Contribution Received	0.00	0.00	1,166.74	1,166.74
06/06/2023	SuperChoice P/L PC050623-182571045	0.00	1,166.74	0.00	0.00
20/06/2023	Contribution Received	0.00	0.00	1,194.52	1,194.52
20/06/2023	SuperChoice P/L PC190623-104140159	0.00	1,194.52	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/02/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	1,100.00	1,100.00
24/02/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	1,100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/01/2023	BPAY TO ASIC	0.00	0.00	59.00	59.00
18/01/2023	BPAY TO ASIC	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/02/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	330.00	330.00

Date	Description	Quantity	Debits	Credits	Balance
24/02/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Borrowing Costs					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Amortization	0.00	0.00	47.87	47.87
30/06/2023	Amortization	0.00	47.87	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Establishment Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	1,540.00	1,540.00
23/03/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	1,540.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Limited Recourse Borrowing Arrangement / loans.com.au					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/05/2023	Loan Interest	0.00	0.00	2,541.40	2,541.40
20/05/2023	Loan Interest	0.00	2,541.40	0.00	0.00
20/06/2023	Loan Interest	0.00	0.00	2,710.27	2,710.27
20/06/2023	Loan Interest	0.00	2,710.27	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Creditors and Accruals / Property Expenses / Council Rates / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/03/2023	Purchase Settlement Paid	0.00	0.30	0.00	0.30
20/04/2023	Council Rates	0.00	0.00	385.90	385.60
20/04/2023	Purchase Settlement Paid	0.00	385.60	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Insurance Premium / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/04/2023	BUDGET DIRECT 119397060091797677	0.00	0.00	910.04	910.04
20/04/2023	BUDGET DIRECT 119397060091797677	0.00	910.04	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Sundry Expenses / Direct Property / 38 Parkhaven Street, Mango Hill, QLD 4509					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/03/2023	Purchase Settlement Paid	0.00	0.00	0.77	0.77
20/04/2023	Purchase Settlement Paid	0.00	0.00	1,008.06	1,008.83
20/04/2023	Release Fees & Agreed Reduction	0.00	1,008.83	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Borrowings / Limited Recourse Borrowing Arrangement / loans.com.au					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/04/2023	Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	0.00	0.00	486,010.00	486,010.00
20/04/2023	Withdrawal Chq Firstmac Services	0.00	0.00	490.00	486,500.00
06/05/2023	Credit from 182512 969988948	0.00	1,497.01	0.00	485,002.99
20/05/2023	Credit from 182512 969988948	0.00	1,497.01	0.00	483,505.98
20/05/2023	Loan Interest	0.00	0.00	2,541.40	486,047.38
03/06/2023	Credit from 182512 969988948	0.00	1,497.01	0.00	484,550.37
17/06/2023	Credit from 182512 969988948	0.00	1,497.01	0.00	483,053.36
20/06/2023	Loan Interest	0.00	0.00	2,710.27	485,763.63
30/06/2023	Closing Balance	0.00	0.00	0.00	485,763.63
Income Tax Suspense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/02/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	0.00	1,505.59	1,505.59
24/02/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	1,505.59	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Income Tax Payable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	987.59	987.59
24/02/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	987.59	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Income Tax Payable / Provision for Income Tax					
01/07/2022	Opening Balance	0.00	0.00	0.00	1,065.15
01/07/2022	Fund Tax Finalisation	0.00	1,065.15	0.00	0.00
06/07/2022	Tax Effect Of Income	0.00	0.00	81.32	81.32
21/07/2022	Tax Effect Of Income	0.00	0.00	85.39	166.71
03/08/2022	Tax Effect Of Income	0.00	0.00	85.39	252.10
16/08/2022	Tax Effect Of Income	0.00	0.00	85.39	337.49
31/08/2022	Tax Effect Of Income	0.00	0.00	86.03	423.52
14/09/2022	Tax Effect Of Income	0.00	0.00	88.38	511.90
28/09/2022	Tax Effect Of Income	0.00	0.00	85.39	597.29
11/10/2022	Tax Effect Of Income	0.00	0.00	85.39	682.68
25/10/2022	Tax Effect Of Income	0.00	0.00	85.39	768.07
08/11/2022	Tax Effect Of Income	0.00	0.00	85.39	853.46
22/11/2022	Tax Effect Of Income	0.00	0.00	59.77	913.23
29/11/2022	Tax Effect Of Income	0.00	0.00	109.18	1,022.41
13/12/2022	Tax Effect Of Income	0.00	0.00	80.90	1,103.31
20/12/2022	Tax Effect Of Income	0.00	0.00	42.69	1,146.00
10/01/2023	Tax Effect Of Income	0.00	0.00	98.84	1,244.84
10/01/2023	Tax Effect Of Income	0.00	94.33	0.00	1,150.51
12/01/2023	Tax Effect Of Income	0.00	70.60	0.00	1,079.91

Date	Description	Quantity	Debits	Credits	Balance
17/01/2023	Tax Effect Of Income	0.00	0.00	88.38	1,168.29
31/01/2023	Tax Effect Of Income	0.00	0.00	85.39	1,253.68
15/02/2023	Tax Effect Of Income	0.00	0.00	85.39	1,339.07
28/02/2023	Tax Effect Of Income	0.00	0.00	156.26	1,495.33
14/03/2023	Tax Effect Of Income	0.00	0.00	129.94	1,625.27
28/03/2023	Tax Effect Of Income	0.00	0.00	164.30	1,789.57
12/04/2023	Tax Effect Of Income	0.00	0.00	162.55	1,952.12
26/04/2023	Tax Effect Of Income	0.00	0.00	182.60	2,134.72
09/05/2023	Tax Effect Of Income	0.00	0.00	172.91	2,307.63
26/05/2023	Tax Effect Of Income	0.00	0.00	170.39	2,478.02
06/06/2023	Tax Effect Of Income	0.00	0.00	175.01	2,653.03
20/06/2023	Tax Effect Of Income	0.00	0.00	179.18	2,832.21
30/06/2023	Tax Effect Of Income	0.00	0.00	810.69	3,642.90
30/06/2023	Closing Balance	0.00	0.00	0.00	3,642.90
Income Tax Payable / Franking Credits / Shares in Listed Companies / Argo Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	13.71
01/07/2022	Fund Tax Finalisation	0.00	0.00	13.71	0.00
16/09/2022	ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	0.00	14.57	0.00	14.57
10/03/2023	ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	0.00	14.14	0.00	28.71

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	28.71
Income Tax Payable / Franking Credits / Shares in Listed Companies / Australian Foundation Investment Company Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	0.00	24.00	0.00	24.00
24/02/2023	AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	0.00	18.86	0.00	42.86
30/06/2023	Closing Balance	0.00	0.00	0.00	42.86
Income Tax Payable / Franking Credits / Shares in Listed Companies / Bank Of Queensland Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	37.71
01/07/2022	Fund Tax Finalisation	0.00	0.00	37.71	0.00
17/11/2022	BOQ AUD 0.24 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	41.14	0.00	41.14
01/06/2023	BOQ AUD 0.2 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	34.29	0.00	75.43
30/06/2023	Closing Balance	0.00	0.00	0.00	75.43
Income Tax Payable / Franking Credits / Shares in Listed Companies / Pilbara Minerals Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/03/2023	PLS AUD 0.11 FRANKED, 30% CTR	0.00	14.14	0.00	14.14
30/06/2023	Closing Balance	0.00	0.00	0.00	14.14
Income Tax Payable / Franking Credits / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	26.14

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Fund Tax Finalisation	0.00	0.00	26.14	0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	27.43	0.00	27.43
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	30.00	0.00	57.43
30/06/2023	Closing Balance	0.00	0.00	0.00	57.43
Income Tax Payable / Income Tax Instalments Paid					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/03/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	251.00	0.00	251.00
30/06/2023	Fund Activity Statement	0.00	251.00	0.00	502.00
30/06/2023	Closing Balance	0.00	0.00	0.00	502.00
Other Taxes Payable / Activity Statement Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/03/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	0.00	251.00	251.00
26/04/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	251.00	0.00	0.00
30/06/2023	Fund Activity Statement	0.00	0.00	251.00	251.00
30/06/2023	Closing Balance	0.00	0.00	0.00	251.00
Fund Suspense / Macquarie Cash Management Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/07/2022	QUICKSUPER QUICKSPR3245231492	0.00	0.00	542.15	542.15
06/07/2022	QUICKSUPER QUICKSPR3245231492	0.00	542.15	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/07/2022	QUICKSUPER QUICKSPR3256736211	0.00	0.00	569.25	569.25
21/07/2022	QUICKSUPER QUICKSPR3256736211	0.00	569.25	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	85.66	85.66
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	85.66	0.00	0.00
03/08/2022	QUICKSUPER QUICKSPR3266839085	0.00	0.00	569.25	569.25
03/08/2022	QUICKSUPER QUICKSPR3266839085	0.00	569.25	0.00	0.00
16/08/2022	QUICKSUPER QUICKSPR3276846317	0.00	0.00	569.25	569.25
16/08/2022	QUICKSUPER QUICKSPR3276846317	0.00	569.25	0.00	0.00
30/08/2022	AFI DIV PAYMENT AUG22/00578902	0.00	0.00	56.00	56.00
30/08/2022	AFI DIV PAYMENT AUG22/00578902	0.00	56.00	0.00	0.00
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	187.41	187.41
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	187.41	0.00	0.00
31/08/2022	QUICKSUPER QUICKSPR3287779931	0.00	0.00	573.51	573.51
31/08/2022	QUICKSUPER QUICKSPR3287779931	0.00	573.51	0.00	0.00
14/09/2022	QUICKSUPER QUICKSPR3298537520	0.00	0.00	589.18	589.18
14/09/2022	QUICKSUPER QUICKSPR3298537520	0.00	589.18	0.00	0.00
16/09/2022	Argo Investments S00126309881	0.00	0.00	34.00	34.00
16/09/2022	Argo Investments S00126309881	0.00	34.00	0.00	0.00
20/09/2022	MOT CNT22602119 BUY 1000 LTR	0.00	0.00	1,684.95	1,684.95
20/09/2022	MOT CNT22602119 BUY 1000 LTR	0.00	1,684.95	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/09/2022	QUICKSUPER QUICKSPR3308790995	0.00	0.00	569.25	569.25
28/09/2022	QUICKSUPER QUICKSPR3308790995	0.00	569.25	0.00	0.00
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	247.54	247.54
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	247.54	0.00	0.00
11/10/2022	SuperChoice P/L PC061022-136125081	0.00	0.00	569.25	569.25
11/10/2022	SuperChoice P/L PC061022-136125081	0.00	569.25	0.00	0.00
25/10/2022	SuperChoice P/L PC201022-198099673	0.00	0.00	569.25	569.25
25/10/2022	SuperChoice P/L PC201022-198099673	0.00	569.25	0.00	0.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	332.69	332.69
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	332.69	0.00	0.00
02/11/2022	MOT CNT22753138 SELL 200 WBC	0.00	0.00	4,820.05	4,820.05
02/11/2022	MOT CNT22753138 SELL 200 WBC	0.00	4,820.05	0.00	0.00
08/11/2022	SuperChoice P/L PC041122-107182722	0.00	0.00	569.25	569.25
08/11/2022	SuperChoice P/L PC041122-107182722	0.00	569.25	0.00	0.00
17/11/2022	BOQ FNL DIV 001285519685	0.00	0.00	96.00	96.00
17/11/2022	BOQ FNL DIV 001285519685	0.00	96.00	0.00	0.00
22/11/2022	SuperChoice P/L PC171122-192594317	0.00	0.00	398.48	398.48
22/11/2022	SuperChoice P/L PC171122-192594317	0.00	398.48	0.00	0.00
29/11/2022	SuperChoice P/L PC221122-192988163	0.00	0.00	727.85	727.85
29/11/2022	SuperChoice P/L PC221122-192988163	0.00	727.85	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	383.37	383.37
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	383.37	0.00	0.00
13/12/2022	SuperChoice P/L PC081222-192195263	0.00	0.00	539.34	539.34
13/12/2022	SuperChoice P/L PC081222-192195263	0.00	539.34	0.00	0.00
20/12/2022	SuperChoice P/L PC191222-193308154	0.00	0.00	284.63	284.63
20/12/2022	SuperChoice P/L PC191222-193308154	0.00	284.63	0.00	0.00
20/12/2022	WBC DIVIDEND 001286431911	0.00	0.00	64.00	64.00
20/12/2022	WBC DIVIDEND 001286431911	0.00	64.00	0.00	0.00
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	445.66	445.66
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	445.66	0.00	0.00
10/01/2023	SuperChoice P/L PC090123-195227167	0.00	0.00	658.91	658.91
10/01/2023	SuperChoice P/L PC090123-195227167	0.00	658.91	0.00	0.00
10/01/2023	TAL Life Limited 7029966-C6099896	0.00	0.00	628.87	628.87
10/01/2023	TAL Life Limited 7029966-C6099896	0.00	628.87	0.00	0.00
12/01/2023	TAL Life Limited 7030325-C6149875	0.00	0.00	470.69	470.69
12/01/2023	TAL Life Limited 7030325-C6149875	0.00	470.69	0.00	0.00
17/01/2023	SuperChoice P/L PC160123-196385446	0.00	0.00	589.18	589.18
17/01/2023	SuperChoice P/L PC160123-196385446	0.00	589.18	0.00	0.00
18/01/2023	BPAY TO ASIC	0.00	0.00	59.00	59.00
18/01/2023	BPAY TO ASIC	0.00	59.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	508.43	508.43
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	508.43	0.00	0.00
31/01/2023	SuperChoice P/L PC300123-100652924	0.00	0.00	569.25	569.25
31/01/2023	SuperChoice P/L PC300123-100652924	0.00	569.25	0.00	0.00
15/02/2023	SuperChoice P/L PC140223-166050243	0.00	0.00	569.25	569.25
15/02/2023	SuperChoice P/L PC140223-166050243	0.00	569.25	0.00	0.00
24/02/2023	AFI DIV PAYMENT FEB23/00877626	0.00	0.00	44.00	44.00
24/02/2023	AFI DIV PAYMENT FEB23/00877626	0.00	44.00	0.00	0.00
24/02/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	0.00	1,505.59	1,505.59
24/02/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	1,505.59	0.00	0.00
24/02/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	330.00	330.00
24/02/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	1,100.00	1,430.00
24/02/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	1,430.00	0.00	0.00
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	451.88	451.88
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	451.88	0.00	0.00
28/02/2023	SuperChoice P/L PC270223-153363236	0.00	0.00	1,041.75	1,041.75
28/02/2023	SuperChoice P/L PC270223-153363236	0.00	1,041.75	0.00	0.00
10/03/2023	Argo Investments S00126309881	0.00	0.00	33.00	33.00
10/03/2023	Argo Investments S00126309881	0.00	33.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
14/03/2023	SuperChoice P/L PC130323-155010291	0.00	0.00	866.29	866.29
14/03/2023	SuperChoice P/L PC130323-155010291	0.00	866.29	0.00	0.00
23/03/2023	TRANSACT FUNDS TFR TO FIRSTMAC SERVICES	0.00	0.00	220.00	220.00
23/03/2023	TRANSACT FUNDS TFR TO FIRSTMAC SERVICES	0.00	220.00	0.00	0.00
23/03/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	1,540.00	1,540.00
23/03/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	1,540.00	0.00	0.00
24/03/2023	PLS PAYMENT MAR23/00882605	0.00	0.00	33.00	33.00
24/03/2023	PLS PAYMENT MAR23/00882605	0.00	33.00	0.00	0.00
27/03/2023	TRANSACT FUNDS TFR TO ACCURATE AND CO	0.00	0.00	545.00	545.00
27/03/2023	TRANSACT FUNDS TFR TO ACCURATE AND CO	0.00	545.00	0.00	0.00
28/03/2023	SuperChoice P/L PC270323-157544647	0.00	0.00	1,095.35	1,095.35
28/03/2023	SuperChoice P/L PC270323-157544647	0.00	1,095.35	0.00	0.00
28/03/2023	TRANSACT FUNDS TFR TO KINDRED PROPERTY G	0.00	1,000.00	0.00	1,000.00
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	529.81	470.19
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	529.81	0.00	1,000.00
31/03/2023	MOT CNT23290258 SELL 1000 LTR	0.00	0.00	2,570.05	1,570.05
31/03/2023	MOT CNT23290258 SELL 1000 LTR	0.00	2,570.05	0.00	1,000.00

Date	Description	Quantity	Debits	Credits	Balance
12/04/2023	SuperChoice P/L PC110423-159460641	0.00	0.00	1,083.66	83.66
12/04/2023	SuperChoice P/L PC110423-159460641	0.00	1,083.66	0.00	1,000.00
12/04/2023	TRANSACT FUNDS TFR TO JACK SINGH SOLICIT	0.00	0.00	500.00	500.00
12/04/2023	TRANSACT FUNDS TFR TO JACK SINGH SOLICIT	0.00	500.00	0.00	1,000.00
12/04/2023	TRANSACT FUNDS TFR TO KINDRED PROPERTY G	0.00	0.00	0.00	1,000.00
12/04/2023	TRANSACT FUNDS TFR TO KINDRED PROPERTY G	0.00	0.00	11,000.00	10,000.00
12/04/2023	TRANSACT FUNDS TFR TO KINDRED PROPERTY G	0.00	10,000.00	0.00	0.00
20/04/2023	BUDGET DIRECT 119397060091797677	0.00	0.00	910.04	910.04
20/04/2023	BUDGET DIRECT 119397060091797677	0.00	910.04	0.00	0.00
20/04/2023	FOR INVESTMENT PROPERTY	0.00	0.00	226,100.00	226,100.00
20/04/2023	FOR INVESTMENT PROPERTY	0.00	226,100.00	0.00	0.00
21/04/2023	PEXA REFUND MONIES	0.00	0.00	115.29	115.29
21/04/2023	PEXA REFUND MONIES	0.00	115.29	0.00	0.00
26/04/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	0.00	251.00	251.00
26/04/2023	BPAY TO TAX OFFICE PAYMENTS	0.00	251.00	0.00	0.00
26/04/2023	SuperChoice P/L PC240423-190855961	0.00	0.00	1,217.32	1,217.32
26/04/2023	SuperChoice P/L PC240423-190855961	0.00	1,217.32	0.00	0.00
28/04/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	0.00	715.02	715.02

Date	Description	Quantity	Debits	Credits	Balance
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	368.73	1,083.75
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	368.73	0.00	715.02
08/05/2023	FMC 10227073L49	0.00	0.00	1,497.01	2,212.03
08/05/2023	FMC 10227073L49	0.00	1,497.01	0.00	715.02
09/05/2023	SuperChoice P/L PC080523-194607566	0.00	0.00	1,152.73	1,867.75
09/05/2023	SuperChoice P/L PC080523-194607566	0.00	1,152.73	0.00	715.02
15/05/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	0.00	2,357.70	3,072.72
22/05/2023	FMC 10227073L49	0.00	0.00	1,497.01	4,569.73
22/05/2023	FMC 10227073L49	0.00	1,497.01	0.00	3,072.72
26/05/2023	SuperChoice P/L PC250523-150565826	0.00	0.00	1,135.91	4,208.63
26/05/2023	SuperChoice P/L PC250523-150565826	0.00	1,135.91	0.00	3,072.72
31/05/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	0.00	1,094.41	4,167.13
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	124.52	4,291.65
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	124.52	0.00	4,167.13
01/06/2023	BOQ ITM DIV 001295984470	0.00	0.00	80.00	4,247.13
01/06/2023	BOQ ITM DIV 001295984470	0.00	80.00	0.00	4,167.13
05/06/2023	FMC 10227073L49	0.00	0.00	1,497.01	5,664.14
05/06/2023	FMC 10227073L49	0.00	1,497.01	0.00	4,167.13
06/06/2023	SuperChoice P/L PC050623-182571045	0.00	0.00	1,166.74	5,333.87
06/06/2023	SuperChoice P/L PC050623-182571045	0.00	1,166.74	0.00	4,167.13

Date	Description	Quantity	Debits	Credits	Balance
19/06/2023	FMC 10227073L49	0.00	0.00	1,497.01	5,664.14
19/06/2023	FMC 10227073L49	0.00	1,497.01	0.00	4,167.13
20/06/2023	SuperChoice P/L PC190623-104140159	0.00	0.00	1,194.52	5,361.65
20/06/2023	SuperChoice P/L PC190623-104140159	0.00	1,194.52	0.00	4,167.13
27/06/2023	WBC DIVIDEND 001296334983	0.00	0.00	70.00	4,237.13
27/06/2023	WBC DIVIDEND 001296334983	0.00	70.00	0.00	4,167.13
30/06/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	0.00	0.00	4,167.13
30/06/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	0.00	0.00	4,167.13
30/06/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	0.00	0.00	4,167.13
30/06/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	0.00	2,744.08	6,911.21
30/06/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	98.35	0.00	6,812.86
30/06/2023	KINDRED PROPERTY 38 Parkhaven Stree	0.00	6,812.86	0.00	0.00
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	127.49	127.49
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	127.49	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Mr Sachin Kathpalia / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	178,854.63
06/07/2022	Contribution Tax Withheld	0.00	81.32	0.00	178,773.31
06/07/2022	QUICKSUPER QUICKSPR3245231492	0.00	0.00	542.15	179,315.46
21/07/2022	Contribution Tax Withheld	0.00	85.39	0.00	179,230.07

Date	Description	Quantity	Debits	Credits	Balance
21/07/2022	QUICKSUPER QUICKSPR3256736211	0.00	0.00	569.25	179,799.32
03/08/2022	Contribution Tax Withheld	0.00	85.39	0.00	179,713.93
03/08/2022	QUICKSUPER QUICKSPR3266839085	0.00	0.00	569.25	180,283.18
16/08/2022	Contribution Tax Withheld	0.00	85.39	0.00	180,197.79
16/08/2022	QUICKSUPER QUICKSPR3276846317	0.00	0.00	569.25	180,767.04
31/08/2022	Contribution Tax Withheld	0.00	86.03	0.00	180,681.01
31/08/2022	QUICKSUPER QUICKSPR3287779931	0.00	0.00	573.51	181,254.52
14/09/2022	Contribution Tax Withheld	0.00	88.38	0.00	181,166.14
14/09/2022	QUICKSUPER QUICKSPR3298537520	0.00	0.00	589.18	181,755.32
28/09/2022	Contribution Tax Withheld	0.00	85.39	0.00	181,669.93
28/09/2022	QUICKSUPER QUICKSPR3308790995	0.00	0.00	569.25	182,239.18
11/10/2022	Contribution Tax Withheld	0.00	85.39	0.00	182,153.79
11/10/2022	SuperChoice P/L PC061022-136125081	0.00	0.00	569.25	182,723.04
25/10/2022	Contribution Tax Withheld	0.00	85.39	0.00	182,637.65
25/10/2022	SuperChoice P/L PC201022-198099673	0.00	0.00	569.25	183,206.90
08/11/2022	Contribution Tax Withheld	0.00	85.39	0.00	183,121.51
08/11/2022	SuperChoice P/L PC041122-107182722	0.00	0.00	569.25	183,690.76
22/11/2022	Contribution Tax Withheld	0.00	59.77	0.00	183,630.99
22/11/2022	SuperChoice P/L PC171122-192594317	0.00	0.00	398.48	184,029.47
29/11/2022	Contribution Tax Withheld	0.00	109.18	0.00	183,920.29

Date	Description	Quantity	Debits	Credits	Balance
29/11/2022	SuperChoice P/L PC221122-192988163	0.00	0.00	727.85	184,648.14
13/12/2022	Contribution Tax Withheld	0.00	80.90	0.00	184,567.24
13/12/2022	SuperChoice P/L PC081222-192195263	0.00	0.00	539.34	185,106.58
20/12/2022	Contribution Tax Withheld	0.00	42.69	0.00	185,063.89
20/12/2022	SuperChoice P/L PC191222-193308154	0.00	0.00	284.63	185,348.52
10/01/2023	Contribution Tax Withheld	0.00	98.84	0.00	185,249.68
10/01/2023	SuperChoice P/L PC090123-195227167	0.00	0.00	658.91	185,908.59
10/01/2023	TAL Life Limited 7029966-C6099896	0.00	628.87	0.00	185,279.72
10/01/2023	Tax Effect of Direct Member Expenses	0.00	0.00	94.33	185,374.05
17/01/2023	Contribution Tax Withheld	0.00	88.38	0.00	185,285.67
17/01/2023	SuperChoice P/L PC160123-196385446	0.00	0.00	589.18	185,874.85
31/01/2023	Contribution Tax Withheld	0.00	85.39	0.00	185,789.46
31/01/2023	SuperChoice P/L PC300123-100652924	0.00	0.00	569.25	186,358.71
15/02/2023	Contribution Tax Withheld	0.00	85.39	0.00	186,273.32
15/02/2023	SuperChoice P/L PC140223-166050243	0.00	0.00	569.25	186,842.57
28/02/2023	Contribution Tax Withheld	0.00	156.26	0.00	186,686.31
28/02/2023	SuperChoice P/L PC270223-153363236	0.00	0.00	1,041.75	187,728.06
14/03/2023	Contribution Tax Withheld	0.00	129.94	0.00	187,598.12
14/03/2023	SuperChoice P/L PC130323-155010291	0.00	0.00	866.29	188,464.41
28/03/2023	Contribution Tax Withheld	0.00	164.30	0.00	188,300.11

Date	Description	Quantity	Debits	Credits	Balance
28/03/2023	SuperChoice P/L PC270323-157544647	0.00	0.00	1,095.35	189,395.46
12/04/2023	Contribution Tax Withheld	0.00	162.55	0.00	189,232.91
12/04/2023	SuperChoice P/L PC110423-159460641	0.00	0.00	1,083.66	190,316.57
26/04/2023	Contribution Tax Withheld	0.00	182.60	0.00	190,133.97
26/04/2023	SuperChoice P/L PC240423-190855961	0.00	0.00	1,217.32	191,351.29
09/05/2023	Contribution Tax Withheld	0.00	172.91	0.00	191,178.38
09/05/2023	SuperChoice P/L PC080523-194607566	0.00	0.00	1,152.73	192,331.11
26/05/2023	Contribution Tax Withheld	0.00	170.39	0.00	192,160.72
26/05/2023	SuperChoice P/L PC250523-150565826	0.00	0.00	1,135.91	193,296.63
06/06/2023	Contribution Tax Withheld	0.00	175.01	0.00	193,121.62
06/06/2023	SuperChoice P/L PC050623-182571045	0.00	0.00	1,166.74	194,288.36
20/06/2023	Contribution Tax Withheld	0.00	179.18	0.00	194,109.18
20/06/2023	SuperChoice P/L PC190623-104140159	0.00	0.00	1,194.52	195,303.70
30/06/2023	Contribution Tax	0.00	0.00	0.03	195,303.73
30/06/2023	Income Taxes Allocated	0.00	501.34	0.00	194,802.39
30/06/2023	Investment Profit or Loss	0.00	15,095.96	0.00	179,706.43
30/06/2023	Closing Balance	0.00	0.00	0.00	179,706.43
Member Entitlement Accounts / Mrs Ruma Kathpalia / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	114,875.26
12/01/2023	TAL Life Limited 7030325-C6149875	0.00	470.69	0.00	114,404.57

Date	Description	Quantity	Debits	Credits	Balance
12/01/2023	Tax Effect of Direct Member Expenses	0.00	0.00	70.60	114,475.17
30/06/2023	Income Taxes Allocated	0.00	309.38	0.00	114,165.79
30/06/2023	Investment Profit or Loss	0.00	9,316.21	0.00	104,849.58
30/06/2023	Closing Balance	0.00	0.00	0.00	104,849.58

Permanent Documents

OCR_InvestmentStrategy_rskathpalia.pdf
RS Kathpalia Superannuation Pty Ltd 2023 Annual ASIC Statement.pdf
Kathpalia Superannuation Pty Ltd_ASIK Extract.pdf
OCR_FundCompliantDoc_ATO.pdf
OCR_Deed_signaturePage.pdf
OCR_ATOselfDeclaration_Ruma.pdf
OCR_ATOselfDeclaration_Sachin.pdf

Self-managed superannuation fund annual return **2023**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 **Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ! The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 **Name of self-managed superannuation fund (SMSF)**

RS Kathpalia Superannuation Fund

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 **Annual return status**

Is this an amendment to the SMSF's 2023 return?

A No Yes

Is this the first required return for a newly registered SMSF?

B No Yes

Fund's tax file number (TFN) *****

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

If Part B of the audit report was qualified, have the reported issues been rectified?

D No Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number 182512

Fund account number 969988948

Fund account name

RS KATHPALIA SUPERANNUATION PTY LTD ATF RS Kathpalia Superannuat

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

smsfdataflow

Fund's tax file number (TFN)

8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?
 No Yes If yes, provide the date on which the fund was wound up Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income
 Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

⊖ To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$.00

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

⊖ If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Fund's tax file number (TFN)

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover? **M** No Yes Code

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income D1 \$ <input type="text" value="0"/> -00	Net foreign income D \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

Calculation of assessable contributions

Assessable employer contributions **R1** \$ -00

plus Assessable personal contributions **R2** \$ -00

plus ****No-TFN-quoted contributions** **R3** \$ -00
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6** \$ -00

Gross distribution from partnerships I \$ <input type="text"/> -00	Loss <input type="checkbox"/>
*Unfranked dividend amount J \$ <input type="text" value="0"/> -00	
*Franked dividend amount K \$ <input type="text" value="510"/> -00	
*Dividend franking credit L \$ <input type="text" value="218"/> -00	
*Gross trust distributions M \$ <input type="text" value="0"/> -00	Code <input type="text"/>
Assessable contributions (R1 plus R2 plus R3 less R6) R \$ <input type="text" value="19980"/> -00	

Calculation of non-arm's length income

*Net non-arm's length private company dividends **U1** \$ -00

plus *Net non-arm's length trust distributions **U2** \$ -00

plus *Net other non-arm's length income **U3** \$ -00

*Other income S \$ <input type="text" value="0"/> -00	Code <input type="text"/>
*Assessable income due to changed tax status of fund T \$ <input type="text" value="0"/> -00	
Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) U \$ <input type="text" value="0"/> -00	

#This is a mandatory label.
*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) W \$ <input type="text" value="32977"/> -00	Loss <input type="checkbox"/>
Exempt current pension income Y \$ <input type="text"/> -00	
TOTAL ASSESSABLE INCOME (W less Y) V \$ <input type="text" value="32977"/> -00	Loss <input type="checkbox"/>

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="5251"/> -00	A2 \$ <input type="text" value="0"/> -00	
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00	
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00	
Insurance premiums – members	F1 \$ <input type="text" value="1099"/> -00	F2 \$ <input type="text" value="0"/> -00	
SMSF auditor fee	H1 \$ <input type="text" value="330"/> -00	H2 \$ <input type="text" value="0"/> -00	
Investment expenses	I1 \$ <input type="text" value="334"/> -00	I2 \$ <input type="text" value="0"/> -00	
Management and administration expenses	J1 \$ <input type="text" value="1159"/> -00	J2 \$ <input type="text" value="1540"/> -00	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00	
Other amounts	L1 \$ <input type="text" value="518"/> -00 <input type="text" value="0"/> Code	L2 \$ <input type="text" value="0"/> -00 <input type="text" value="0"/> Code	
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00		

TOTAL DEDUCTIONS
N \$ -00
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ -00
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS -00 Loss
O \$ -00
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ -00
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN) *****

Section D: Income tax calculation statement

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

#Taxable income	A	\$	<input type="text" value="24286"/>	-00
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	T1	\$	<input type="text" value="3642.90"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	J	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

Gross tax **B** \$
(T1 plus J)

Foreign income tax offset	C1	\$	<input type="text" value="0"/>	
Rebates and tax offsets	C2	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	C	\$	<input type="text" value="0"/>	
<i>(C1 plus C2)</i>				

SUBTOTAL 1
T2 \$
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	<input type="text" value="0"/>	
Early stage investor tax offset	D3	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	D4	\$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	D	\$	<input type="text" value="0"/>	
<i>(D1 plus D2 plus D3 plus D4)</i>				

SUBTOTAL 2
T3 \$
(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset	E1	\$	<input type="text" value="218.57"/>	
No-TFN tax offset	E2	\$	<input type="text"/>	
National rental affordability scheme tax offset	E3	\$	<input type="text"/>	
Exploration credit tax offset	E4	\$	<input type="text"/>	
Refundable tax offsets	E	\$	<input type="text" value="218.57"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

#TAX PAYABLE **T5** \$
(T3 less E – cannot be less than zero)

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H2 \$	<input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H3 \$	<input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	<input type="text"/>
Credit for interest on no-TFN tax offset	
H6 \$	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	
H8 \$	<input type="text"/>
Eligible credits	
H \$	<input type="text" value="0"/>
<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I \$	<input type="text" value="0"/>
<i>(unused amount from label E – an amount must be included even if it is zero)</i>		

PAYG instalments raised	
K \$	<input type="text" value="502"/>
Supervisory levy	
L \$	<input type="text" value="259"/>
Supervisory levy adjustment for wound up funds	
M \$	<input type="text"/>
Supervisory levy adjustment for new funds	
N \$	<input type="text"/>

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input type="text" value="3181.33"/>
<i>(T5 plus G less H less I less K plus L less M plus N)</i>		

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

Tax losses carried forward to later income years	U \$	<input type="text" value="0"/>	-00
Net capital losses carried forward to later income years	V \$	<input type="text" value="0"/>	-00

Fund's tax file number (TFN) *****

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds and previously non-complying funds

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth (Day Month Year)

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Proceeds from primary residence disposal
H \$

Receipt date (Day Month Year)
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$
 Unlisted trusts **B** \$
 Insurance policy **C** \$
 Other managed investments **D** \$

15b Australian direct investments

Limited recourse borrowing arrangements
 Australian residential real property
J1 \$
 Australian non-residential real property
J2 \$
 Overseas real property
J3 \$
 Australian shares
J4 \$
 Overseas shares
J5 \$
 Other
J6 \$
 Property count
J7

Cash and term deposits **E** \$
 Debt securities **F** \$
 Loans **G** \$
 Listed shares **H** \$
 Unlisted shares **I** \$
Limited recourse borrowing arrangements **J** \$
 Non-residential real property **K** \$
 Residential real property **L** \$
 Collectables and personal use assets **M** \$
 Other assets **O** \$

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$
 Overseas non-residential real property **Q** \$
 Overseas residential real property **R** \$
 Overseas managed investments **S** \$
 Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$
 (Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?
A No Yes \$

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value="485763"/> -00	
Permissible temporary borrowings	V2 \$ <input type="text"/> -00	
Other borrowings	V3 \$ <input type="text"/> -00	
	Borrowings	V \$ <input type="text" value="485763"/> -00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="284556"/> -00
Reserve accounts		X \$ <input type="text" value="0"/> -00
Other liabilities		Y \$ <input type="text" value="3173"/> -00
TOTAL LIABILITIES		Z \$ <input type="text" value="773492"/> -00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$ -00

Total TOFA losses **I** \$ -00

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 2022–23 income year, write **2023**). **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 2023*. **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 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **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

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 and are 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

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone 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.

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2023* 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 Day / Month / Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

RS Kathpalia Superannuation Fund
Investment Revaluation as at 30 June 2023

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
Listed Securities Market						
AFI	Australian Foundation Investment Company Limited (ASX:AFI)	30 Jun 2023	7.07000	400.00000	2,828.00	(176.00)
ARG	Argo Investments Limited (ASX:ARG)	30 Jun 2023	8.76000	200.00000	1,752.00	(8.00)
BOQ	Bank Of Queensland Limited (ASX:BOQ)	30 Jun 2023	5.49000	400.00000	2,196.00	(472.00)
FLT	Flight Centre Travel Group Limited (ASX:FLT)	30 Jun 2023	19.05000	200.00000	3,810.00	338.00
PLS	Pilbara Minerals Limited (ASX:PLS)	30 Jun 2023	4.89000	300.00000	1,467.00	780.00
WBC	Westpac Banking Corporation (ASX:WBC)	30 Jun 2023	21.34000	100.00000	2,134.00	423.93
Listed Securities Market Total					14,187.00	885.93
Property Direct Market						
PROP1	38 Parkhaven Street, Mango Hill, QLD 4509	30 Jun 2023	695,000.00000	1.00000	695,000.00	(29,162.64)
Property Direct Market Total					695,000.00	(29,162.64)
Fund Total					709,187.00	(28,276.71)

RS Kathpalia Superannuation Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
MBL.BACCT: Macquarie Cash Management Account										
29/07/2022	Interest	85.66	0.00							
31/08/2022	Interest	187.41	0.00							
30/09/2022	Interest	247.54	0.00							
31/10/2022	Interest	332.69	0.00							
30/11/2022	Interest	383.37	0.00							
30/12/2022	Interest	445.66	0.00							
31/01/2023	Interest	508.43	0.00							
28/02/2023	Interest	451.88	0.00							
31/03/2023	Interest	529.81	0.00							
28/04/2023	Interest	368.73	0.00							
31/05/2023	Interest	124.52	0.00							
30/06/2023	Interest	127.49	0.00							
		3,793.19	0.00							
Total		3,793.19	0.00							
Shares in Listed Companies										
AFI: Australian Foundation Investment Company Limited (ASX:AFI)										
30/08/2022	Dividend	56.00	24.00		400	0	0.1400	56.00	24.00	
24/02/2023	Dividend	44.00	18.86		400	0	0.1100	44.00	18.86	
		100.00	42.86					100.00	42.86	
ARG: Argo Investments Limited (ASX:ARG)										
16/09/2022	Dividend	34.00	14.57		200	0	0.1700	34.00	14.57	
10/03/2023	Dividend	33.00	14.14		200	0	0.1650	33.00	14.14	
		67.00	28.71					67.00	28.71	
BOQ: Bank Of Queensland Limited (ASX:BOQ)										
17/11/2022	Dividend	96.00	41.14		400	0	0.2400	96.00	41.14	
01/06/2023	Dividend	80.00	34.29		400	0	0.2000	80.00	34.29	
		176.00	75.43					176.00	75.43	
PLS: Pilbara Minerals Limited (ASX:PLS)										
24/03/2023	Dividend	33.00	14.14		300	0	0.1100	33.00	14.14	
		33.00	14.14					33.00	14.14	
WBC: Westpac Banking Corporation (ASX:WBC)										
20/12/2022	Dividend	64.00	27.43		100	0	0.6400	64.00	27.43	
27/06/2023	Dividend	70.00	30.00		100	0	0.7000	70.00	30.00	
		134.00	57.43					134.00	57.43	
Total		510.00	218.57					510.00	218.57	

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

RS Kathpalia Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax 2023 \$

Benefits Accrued as a Result of Operations before Income Tax (5,530.98)

ADD:

Decrease in Market Value	28,276.71
Non-Deductible Expenses	1,540.00
Taxable Capital Gains	1,565.00
Rounding	0.49

LESS:

Realised Capital Gains	1,565.22
------------------------	----------

Taxable Income or Loss 24,286.00

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	24,286.00	3,642.90
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<u><u>3,642.90</u></u>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax 3,642.90

Income Tax Expense 3,642.90

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax 3,642.90

LESS:

Franking Credits	218.57
Income Tax Instalments Paid	502.00

Income Tax Payable (Receivable) 2,922.33

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

RS Kathpalia Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
				Section B
Income				
Net Capital Gain				
Gross Capital Gain - Shares & Units - Listed Shares	As Per Investment Disposals CGT Report	30 Jun 2023	A	1,565.00
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	0.00
Total Net Capital Gain			A	1,565.00
Gross Rent and Other Leasing & Hiring Income				
Free Mgt Fees	PROP1: 38 Parkhaven Street, Mango Hill, QLD 4509	30 Jun 2023	B	98.35
Rental Income/Disbursements Received	PROP1: 38 Parkhaven Street, Mango Hill, QLD 4509	30 Jun 2023	B	6,812.86
<i>Less Rounding</i>			B	(0.21)
Total Gross Rent and Other Leasing & Hiring Income			B	6,911.00
Gross Interest				
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	29 Jul 2022	C	85.66
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	31 Aug 2022	C	187.41
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	30 Sep 2022	C	247.54
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	31 Oct 2022	C	332.69
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	30 Nov 2022	C	383.37
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	30 Dec 2022	C	445.66
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	31 Jan 2023	C	508.43
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	28 Feb 2023	C	451.88
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	31 Mar 2023	C	529.81
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	28 Apr 2023	C	368.73
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	31 May 2023	C	124.52
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account	30 Jun 2023	C	127.49
<i>Less Rounding</i>			C	(0.19)
Total Gross Interest			C	3,793.00
Total Forestry Managed Investment Scheme Income			X	0.00
Total Net Foreign Income			D	0.00
Total Australian Franking Credits from a New Zealand Company			E	0.00
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Total Unfranked Dividend Amount			J	0.00

RS Kathpalia Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Franked Dividend Amount				
AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	30 Aug 2022	K	56.00
AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	24 Feb 2023	K	44.00
ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	16 Sep 2022	K	34.00
ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	10 Mar 2023	K	33.00
BOQ AUD 0.24 FRANKED, 30% CTR, DRP 1.5% DISC	BOQ: Bank Of Queensland Limited	17 Nov 2022	K	96.00
BOQ AUD 0.2 FRANKED, 30% CTR, DRP 1.5% DISC	BOQ: Bank Of Queensland Limited	01 Jun 2023	K	80.00
PLS AUD 0.11 FRANKED, 30% CTR	PLS: Pilbara Minerals Limited	24 Mar 2023	K	33.00
WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	20 Dec 2022	K	64.00
WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	27 Jun 2023	K	70.00
Total Franked Dividend Amount			K	510.00
Dividend Franking Credit				
AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	30 Aug 2022	L	24.00
AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	24 Feb 2023	L	18.86
ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	16 Sep 2022	L	14.57
ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	10 Mar 2023	L	14.14
BOQ AUD 0.24 FRANKED, 30% CTR, DRP 1.5% DISC	BOQ: Bank Of Queensland Limited	17 Nov 2022	L	41.14
BOQ AUD 0.2 FRANKED, 30% CTR, DRP 1.5% DISC	BOQ: Bank Of Queensland Limited	01 Jun 2023	L	34.29
PLS AUD 0.11 FRANKED, 30% CTR	PLS: Pilbara Minerals Limited	24 Mar 2023	L	14.14
WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	20 Dec 2022	L	27.43
WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	27 Jun 2023	L	30.00
<i>Less Rounding</i>			L	(0.57)
Total Dividend Franking Credit			L	218.00
Total Gross Trust Distributions			M	0.00
Assessable Employer Contributions				
QUICKSUPER QUICKSPR3245231492	2: Sachin Kathpalia	06 Jul 2022	R1	542.15
QUICKSUPER QUICKSPR3256736211	2: Sachin Kathpalia	21 Jul 2022	R1	569.25
QUICKSUPER QUICKSPR3266839085	2: Sachin Kathpalia	03 Aug 2022	R1	569.25
QUICKSUPER QUICKSPR3276846317	2: Sachin Kathpalia	16 Aug 2022	R1	569.25
QUICKSUPER QUICKSPR3287779931	2: Sachin Kathpalia	31 Aug 2022	R1	573.51
QUICKSUPER QUICKSPR3298537520	2: Sachin Kathpalia	14 Sep 2022	R1	589.18
QUICKSUPER QUICKSPR3308790995	2: Sachin Kathpalia	28 Sep 2022	R1	569.25
SuperChoice P/L PC061022-136125081	2: Sachin Kathpalia	11 Oct 2022	R1	569.25
SuperChoice P/L PC201022-198099673	2: Sachin Kathpalia	25 Oct 2022	R1	569.25
SuperChoice P/L PC041122-107182722	2: Sachin Kathpalia	08 Nov 2022	R1	569.25
SuperChoice P/L PC171122-192594317	2: Sachin Kathpalia	22 Nov 2022	R1	398.48
SuperChoice P/L PC221122-192988163	2: Sachin Kathpalia	29 Nov 2022	R1	727.85
SuperChoice P/L PC081222-192195263	2: Sachin Kathpalia	13 Dec 2022	R1	539.34
SuperChoice P/L PC191222-193308154	2: Sachin Kathpalia	20 Dec 2022	R1	284.63
SuperChoice P/L PC090123-195227167	2: Sachin Kathpalia	10 Jan 2023	R1	658.91
SuperChoice P/L PC160123-196385446	2: Sachin Kathpalia	17 Jan 2023	R1	589.18
SuperChoice P/L PC300123-100652924	2: Sachin Kathpalia	31 Jan 2023	R1	569.25

RS Kathpalia Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
SuperChoice P/L PC140223-166050243	2: Sachin Kathpalia	15 Feb 2023	R1	569.25
SuperChoice P/L PC270223-153363236	2: Sachin Kathpalia	28 Feb 2023	R1	1,041.75
SuperChoice P/L PC130323-155010291	2: Sachin Kathpalia	14 Mar 2023	R1	866.29
SuperChoice P/L PC270323-157544647	2: Sachin Kathpalia	28 Mar 2023	R1	1,095.35
SuperChoice P/L PC110423-159460641	2: Sachin Kathpalia	12 Apr 2023	R1	1,083.66
SuperChoice P/L PC240423-190855961	2: Sachin Kathpalia	26 Apr 2023	R1	1,217.32
SuperChoice P/L PC080523-194607566	2: Sachin Kathpalia	09 May 2023	R1	1,152.73
SuperChoice P/L PC250523-150565826	2: Sachin Kathpalia	26 May 2023	R1	1,135.91
SuperChoice P/L PC050623-182571045	2: Sachin Kathpalia	06 Jun 2023	R1	1,166.74
SuperChoice P/L PC190623-104140159	2: Sachin Kathpalia	20 Jun 2023	R1	1,194.52
<i>Less Rounding</i>			R1	(0.75)
Total Assessable Employer Contributions			R1	19,980.00
Total Assessable Personal Contributions			R2	0.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	19,980.00
Total Other Income			S	0.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				32,977.00

Deductions

Section C

Interest Expenses within Australia

Loan Interest	LRBA: loans.com.au	20 May 2023	A	2,541.40
Loan Interest	LRBA: loans.com.au	20 Jun 2023	A	2,710.27
<i>Less Rounding</i>			A	(0.67)

Total Interest Expenses within Australia **A** **5,251.00**

Total Interest Expenses Overseas **B** **0.00**

Total Capital Works Deductions **D** **0.00**

Total Deduction for Decline in Value of Depreciating Assets **E** **0.00**

Death or Disability Premiums

TAL Life Limited 7030325-C6149875	1: Ruma Kathpalia	12 Jan 2023	F	470.69
TAL Life Limited 7029966-C6099896	2: Sachin Kathpalia	10 Jan 2023	F	628.87
<i>Less Rounding</i>			F	(0.56)

Total Death or Disability Premiums **F** **1,099.00**

Total Death Benefit Increase **G** **0.00**

Approved Auditor Fee

TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY		24 Feb 2023	H	330.00
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Total Approved Auditor Fee **H** **330.00**

RS Kathpalia Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Investment Expenses				
Amortization		30 Jun 2023	I	47.87
BUDGET DIRECT 119397060091797677	PROP1: 38 Parkhaven Street, Mango Hill, QLD 4509	20 Apr 2023	I	910.04
Council Rates	PROP1: 38 Parkhaven Street, Mango Hill, QLD 4509	20 Apr 2023	I	385.90
Release Fees & Agreed Reduction	PROP1: 38 Parkhaven Street, Mango Hill, QLD 4509	20 Apr 2023	I	(1,008.83)
<i>Less Rounding</i>			I	(0.98)
Total Investment Expenses			I	334.00
Management and Administration Expenses				
BPAY TO ASIC		18 Jan 2023	J	59.00
TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY		24 Feb 2023	J	1,100.00
Total Management and Administration Expenses			J	1,159.00
Total Forestry Managed Investment Scheme Deduction			U	0.00
Other Deductions				
BPAY TO TAX OFFICE PAYMENTS		24 Feb 2023	L	518.00
Total Other Deductions			L	518.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				8,691.00
Taxable Income or Loss			(V - N) O	24,286.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	3,642.90
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
Total Gross Tax				3,642.90
Total Credit: Foreign Tax Income Offset			C1	0.00
Total Credit: Rebates and Tax Offset			C2	0.00
Rebates and Offsets			C	0.00
SUBTOTAL				3,642.90

Credit: Refundable Franking Credits

AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	30 Aug 2022	E1	24.00
AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	24 Feb 2023	E1	18.86
ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	16 Sep 2022	E1	14.57
ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	10 Mar 2023	E1	14.14
BOQ AUD 0.24 FRANKED, 30% CTR, DRP 1.5% DISC	BOQ: Bank Of Queensland Limited	17 Nov 2022	E1	41.14

RS Kathpalia Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
BOQ AUD 0.2 FRANKED, 30% CTR, DRP 1.5% DISC	BOQ: Bank Of Queensland Limited	01 Jun 2023	E1	34.29
PLS AUD 0.11 FRANKED, 30% CTR	PLS: Pilbara Minerals Limited	24 Mar 2023	E1	14.14
WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	20 Dec 2022	E1	27.43
WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	27 Jun 2023	E1	30.00
Total Credit: Refundable Franking Credits			E1	218.57
Total Credit: No-TFN Tax Offset			E2	0.00
Total Credit: Refundable National Rental Affordability Scheme Tax Offset			E3	0.00
Total Credit: Interest on Early Payments			H1	0.00
Total Credit: Foreign Resident Withholding			H2	0.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)			H3	0.00
Total Credit: Interest on No-TFN Tax Offset			H6	0.00
Total Eligible Credits				0.00
Net Tax Payable				3,424.33
PAYG Instalments Raised				
BPAY TO TAX OFFICE PAYMENTS		31 Mar 2023	K	251.00
Fund Activity Statement		30 Jun 2023	K	251.00
Total PAYG Instalments Raised			K	502.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
Total Amount Due / (Refundable)				3,181.33

RS Kathpalia Superannuation Fund

Members Summary Report - For the period 1/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
Mrs Ruma Kathpalia												
7 Faulconbridge St The Ponds NSW 2769												
Accumulation	Accumulation	114,875.26	0.00	0.00	(9,316.21)	0.00	(238.78)	0.00	(470.69)	0.00	0.00	104,849.58
		114,875.26	0.00	0.00	(9,316.21)	0.00	(238.78)	0.00	(470.69)	0.00	0.00	104,849.58
Mr Sachin Kathpalia												
7 Faulconbridge St The Ponds NSW 2769												
Accumulation	Accumulation	178,854.63	19,980.75	0.00	(15,095.96)	0.00	(3,404.12)	0.00	(628.87)	0.00	0.00	179,706.43
		178,854.63	19,980.75	0.00	(15,095.96)	0.00	(3,404.12)	0.00	(628.87)	0.00	0.00	179,706.43
		293,729.89	19,980.75	0.00	(24,412.17)	0.00	(3,642.90)	0.00	(1,099.56)	0.00	0.00	284,556.01

RS Kathpalia Superannuation Fund Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
loans.com.au				(485,763.63)	(485,763.63)			(169.51)%
Macquarie Cash Management Account				63,143.84	63,143.84			22.03%
				(422,619.79)	(422,619.79)			(147.48)%
<u>Listed Securities Market</u>								
Australian Foundation Investment Company Limited (ASX:AFI)	400.00000	8.3499	7.0700	3,339.95	2,828.00	(511.95)	(15.33)%	0.99%
Argo Investments Limited (ASX:ARG)	200.00000	10.3797	8.7600	2,075.95	1,752.00	(323.95)	(15.60)%	0.61%
Bank Of Queensland Limited (ASX:BOQ)	400.00000	8.1899	5.4900	3,275.95	2,196.00	(1,079.95)	(32.97)%	0.77%
Flight Centre Travel Group Limited (ASX:FLT)	200.00000	17.7997	19.0500	3,559.95	3,810.00	250.05	7.02%	1.33%
Pilbara Minerals Limited (ASX:PLS)	300.00000	3.7665	4.8900	1,129.95	1,467.00	337.05	29.83%	0.51%
Westpac Banking Corporation (ASX:WBC)	100.00000	19.7997	21.3400	1,979.97	2,134.00	154.03	7.78%	0.74%
				15,361.72	14,187.00	(1,174.72)	(7.65)%	4.95%
<u>Property Direct Market</u>								
38 Parkhaven Street, Mango Hill, QLD 4509	1.00000	724,162.6400	695,000.0000	724,162.64	695,000.00	(29,162.64)	(4.03)%	242.53%
				724,162.64	695,000.00	(29,162.64)	(4.03)%	242.53%
				316,904.57	286,567.21	(30,337.36)	(9.57)%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

RS Kathpalia Superannuation Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<u>Bank</u>														
Macquarie Cash Management Account														
3,793.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,793.19	0.00	0.00	0.00	0.00
3,793.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,793.19	0.00	0.00	0.00	0.00
<u>Listed Securities Market</u>														
Argo Investments Limited (ASX:ARG)														
67.00	28.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95.71	0.00	0.00	0.00	0.00
Australian Foundation Investment Company Limited (ASX:AFI)														
100.00	42.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142.86	0.00	0.00	0.00	0.00
Bank Of Queensland Limited (ASX:BOQ)														
176.00	75.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251.43	0.00	0.00	0.00	0.00
Pilbara Minerals Limited (ASX:PLS)														
33.00	14.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.14	0.00	0.00	0.00	0.00
Westpac Banking Corporation (ASX:WBC)														
134.00	57.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191.43	0.00	0.00	0.00	0.00
510.00	218.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	728.57	0.00	0.00	0.00	0.00
<u>Property Direct Market</u>														
38 Parkhaven Street, Mango Hill, QLD 4509														
6,911.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,911.21	0.00	0.00	0.00	0.00
6,911.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,911.21	0.00	0.00	0.00	0.00
11,214.40	218.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,432.97	0.00	0.00	0.00	0.00

RS Kathpalia Superannuation Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					

* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

RS Kathpalia Superannuation Fund
Fund ABN: 45 993 530 983
Rental Property Schedule
For the Period From 1 July 2022 to 30 June 2023

Property Account Name **38 Parkhaven Street, Mango Hill, QLD 4509**
Property Type Residential
Address of the Property 0/38 PARKHAVEN STREET
 MANGO HILL, QLD 4509
 Australia

Description	Tax Return Label	Amount	Prior Year
Income			
Other Rental Related Income	B	98.35	0.00
Rent from Property	B	6,812.86	0.00
Gross Rent		6,911.21	0.00
Expenses			
Council Rates	I	385.90	0.00
Insurance Premium	I	910.04	0.00
Sundry Expenses	I	(1,008.83)	0.00
Total Expenses		287.11	0.00
Net Rent		6,624.10	0.00



RS Kathpalia Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Accounting Treatment					Taxation Treatment						
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>											
Liontown Resources Limited (ASX:LTR)											
29/03/2023	Sale	1,000.00	2,570.05	1,684.95	885.10	1,684.95			885.10		
		1,000.00	2,570.05	1,684.95	885.10	1,684.95			885.10	0.00	
Westpac Banking Corporation (ASX:WBC)											
01/11/2022	Sale	200.00	4,820.05	4,139.93	680.12	4,139.93			680.12		
		200.00	4,820.05	4,139.93	680.12	4,139.93			680.12	0.00	
Listed Securities Market Total		7,390.10		5,824.88	1,565.22	5,824.88			1,565.22	0.00	
Grand Total		7,390.10		5,824.88	1,565.22	5,824.88			1,565.22	0.00	

* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

RS Kathpalia Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Capital Gains Tax Return Summary

Current Year Capital Gains	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Shares & Units - Listed Shares	0.00	0.00	1,565.00	0.00	1,565.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	1,565.00	0.00	1,565.00	0.00
Capital Losses Applied						
Current Year	0.00	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	1,565.00	0.00	1,565.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	1,565.00	0.00	1,565.00	

RS Kathpalia Superannuation Fund
(ABN: 45 993 530 983)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 7 Faulconbridge St The Ponds, NSW 2769
Member Number: 1	Date of Birth: 21 June 1983
Mrs Ruma Kathpalia	Date Joined Fund: 20 November 2021
	Eligible Service Date: 26 July 2005
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	114,875.26
Total as at 1 Jul 2022	114,875.26

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	104,849.58
Total as at 30 Jun 2023	104,849.58

Your Tax Components

Tax Free	449.61
Taxable - Taxed	104,399.97
Taxable - Untaxed	-

Your Preservation Components

Preserved	104,849.58
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	104,849.58	500,000.00	604,849.58
On TPD	104,849.58	500,000.00	604,849.58
Salary Cont		-	

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

mail RS Kathpalia Superannuation Fund, 7 Faulconbridge St, The Ponds NSW 2769

RS Kathpalia Superannuation Fund
(ABN: 45 993 530 983)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 7 Faulconbridge St The Ponds, NSW 2769
Member Number: 1	Date of Birth: 21 June 1983
Mrs Ruma Kathpalia	Date Joined Fund: 20 November 2021
Accumulation Account	Eligible Service Date: 26 July 2005
Accumulation	Tax File Number Held: Yes
	Account Start Date: 20 November 2021

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	114,875.26
<i>Increases to your account:</i>	
Tax Effect Of Direct Member Expenses	70.60
<u>Total Increases</u>	<u>70.60</u>
<i>Decreases to your account:</i>	
Member Insurance Premiums	470.69
Share Of Net Fund Income	9,316.21
Tax on Net Fund Income	309.38
<u>Total Decreases</u>	<u>10,096.28</u>
Withdrawal Benefit as at 30 Jun 2023	<u>104,849.58</u>

Your Tax Components		
Tax Free	0.4288 %	449.61
Taxable - Taxed		104,399.97
Taxable - Untaxed		-

Your Preservation Components	
Preserved	104,849.58
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	104,849.58	500,000.00	604,849.58
On TPD	104,849.58	500,000.00	604,849.58
Salary Cont		-	

Your Beneficiaries
No beneficiary details have been recorded

For Enquiries:
mail RS Kathpalia Superannuation Fund, 7 Faulconbridge St, The Ponds NSW 2769



Trustee

The Trustee of the Fund is as follows:

RS KATHPALIA SUPERANNUATION PTY LTD

The directors of the Trustee company are:

Sachin Kathpalia and
Ruma Kathpalia

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Sachin Kathpalia
Director - RS KATHPALIA SUPERANNUATION PTY
LTD

.....
Ruma Kathpalia
Director - RS KATHPALIA SUPERANNUATION PTY
LTD

Statement Date: 30 June 2023

For Enquiries:

mail RS Kathpalia Superannuation Fund, 7 Falconbridge St, The Ponds NSW 2769

RS Kathpalia Superannuation Fund
(ABN: 45 993 530 983)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 7 Faulconbridge St The Ponds, NSW 2769
Member	Number: 2
Mr Sachin Kathpalia	Date of Birth: 20 November 1978 Date Joined Fund: 20 November 2021 Eligible Service Date: 16 June 2004 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	178,854.63
Total as at 1 Jul 2022	178,854.63

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	179,706.43
Total as at 30 Jun 2023	179,706.43

Your Tax Components

Tax Free	-
Taxable - Taxed	179,706.43
Taxable - Untaxed	-

Your Preservation Components

Preserved	179,706.43
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	179,706.43	500,000.00	679,706.43
On TPD	179,706.43	500,000.00	679,706.43
Salary Cont		-	

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
mail RS Kathpalia Superannuation Fund, 7 Faulconbridge St, The Ponds NSW 2769

RS Kathpalia Superannuation Fund
 (ABN: 45 993 530 983)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 7 Faulconbridge St The Ponds, NSW 2769
Member Number: 2	Date of Birth: 20 November 1978
Mr Sachin Kathpalia	Date Joined Fund: 20 November 2021
Accumulation Account	Eligible Service Date: 16 June 2004
Accumulation	Tax File Number Held: Yes
	Account Start Date: 20 November 2021

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	178,854.63
<i>Increases to your account:</i>	
Employer Contributions	19,980.75
Tax Effect Of Direct Member Expenses	94.33
<u>Total Increases</u>	<u>20,075.08</u>
<i>Decreases to your account:</i>	
Contributions Tax	2,997.11
Member Insurance Premiums	628.87
Share Of Net Fund Income	15,095.96
Tax on Net Fund Income	501.34
<u>Total Decreases</u>	<u>19,223.28</u>
Withdrawal Benefit as at 30 Jun 2023	<u>179,706.43</u>

Your Tax Components		
Tax Free	0.0000 %	-
Taxable - Taxed		179,706.43
Taxable - Untaxed		-

Your Preservation Components	
Preserved	179,706.43
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	179,706.43	500,000.00	679,706.43
On TPD	179,706.43	500,000.00	679,706.43
Salary Cont		-	

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

mail RS Kathpalia Superannuation Fund, 7 Faulconbridge St, The Ponds NSW 2769



Trustee

The Trustee of the Fund is as follows:

RS KATHPALIA SUPERANNUATION PTY LTD

The directors of the Trustee company are:

Sachin Kathpalia and
Ruma Kathpalia

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Sachin Kathpalia
Director - RS KATHPALIA SUPERANNUATION PTY
LTD

.....
Ruma Kathpalia
Director - RS KATHPALIA SUPERANNUATION PTY
LTD

Statement Date: 30 June 2023

For Enquiries:
mail RS Kathpalia Superannuation Fund, 7 Faulconbridge St, The Ponds NSW 2769

RS Kathpalia Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Sachin Kathpalia

Date of Birth: 20 Nov 1978
Age: 44 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions **Non-Concessional**
 Contributions for the previous 2 years are not confirmed
 3-year cap in effect from previous years Unknown
 Total non-concessional contributions in previous 2 years Unknown

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	94,725.14	0.00
Contributions made (to this fund)	3	19,980.75	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		19,980.75	0.00
Amount above caps	4	0.00	0.00
Available		102,244.39	110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	19,980.75
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	19,980.75
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
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RS Kathpalia Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Sachin Kathpalia

06/07/2022	Employer Mandated	542.15	manual
21/07/2022	Employer Mandated	569.25	manual
03/08/2022	Employer Mandated	569.25	manual
16/08/2022	Employer Mandated	569.25	manual
31/08/2022	Employer Mandated	573.51	manual
14/09/2022	Employer Mandated	589.18	manual
28/09/2022	Employer Mandated	569.25	manual
11/10/2022	Employer Mandated	569.25	manual
25/10/2022	Employer Mandated	569.25	manual
08/11/2022	Employer Mandated	569.25	manual
22/11/2022	Employer Mandated	398.48	manual
29/11/2022	Employer Mandated	727.85	manual
13/12/2022	Employer Mandated	539.34	manual
20/12/2022	Employer Mandated	284.63	manual
10/01/2023	Employer Mandated	658.91	manual
17/01/2023	Employer Mandated	589.18	manual
31/01/2023	Employer Mandated	569.25	manual
15/02/2023	Employer Mandated	569.25	manual
28/02/2023	Employer Mandated	1,041.75	manual
14/03/2023	Employer Mandated	866.29	manual
28/03/2023	Employer Mandated	1,095.35	manual
12/04/2023	Employer Mandated	1,083.66	manual
26/04/2023	Employer Mandated	1,217.32	manual
09/05/2023	Employer Mandated	1,152.73	manual
26/05/2023	Employer Mandated	1,135.91	manual
06/06/2023	Employer Mandated	1,166.74	manual
20/06/2023	Employer Mandated	1,194.52	manual
Totals:		19,980.75	

RS Kathpalia Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Ruma Kathpalia

Date of Birth: 21 Jun 1983
Age: 40 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional		
Contributions for the previous 2 years are not confirmed			Unknown	
3-year cap in effect from previous years			Unknown	
Total non-concessional contributions in previous 2 years			Unknown	
Current Year Contributions		Note	Concessional	Non-Concessional
Caps	1		27,500.00	110,000.00
Cumulative Available Unused Cap	2		102,500.00	0.00
Contributions made (to this fund)	3		0.00	0.00
Contributions made (to other funds)			0.00	0.00
Contributions as allocated			0.00	0.00
Amount above caps	4		0.00	0.00
Available			130,000.00	110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

RS Kathpalia Superannuation Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
loans.com.au		0.00		5,988.04		491,751.67	0.00		(485,763.63)	(485,763.63)
Macquarie Cash Management Account		277,276.48		38,700.54		252,833.18	0.00		63,143.84	63,143.84
		<u>277,276.48</u>		<u>44,688.58</u>		<u>744,584.85</u>	<u>0.00</u>		<u>(422,619.79)</u>	<u>(422,619.79)</u>
<u>Listed Securities Market</u>										
Argo Investments Limited (ASX:ARG)	200.00	2,075.95	0.00	0.00	0.00	0.00	0.00	200.00	2,075.95	1,752.00
Australian Foundation Investment Company Limited (ASX:AFI)	400.00	3,339.95	0.00	0.00	0.00	0.00	0.00	400.00	3,339.95	2,828.00
Bank Of Queensland Limited (ASX:BOQ)	400.00	3,275.95	0.00	0.00	0.00	0.00	0.00	400.00	3,275.95	2,196.00
Flight Centre Travel Group Limited (ASX:FLT)	200.00	3,559.95	0.00	0.00	0.00	0.00	0.00	200.00	3,559.95	3,810.00
Liontown Resources Limited (ASX:LTR)	0.00	0.00	1,000.00	1,684.95	1,000.00	2,570.05	885.10	0.00	0.00	0.00
Pilbara Minerals Limited (ASX:PLS)	300.00	1,129.95	0.00	0.00	0.00	0.00	0.00	300.00	1,129.95	1,467.00
Westpac Banking Corporation (ASX:WBC)	300.00	6,119.90	0.00	0.00	200.00	4,820.05	680.12	100.00	1,979.97	2,134.00
		<u>19,501.65</u>		<u>1,684.95</u>		<u>7,390.10</u>	<u>1,565.22</u>		<u>15,361.72</u>	<u>14,187.00</u>
<u>Property Direct Market</u>										
38 Parkhaven Street, Mango Hill, QLD 4509	0.00	0.00	1.00	724,162.64	0.00	0.00	0.00	1.00	724,162.64	695,000.00
		<u>0.00</u>		<u>724,162.64</u>		<u>0.00</u>	<u>0.00</u>		<u>724,162.64</u>	<u>695,000.00</u>
Fund Total		<u>296,778.13</u>		<u>770,536.17</u>		<u>751,974.95</u>	<u>1,565.22</u>		<u>316,904.57</u>	<u>286,567.21</u>



Re: Your SMSF Application 414330

1 message

S KATHPALIA <sachin.kathpalia@gmail.com>
To: TRAX - Sales@loans.com.au <sales@loans.com.au>

Wed, 22 Mar 2023 at 6:12 pm

Hi Sharon,
Payment has been made for Valuation.
Please see attached payment receipt for your reference.

Thanks
Kind Regards
Sachin

On Wed, 22 Mar 2023, 3:43 pm TRAX - Sales@loans.com.au, <sales@loans.com.au> wrote:

Hi Sachin and Ruma,

Thank you for your application to refinance your SMSF investment loan.

Please log in to onTrack to upload the supporting documentation we require and please transfer the cost of the valuation fee from your Cash Management Account to our account below:

Account Name: FirstMac Services Pty Ltd
BSB: 034-002
Account Number: 151318
Reference: 414330
Cost: \$220.00

****Please note, once the valuation is either partially or fully completed, we cannot refund the valuation fee if the loan does not proceed for whatever reason.***

*****Please advise the receipt number, date and time of your transaction via return email***

If you have any questions, simply book a phone appointment at a time that suits you or call me on 13 10 90.

Kind regards,
Sharon Riley
Senior Lending Manager

----- Note: This email (inc all attachments) is for the use of the intended recipient(s) only. Privileged or confidential information may be contained in this communication. If you have received this email in error, please notify the sender immediately and then delete all copies of this message from your computer network. If you are not the intended recipient, you must not keep, use, disclose, copy or distribute this email without the author's prior permission. If you are the intended recipient and you do not wish to receive similar electronic messages from us in future, then please respond to the sender to this effect. We have taken precautions to minimise the risk of transmitting software viruses, but advise you to carry out your own virus checks on this email and its attachments. We do not accept liability for any loss or damage caused by software viruses and do not represent that this transmission is free from viruses or other defects. loans.com.au pty ltd ACN 082 587 095 ACL 395219 -----

Borrowing Cost

23/03/2023 TRANSACT FUNDS TFR TO FIRSTMAC SERVICES	\$ 220.00
12/04/2023 TRANSACT FUNDS TFR TO JACK SINGH SOLICIT	\$ 500.00
20/04/2023 Withdrawal Chq Firstmac Services	\$ 490.00
	<u>\$ 1,210.00</u>

Year		Days	Amortization
1	19/04/2023	30/06/2023	72 \$ 47.87
2	01/07/2023	30/06/2024	365 \$ 242.00
3	01/07/2024	30/06/2025	364 \$ 242.00
4	01/07/2025	30/06/2026	364 \$ 242.00
5	01/07/2026	30/06/2027	364 \$ 242.00
6	01/07/2027	18/04/2028	292 \$ 194.13
			<u>\$ 1,210.00</u>



Income tax 002

Date generated	04 December 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from 04 December 2021 to 04 December 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Feb 2023	28 Feb 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$1,505.59		\$0.00
27 Feb 2023	24 Feb 2023	Payment received		\$1,505.59	\$1,505.59 CR

TAX INVOICE

Client: RS Kathpalia Superannuation Pty Ltd ACN 655 475 451
Property/Security: 38 Parkhaven St. Mango Hill QLD 4509


Memorandum of Costs & Disbursements

To our costs herein acting on your behalf in
relation to proving Independent legal advice and witnessing
Guarantor' Documents:

Legal costs for acting on your behalf for legal advice: \$500.00

Disbursements: Nil

Sub Total:	\$500.00
Less paid by you;	\$500.00
Balance:	\$NIL


Jack Singh Solicitor & Associates
PO Box: 137,
Blacktown NSW 2148
ABN 92 611 998 346

Dated: 11 April 2022

Note: This Law firm is not registered for GST and do not charge GST from client.

Due Date: 29 Mar 2023

TAX INVOICE

Trustee for RS Kathpalia Superannuation Fund
7 Faulconbridge St
THE PONDS NSW 2769
AUSTRALIAInvoice Number
INV-1289Invoice Date
22 Mar 2023

Description	GST	Amount
For Professional Services including:		
- Establishment of Bare Trust with corporate trustee including all legal, software and accounting disbursements	10%	1,002.00
On charging Australian Securities & Investment Commission (ASIC) setup fees at cost.	No GST	538.00
	Subtotal	1,448.91
	Total GST 10%	91.09
	Invoice Total	1,540.00
	Payments Received	0.00
	Amount Due	\$1,540.00

Account payment terms are STRICTLY 7 days net
accounts@smsfaustralia.com

How to Pay

EFT directly into our bank account:
Account: SMSF Australia Pty Ltd
BSB: 065-004 Account No: 1108 1117
Reference: Name and INV-1289Credit card payment via Stripe
VISA or MasterCard Accepted
3% surcharge oncharged

Cover letter

Important information

This *Cover Letter* becomes your **Insurance Contract** together with the most recent:

- *Product Disclosure Statement*
- *Supplementary Product Disclosure Statement (if applicable)*
- *Insurance Certificate*
- *Declarations*

After reading the documents carefully, you should keep them in a safe place for future reference.

What you need to do now

Please review all pages of your insurance policy documents carefully. In particular, you need to check all the details in the *Insurance Certificate* and *Declarations*. It's an important part of your **duty not to make a misrepresentation** to tell us if any details are incorrect or need updating.

How to read these documents

We've included icons to make it easier for you to read the documents.

- | | | | |
|---|---------------------------------------|---|------------------------------|
|  | Important Information |  | What you are covered for |
|  | Check the information you've provided |  | What you are not covered for |



Insurance Certificate

38 Parkhaven Street, Mango Hill, QLD 4509

**Budget
Direct**

This is the information we have on our records. Please ensure the information is correct and meets all your current insurance cover needs.

Policy number - 119397060 01 ?

Policyholder(s)	Krrisna Property Pty Ltd
Amendment date	13 July 2023 7:26am AEST
Period of insurance	
Start date	20 April 2023 12:00am AEST
Expiry date	19 April 2024 11:59pm AEST
Insured address	38 Parkhaven Street, Mango Hill QLD 4509

Contact details ?

Contact name	Mr Sachin Kathpalia
Contact number(s)	0410 387 084
Postal address	38 Parkhaven Street, Mango Hill QLD 4509
Email address	sachin.kathpalia03@gmail.com

Excess(es) on claims !

Home basic excess	\$1,000
Contents basic excess	\$750
Your basic excess will apply to any Legal Liability claim	

Additional excesses

These excesses apply in addition to your basic excess:

Earthquake or tsunami excess	\$500
Tenant default excess	\$2,440

Mortgagee

loans.com.au

Cover summary ?

- Home cover **Insured for \$375,000**
- Contents cover **Insured for \$30,000**

Optional cover

- Motor Burnout **Included**
- Flood **Not included**

Important note: This policy does NOT cover Flood

- Accidental Damage **Not included**

Home cover options

- Sum Insured Safeguard **Not included**

Contents cover options

- Specified Contents **Not included**
- Unspecified Personal Effects **Not included**
- Specified Personal Effects **Not included**
- Commercial Storage **Not included**

Landlord cover options

- Tenant default **\$610 per week for a maximum of \$9,150**
- Theft and malicious damage by tenants and their visitors **Not included**

Legal Liability

- Limit of liability **\$20 million**

Product issuer

Auto & General Insurance Company Limited

ABN 42 111 586 353

AFS Licence No 285571

Managing agent

Auto & General Services Pty Ltd

AFS Licence No 241411


SMS 'CHAT' to **+61 437 968 251**

Customer Services Phone **1800 182 310**

Claims Phone **1800 069 336**

Your premium

38 Parkhaven Street, Mango Hill, QLD 4509

Your premium		Refer to 'Your pay plan' section for your payment schedule			
Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total
Home premium	\$746.95	\$0.00	\$74.70	\$73.95	\$895.60
Contents premium	\$183.14	\$0.00	\$18.31	\$18.13	\$219.58
Total amount payable					\$1,115.18

*In accordance with the GST law relating to insurance premiums, the GST amount may be less than 10% of the total amount payable.

Declarations

38 Parkhaven Street, Mango Hill, QLD 4509

This is the information we have on our records, based on the questions we asked and the answers you gave us. Please check that the answers you provided still apply and contact us if anything has changed. This is an important part of your **duty not to make a misrepresentation**.

Policyholder(s) ?

The policyholder(s) are

Name **Krrisna Property Pty Ltd**

The Director / Owner / Trustee(s) **Mr Sachin Kathpalia**

Date of birth **20/11/1978**

About the policyholder(s) and household members

Has any policy holder or household member ever been convicted of a criminal offence? You don't have to tell us about convictions the law allows you not to disclose. **No**

In the last 5 years has any policy holder or household member had an insurance company cancel or refuse to renew insurance? **No**

In the last 5 years has any policy holder or household member had any thefts or burglaries or made any insurance claims for home and/or contents including personal effects? **No**

About your home ?

The home

What type of property is the home? **Freestanding house**

Is the home elevated by at least 1m above ground all the way around the property? **Not elevated**

What year was the home built? **2014**

Is the home part of a Body Corporate or Strata Title complex? **No**

What is the main building material of the exterior walls? **Brick veneer**

What is the main construction material of the roof? **Colorbond**

Is the home structurally sound, well maintained, in good condition and watertight? **Yes**

Occupancy of the home

How is the home occupied? **Rented to tenants**

Will the home be unoccupied during the term of the policy? **No**

Security – external doors and accessible windows

Are all external doors of the home including sliding, bi-fold or French doors secured with any combination of the following? **Yes**

- double-keyed deadlocks
- patio bolts/key-operated sliding door locks
- triple-locked security doors

Are all windows of the home that are on the ground or first floor level secured with any combination of the following? **Yes**

- key-operated window locks
- security screens/bars/grilles

Is the home fitted with a security alarm? **No**

Home-based business

Is any part of the property used as a business premises, or for buying, selling or storing business products, services or equipment?

No

Construction, alterations, renovation or demolition

Is the home being constructed, or undergoing renovation, alteration, extension or being demolished?

No

Landlord options eligibility

Do you have a signed written lease agreement?

Yes

How much is your weekly rental income?

\$610

Are you using a licenced property manager?

Yes

Your pay plan

Your payment schedule

This table shows the payment arrangements to the Direct Debit Request (DDR), credit card payment authority or PayPal agreement, you authorised to AGS (User ID: 142038) either over the telephone or the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

For privacy and security reasons we encrypt part of your credit card or account number.

Date (on or after)	Amount (inc. GST)	GST	Account	Status
20/04/2023	\$910.04	\$75.90	BSB 182512 Acct *****8948	Paid
13/07/2023	\$158.05	\$13.18	BSB 182512 Acct *****8948	To be lodged

SETTLEMENT STATEMENT

Matter: Krrisna Property Pty Ltd purchase from Nia (22201593)

Property: 38 Parkhaven Street, Mango Hill QLD 4509

Adjustment Date: 20 April 2023

Settlement Date: 20 April 2023

Settlement Place: Pexa

Settlement Time: 2:00 PM

	Amount (\$)
Contract Price	695,000.00
Less Deposit	11,000.00

	684,000.00
Less Release Fees Vendor allows 1 x Discharge of Mortgage @ \$208.83	208.83

	683,791.17
Plus Council Rates	
\$494.60 for the period 01 April 2023 to 30 June 2023 Proportion being 71 / 91 days	385.90

	684,177.07
Less Agreed Reduction	800.00

	683,377.07
	CONTRACT BALANCE
	\$683,377.07

ADDITIONAL REQUIREMENTS AT SETTLEMENT

Balance at Settlement	683,377.07
Plus PEXA	123.97
Plus Professional Fees & Outlays	1,527.74
Plus Registration Fees	2,665.93
Plus Stamp Duty	24,300.00

TOTAL	\$711,994.71

PAYEE

1. PEXA	123.97
2. Moreton Bay Regional Council	494.60
3. Unity Water	369.55
4. NAB	313,333.65
5. Agent's Commission	6,375.00
6. Colwell Conveyancing Group	833.25
7. Vendor's Funds	361,847.05

TOTAL

\$683,377.07

(unallocated: \$0.00)

OUR REQUIREMENTS AT SETTLEMENT

1. Total required for Settlement - \$711,994.71
2. Bank Advancing - \$486,072.04
3. Client to deposit to Trust - \$225,922.67

Prepared By: Colwell Conveyancing Group
Date & Time: 20-05-2023 10:31PM



PAYG Instalments report 2023

Tax Agent 25957257
Last Updated 25/11/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
465610471	THE TRUSTEE FOR RS KATHPALIA SUPERANNUATION FUND	Not Applicable	Not Applicable	251.00	251.00	502.00

Total No of Clients: 1



MACQUARIE

GPO Box 1630, Sydney NSW 2001
1800 098 648
support@trading.macquarie.com

**RS KATHPALIA SUPERANNUATION PTY LIMITED <RS
KATHPALIA S/F A/C>**

**7
FAULCONBRIDGE STREET
THE PONDS NSW 2769**

Sell Order Instruction		Tax Invoice S23290258	
Order Number	104854470	Trade Date	29-Mar-23
Time/Date Created	29-Mar-23 02:22 PM AEST	As at Date	29-Mar-23
Order Creator	Sachin Kathpalia	Settlement Date	31-Mar-23
Time/Date Last Amended	29-Mar-23 02:22 PM AEST	Amount	\$2,570.05
Last Instruction	Sell 1,000 LTR @ Market To Limit	Settlement Account	Macquarie CMA
Current Status	Completed		

**A/C 23267540 - RS KATHPALIA SUPERANNUATION PTY LIMITED <RS KATHPALIA S/F
A/C>**

Sell Contract S23290258

We have sold for you:

ASX Code LTR
Description LIONTOWN RESOURCES LIMITED ORDINARY FULLY PAID

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
1,000			1810268016	\$2.59	\$2,590.00
1,000				\$2.59	(average)

Trade Value	\$2,590.00
Brokerage	\$19.95
Net Proceeds	\$2,570.05
Includes GST of	\$1.81

Third Party Platform Pty Ltd is a Trading Participant of both ASX and Chi-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

This confirmation is issued subject to (a) the directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; (b) the customs and usages of the Market and (c) the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm



(w) 07 3284 0512
<https://www.kindred.com.au/>
joshua@kindredgroup.com.au
PO Box 652
Redcliffe QLD 4020
ABN: 14 131 908 328
Licence: 3256810



Sachin Kathpalia - Krrisna Property Pty Ltd
Krrisna Property Pty Ltd

Folio Summary

Folio: OWN07432
From: 1/07/2022
To: 30/06/2023
Created: 30/06/2023

Money In	Money Out	Balance
\$7,510.70	\$599.49	\$6,911.21

Account	Included Tax	Money Out	Money In
38 Parkhaven St, Mango Hill QLD			
Rent			\$6,028.85
Management Fees	\$48.23	\$530.50	
Subtotal		\$530.50	\$6,028.85
Account Transactions			
Free Management Fees	\$63.44		\$697.84
Rent			\$784.01
Management Fees	\$6.27	\$68.99	
Subtotal		\$68.99	\$1,481.85
Total		\$599.49	\$7,510.70

Total Tax on Money Out: \$54.50
Total Tax on Money In: \$63.44

ACCURATE & CO

0411599794
ahi@bigpond.net.au
ABN 34 631 877 711

Tax Invoice

INVOICE TO
Krrisna Property Pty Ltd

INVOICE NO. 4761
DATE 23/03/2023
DUE DATE 24/03/2023
TERMS Due on receipt

DATE	ACTIVITY	DESCRIPTION	GST	QTY	RATE	AMOUNT
24/03/2023	Building & Pest Inspection	Address to be Inspected: 38 Parkhaven Street MANGO HILL QLD 4509	GST	1	545.00	545.00

Bank Account Details:
A/c Name: Accurate and Co
BSB: 084 365 (NAB)
A/c No: 755650175

Please quote invoice number as the reference.

INCLUDES GST TOTAL 49.55
TOTAL 545.00
BALANCE DUE **A\$545.00**

To pay by credit card, please call the office on 1800 010 100.

Please Note: If the inspection is cancelled within 24 hours of the agreed inspection time, a late cancellation fee will apply (50% of the agreed fee).

BSB
182512

Account No.
000969988948

Account Name
RS KATHPALIA SUPERANNUATION PTY LIMITED
ATF RS KATHPALIA SUPERANNUATION FUND

Sachin Kathpalia
7
FAULCONBRIDGE STREET
THE PONDS NSW 2769



Cash Management Account Transaction Listing Report

From 1 July 2022 to 30 June 2023

Overview of this transaction listing report

Opening balance	- Total debits	+ Total credits	= Closing balance
\$277,276.48 CR	\$252,833.18	\$38,700.54	\$63,143.84 CR

Account Name

RS KATHPALIA SUPERANNUATION PTY LIMITED ATF RS KATHPALIA SUPERANNUATION FUND



Cash Management Account Transaction Listing Report

From 1 July 2022 to 30 June 2023

Your transactions

Please check each entry on this report. If you think there is an error or unauthorised transaction, please contact us right away.

Date	Description	Debits	Credits	Balance
Jul 2022				
	Opening balance			277,276.48 CR
Jul 6	QUICKSUPER QUICKSPR3245231492		542.15	277,818.63 CR
Jul 21	QUICKSUPER QUICKSPR3256736211		569.25	278,387.88 CR
Jul 29	MACQUARIE CMA INTEREST PAID		85.66	278,473.54 CR
Aug 2022				
Aug 3	QUICKSUPER QUICKSPR3266839085		569.25	279,042.79 CR
Aug 16	QUICKSUPER QUICKSPR3276846317		569.25	279,612.04 CR
Aug 30	AFI DIV PAYMENT AUG22/00578902		56.00	279,668.04 CR
Aug 31	MACQUARIE CMA INTEREST PAID		187.41	279,855.45 CR
Aug 31	QUICKSUPER QUICKSPR3287779931		573.51	280,428.96 CR
Sep 2022				
Sep 14	QUICKSUPER QUICKSPR3298537520		589.18	281,018.14 CR
Sep 16	Argo Investments S00126309881		34.00	281,052.14 CR
Sep 20	MOT CNT22602119 BUY 1000 LTR	1,684.95		279,367.19 CR
Sep 28	QUICKSUPER QUICKSPR3308790995		569.25	279,936.44 CR
Sep 30	MACQUARIE CMA INTEREST PAID		247.54	280,183.98 CR
Oct 2022				
Oct 11	SuperChoice P/L PC061022-136125081		569.25	280,753.23 CR
Oct 25	SuperChoice P/L PC201022-198099673		569.25	281,322.48 CR
Oct 31	MACQUARIE CMA INTEREST PAID		332.69	281,655.17 CR
Nov 2022				
Nov 2	MOT CNT22753138 SELL 200 WBC		4,820.05	286,475.22 CR
Nov 8	SuperChoice P/L PC041122-107182722		569.25	287,044.47 CR
Nov 17	BOQ FNL DIV 001285519685		96.00	287,140.47 CR
Nov 22	SuperChoice P/L PC171122-192594317		398.48	287,538.95 CR
Nov 29	SuperChoice P/L PC221122-192988163		727.85	288,266.80 CR
Nov 30	MACQUARIE CMA INTEREST PAID		383.37	288,650.17 CR
Dec 2022				
Dec 13	SuperChoice P/L PC081222-192195263		539.34	289,189.51 CR
Dec 20	SuperChoice P/L PC191222-193308154		284.63	289,474.14 CR
Dec 20	WBC DIVIDEND 001286431911		64.00	289,538.14 CR
Dec 30	MACQUARIE CMA INTEREST PAID		445.66	289,983.80 CR
Jan 2023				
Jan 10	SuperChoice P/L PC090123-195227167		658.91	290,642.71 CR
Jan 10	TAL Life Limited 7029966-C6099896	628.87		290,013.84 CR
Jan 12	TAL Life Limited 7030325-C6149875	470.69		289,543.15 CR
Jan 17	SuperChoice P/L PC160123-196385446		589.18	290,132.33 CR
Jan 18	BPAY TO ASIC	59.00		290,073.33 CR

Account Name

RS KATHPALIA SUPERANNUATION PTY LIMITED ATF RS KATHPALIA SUPERANNUATION FUND



Cash Management Account Transaction Listing Report

From 1 July 2022 to 30 June 2023

Date	Description	Debits	Credits	Balance
Jan 31	MACQUARIE CMA INTEREST PAID		508.43	290,581.76 CR
Jan 31	SuperChoice P/L PC300123-100652924		569.25	291,151.01 CR
Feb 2023				
Feb 15	SuperChoice P/L PC140223-166050243		569.25	291,720.26 CR
Feb 24	AFI DIV PAYMENT FEB23/00877626		44.00	291,764.26 CR
Feb 24	BPAY TO TAX OFFICE PAYMENTS	1,505.59		290,258.67 CR
Feb 24	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	1,430.00		288,828.67 CR
Feb 28	MACQUARIE CMA INTEREST PAID		451.88	289,280.55 CR
Feb 28	SuperChoice P/L PC270223-153363236		1,041.75	290,322.30 CR
Mar 2023				
Mar 10	Argo Investments S00126309881		33.00	290,355.30 CR
Mar 14	SuperChoice P/L PC130323-155010291		866.29	291,221.59 CR
Mar 23	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	1,540.00		289,681.59 CR
Mar 23	TRANSACT FUNDS TFR TO FIRSTMAC SERVICES	220.00		289,461.59 CR
Mar 24	PLS PAYMENT MAR23/00882605		33.00	289,494.59 CR
Mar 27	TRANSACT FUNDS TFR TO ACCURATE AND CO	545.00		288,949.59 CR
Mar 28	SuperChoice P/L PC270323-157544647		1,095.35	290,044.94 CR
Mar 28	TRANSACT FUNDS TFR TO KINDRED PROPERTY G	1,000.00		289,044.94 CR
Mar 31	MOT CNT23290258 SELL 1000 LTR		2,570.05	291,614.99 CR
Mar 31	MACQUARIE CMA INTEREST PAID		529.81	292,144.80 CR
Apr 2023				
Apr 12	SuperChoice P/L PC110423-159460641		1,083.66	293,228.46 CR
Apr 12	TRANSACT FUNDS TFR TO JACK SINGH SOLICIT	500.00		292,728.46 CR
Apr 12	TRANSACT FUNDS TFR TO KINDRED PROPERTY G	10,000.00		282,728.46 CR
Apr 20	FOR INVESTMENT PROPERTY	226,100.00		56,628.46 CR
Apr 20	BUDGET DIRECT 119397060091797677	910.04		55,718.42 CR
Apr 21	PEXA REFUND MONIES		115.29	55,833.71 CR
Apr 26	SuperChoice P/L PC240423-190855961		1,217.32	57,051.03 CR
Apr 26	BPAY TO TAX OFFICE PAYMENTS	251.00		56,800.03 CR
Apr 28	KINDRED PROPERTY 38 Parkhaven Stree		715.02	57,515.05 CR
Apr 28	MACQUARIE CMA INTEREST PAID		368.73	57,883.78 CR
May 2023				
May 8	FMC 10227073L49	1,497.01		56,386.77 CR
May 9	SuperChoice P/L PC080523-194607566		1,152.73	57,539.50 CR
May 15	KINDRED PROPERTY 38 Parkhaven Stree		2,357.70	59,897.20 CR
May 22	FMC 10227073L49	1,497.01		58,400.19 CR
May 26	SuperChoice P/L PC250523-150565826		1,135.91	59,536.10 CR
May 31	KINDRED PROPERTY 38 Parkhaven Stree		1,094.41	60,630.51 CR
May 31	MACQUARIE CMA INTEREST PAID		124.52	60,755.03 CR
Jun 2023				
Jun 1	BOQ ITM DIV 001295984470		80.00	60,835.03 CR
Jun 5	FMC 10227073L49	1,497.01		59,338.02 CR

Account Name

RS KATHPALIA SUPERANNUATION PTY LIMITED ATF RS KATHPALIA SUPERANNUATION FUND

**Cash Management Account Transaction Listing Report****From 1 July 2022 to 30 June 2023**

Date	Description	Debits	Credits	Balance
Jun 6	SuperChoice P/L PC050623-182571045		1,166.74	60,504.76 CR
Jun 19	FMC 10227073L49	1,497.01		59,007.75 CR
Jun 20	SuperChoice P/L PC190623-104140159		1,194.52	60,202.27 CR
Jun 27	WBC DIVIDEND 001296334983		70.00	60,272.27 CR
Jun 30	KINDRED PROPERTY 38 Parkhaven Stree		2,744.08	63,016.35 CR
Jun 30	MACQUARIE CMA INTEREST PAID		127.49	63,143.84 CR
	Closing balance			63,143.84 CR

Check we have your latest details

New contact details? Contact us to update them.

End of transaction listing report

H 001022 005



10227073L49

Rs Kathpalia Superannuation Fund
7 Faulconbridge Street
THE PONDS NSW 2769

Statement Number 1

Statement Period

Start Date: 19/04/23 End Date: 01/07/23

Account Details

Product Description: SUPER LIVEZ 100290857
 Borrower Name: Rs Kathpalia Superannuation BSB & Account Number: 704-997 100290857
 Opening Balance: \$ 0.00 AccountType: L49
 Closing Balance: \$ -484,226.47 InterestRate: 6.740%

Effective	Posted	Description	Debit	Credit	Balance
19/04/23		Opening Account Balance			0.00
20/04/23		Interest Rate 6.240% P.a.			
20/04/23		Withdrawal Chq Firstmac Assets Pty Ltd Pexa Funding Account	486,010.00		-486,010.00
20/04/23		Withdrawal Chq Firstmac Services	490.00		-486,500.00
05/05/23		Rate Altered From 6.240% (v) To 6.490% (v)			
06/05/23		Credit from 182512 969988948		1,497.01	-485,002.99
20/05/23		Credit from 182512 969988948		1,497.01	-483,505.98
20/05/23		Loan Interest	2,541.40		-486,047.38
03/06/23		Credit from 182512 969988948		1,497.01	-484,550.37
09/06/23		Rate Altered From 6.490% (v) To 6.740% (v)			
17/06/23		Credit from 182512 969988948		1,497.01	-483,053.36
20/06/23		Loan Interest	2,710.27		-485,763.63
21/06/23		Payment Altered From 2994.03 To 3074.33 Due 20jul2023			
01/07/23		Credit from 182512 969988948		1,537.16	-484,226.47
01/07/23		Closing Account Balance			-484,226.47



Activity statement 004

Date generated	04 December 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

8 results found - from 04 December 2021 to 04 December 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
26 Sep 2023	25 Sep 2023	Payment received		\$261.00	\$0.00
24 Sep 2023	30 Oct 2023	Original Activity Statement for the period ending 30 Sep 23 - PAYG Instalments	\$261.00		\$261.00 DR
17 Aug 2023	17 Aug 2023	General interest charge			\$0.00
17 Aug 2023	16 Aug 2023	Payment received		\$251.00	\$0.00
1 Aug 2023	1 Aug 2023	General interest charge			\$251.00 DR
22 Jun 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$251.00		\$251.00 DR
28 Apr 2023	26 Apr 2023	Payment received		\$251.00	\$0.00
18 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$251.00		\$251.00 DR



Balance History

Currency Australian Dollar

◀ **View:** BOQ, X*****8739 (RS KATHPALIA SUPERANNUATION PTY LIMITED <RS KATHPALIA S/F A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2023

Displaying Balance History as at **30 Jun 2023**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****8739	BOQ	5.49	400	400	2,196.00

Viewing 1 - 1 of 1

Total Value: \$ 2,196.00

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Ask us now

Date: 7/12/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2023

**FLIGHT CENTRE TRAVEL GROUP LIMITED
FLT ORD - FULLY PAID ORDINARY SHARES**

Name	Share Type	Register	Quantity
RS KATHPALIA SUPERANNUATION PTY LIMITED <RS KATHPALIA S/F> X*****8739	CHESS Sponsored	QLD	200
		Total	200 

Sincerely,

Computershare


Only Computershare managed holdings are listed.

Date: 7/12/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2023

**PILBARA MINERALS LIMITED
PLS ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
RS KATHPALIA SUPERANNUATION PTY LIMITED <RS KATHPALIA S/F> X*****8739	CHESS Sponsored	WA	300 
Total			300

Sincerely,
Computershare

Only Computershare managed holdings are listed.

RS Kathpalia Superannuation Fund - 2023 Query

9 messages

Emily Cooper <emily@smsfaustralia.com>
To: sachin kathpalia <sachin.kathpalia03@gmail.com>

22 November 2023 at 11:50

Hi Sachin and Ruma,

We are currently working on the 2023 annual return of your super fund. To assist us, can you please send through the following information/documents?

1. Macquarie Cash Management account statements from 1 July 2022 to 30 June 2023
2. Contract notes, if any
3. HIN and postcode details to grant access to the registry
4. Updated insurance policies

Thanks,

Regards**Emily Cooper****SMSF Accountant | SMSF Australia**

0481 001 746

emily@smsfaustralia.com

Efficiency is doing better what is already being done – Peter F Drucker



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sachin kathpalia <sachin.kathpalia03@gmail.com>
To: Emily Cooper <emily@smsfaustralia.com>

22 November 2023 at 13:00

Hi Emily
Sure. I will organise everything asap.
I think you ask me access to bank earlier.
Apologies I forgot about it.
I will go through old email and organise it as well.

Regards

Sachin

[Quoted text hidden]

sachin kathpalia <sachin.kathpalia03@gmail.com>

24 November 2023 at 10:53

To: Emily Cooper <emily@smsfaustralia.com>

Hi Emily,
please see attached autorisation for viewing bank account.
I have also shared a folder with you for FY 23.
thanks and regards,
Sachin
[Quoted text hidden]

 **SMSFAUS_KATHPALIA.Macquarie Cash.969988948_Authority_2023-06-30.pdf**
675K

Emily Cooper <emily@smsfaustralia.com>
To: sachin kathpalia <sachin.kathpalia03@gmail.com>

24 November 2023 at 11:05

Thanks Sachin!
[Quoted text hidden]
[Quoted text hidden]

Emily Cooper <emily@smsfaustralia.com>
To: sachin kathpalia <sachin.kathpalia03@gmail.com>

6 December 2023 at 06:42

Hi Sachin,

To further assist us in completing the accounts, are you able to please provide the following information/documents?

1. HIN and postcode details so we can directly download the investment reports from the registry
2. Property related documents such as
 - Purchase Contract
 - Signed Loan Agreement
 - Loan transaction statement from inception to 30 June 2023
 - Signed lease agreement and/or rental statements
3. Please provide supporting documents for below transactions

• 20/09/2022	MOT CNT22602119 BUY 1000 LTR	\$1,684.95 DR	contract note
• 02/11/2022	MOT CNT22753138 SELL 200 WBC	\$4,820.05 DR	contract note
• 23/03/2023	TRANSACT FUNDS TFR TO FIRSTMAC SERVICES	\$220.00 DR	invoice
• 12/04/2023	TRANSACT FUNDS TFR TO JACK SINGH SOLICIT	\$500.00 DR	invoice
• 20/04/2023	BUDGET DIRECT 119397060091797677	\$910.04 DR	invoice

[Quoted text hidden]
[Quoted text hidden]

sachin kathpalia <sachin.kathpalia03@gmail.com>
To: Emily Cooper <emily@smsfaustralia.com>

6 December 2023 at 11:05

Hi Emily,
I have updated the [shared folder](#) for FY2023 with all below required documents.

Highlighted in red are paths for the documents in the Shared folder.

FY2023 > Krrisna Property > Loan and Purchase docs folder

- Purchase Contract
- Signed Loan Agreement
- 23/03/2023 TRANSACT FUNDS TFR TO FIRSTMAC SERVICES \$220.00 DR invoice
- 12/04/2023 TRANSACT FUNDS TFR TO JACK SINGH SOLICIT \$500.00 DR invoice

FY2023 >

- HIN and postcode details so we can directly download the investment reports from the registry -

FY2023 > Investment Folder

- 20/09/2022 MOT CNT22602119 BUY 1000 LTR \$1,684.95 DR contract note
- 02/11/2022 MOT CNT22753138 SELL 200 WBC \$4,820.05 DR contract note

Lease and Rental Docs > Insurance folder

- 20/04/2023 BUDGET DIRECT 119397060091797677 \$910.04 DR invoice
- Loan transaction statement from inception to 30 June 2023 -
- Signed lease agreement and/or rental statements

Please let me know if you need more information.

thanks and regards,

Sachin Kathpalia

Emily Cooper <emily@smsfaustralia.com>
To: sachin kathpalia <sachin.kathpalia03@gmail.com>

6 December 2023 at 11:29

Hi Sachin,

Thanks for that - I have saved those down now and will continue working on everything for you ●

Regards

Emily Cooper

SMSF Accountant | SMSF Australia

0481 001 746

emily@smsfaustralia.com

Efficiency is doing better what is already being done – Peter F Drucker



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[Quoted text hidden]

Emily Cooper <emily@smsfaustralia.com>
To: sachin kathpalia <sachin.kathpalia03@gmail.com>

12 December 2023 at 11:11

Hi Sachin,

Can you please confirm if the below contribution is correct and the only contribution made to the fund during the year. Attached is the transaction list for your reference.

Employer contributions
Sachin Kathpalia \$19,980.75

Thanks,

[Quoted text hidden]

[Quoted text hidden]

 **Transaction List.pdf**
145K

sachin kathpalia <sachin.kathpalia03@gmail.com>
To: Emily Cooper <emily@smsfaustralia.com>

14 December 2023 at 06:40

Hi Emily

This looks right to me.

Only contribution made was through my employer.

My wife's employer contribution goes to her employer nominated CSC superannuation fund.

Thanks and regards

Sachin

[Quoted text hidden]



Balance History

Currency Australian Dollar

◀ **View:** WBC, X*****8739 (RS KATHPALIA SUPERANNUATION PTY LIMITED <RS KATHPALIA S/F A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2023

Displaying Balance History as at **30 Jun 2023**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****8739	WBC	21.34	100	100	2,134.00

Viewing 1 - 1 of 1

Total Value: \$ 2,134.00

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Ask us now

Date: 7/12/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2023

**AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED
AFI ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
RS KATHPALIA SUPERANNUATION PTY LIMITED <RS KATHPALIA S/F> X*****8739	CHESS Sponsored	VIC	400
		Total	400

Sincerely,

Computershare

Only Computershare managed holdings are listed.

[Home](#) > [History](#) > [Holdings Balance](#)

Holdings Balance History

Enter your search ^

Issuer

Security Class

Subregister

Enter Balance Date (dd/mm/yyyy)

Add Comparison Date

[View](#)

Results

PLEASE NOTE: The balances shown below may not be a complete record of your current holding as there may be transactions which are not yet registered.

Argo Investments Limited

FULLY PAID ORDINARY

- CHESS

Balance Details

Holding Balance Date

30-Jun-2023

No of Securities

■ 200

*All times are displayed in Sydney time.

27 November 2022

└ 000094

Private & Confidential

Rs Kathpalia Superannuation Fund
7 Faulconbridge Street
THE PONDS NSW 2769

**Anniversary notice for Accelerated Protection
Policy Number: 7030325**

Dear Trustee,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **12 January 2023**.

Policy Summary

Life Insured: Ruma Kathpalia

Self Employed: No

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Stepped	X	\$500,000	\$256.85
TPD Insurance Plan	Stepped	X	\$500,000	\$213.84

Your new total yearly premium is \$470.69*

*includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health, lifestyle and product choices, to set your initial premium. Each year we recalculate your premiums based on premium type (such as Stepped or Level) and whether Inflation Protection applies (which increases your Benefit Amount with inflation). This affects how your premium may rise. Finally, we look at any fees or discounts that may need to be applied.

More information about Stepped & Level premiums and Inflation Protection can be found in the Glossary at the end of this letter and the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.

What you need to do

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.
- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, birth of child, a change in your income or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

Because you have chosen to pay via direct debit from your Bank account, **your premium will be debited from your account on 12th of January**. If the payment date falls on a weekend, your payment will be debited the following working day.

How to manage your policy

- If you wish to change your payment method or direct debit details for your insurance premiums, please contact us or complete the enclosed payment advice form.
- If you would like to review anything else regarding your policy, simply contact TAL or your financial adviser using the contact details below.

How do I make a complaint?

We have an internal dispute resolution service to assist you with any concerns you may have about your policy, our services or your privacy.

In the first instance, we hope that our friendly team can handle any concern you may have. Please call our customer service team on **1300 209 088** or email us at customerservice@tal.com.au. If you are not satisfied with our initial response, please ask to speak to a Manager or a representative from the Internal Dispute Resolution Team.

We will attempt to resolve your complaint within 30 days of the date it is received. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA.

You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

What you need to know about your policy

As part of our commitment to the Life Insurance Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, if cover is cancelled, the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms, even if your new policy is with TAL.

If you wish to make a claim, please contact us on the details below to obtain a claims pack. This will explain the information we need to assess the claim. You can also refer to the Product Disclosure Statement and your Policy Document for information on what may be required in the event of a claim.

If you would like to change the terms of your policy or if you are having trouble meeting your premium payments, we may be able to offer you options to assist. Please speak to your financial adviser or call us on the number below to discuss the options that might be available to you.

Do you need help?

For any assistance, clarification or concerns, please contact TAL's Customer Service team:

Phone: 1300 209 088

Email: customerservice@tal.com.au

For advice on your cover and financial strategy, please contact your financial adviser:

TAL

Phone: 1800 706 588

Email: consumer.suspense@tal.com.au

You can manage your cover anywhere, anytime with myTAL. Just log in at www.tal.com.au and register using your email address.

TAL regularly introduces improvements to Accelerated Protection to provide the best protection we can offer to you, your family or your business. The upgrade booklet outlines what improvements have been introduced to Accelerated Protection over time that may now apply to your policy.

To obtain a copy of your Product Disclosure Statement, Policy Document and Upgrade Booklet you can log onto myTAL via tal.com.au or contact us.

Privacy

TAL Privacy Policy is available on our website at www.tal.com.au/Privacy-Policy or is available free of charge on request.

Thank you for entrusting TAL with your life insurance.

Yours sincerely

The TAL logo consists of the letters 'TAL' in a bold, green, sans-serif font.

TAL Customer Service

Glossary

To understand more about pricing, refer to the original PDS issued to you.

Any Occupation TPD

If you choose "Any Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in *any* jobs suited to your education, training or experience.

Benefit Amount

Benefit or Benefit Amount means the monthly amount or lump sum amount, as shown on your Policy Schedule, that we will pay you upon receipt of and acceptance by us, of a valid claim for the respective Plan on your Policy. For Income Protection, the Benefit Amount is calculated in line with the applicable Income Replacement Option selected.

When cover is structured through superannuation, benefit payments are also subject to requirements of SIS legislation.

Cover

Cover or Covered refers to the circumstances in which a Benefit Amount is payable in accordance with your Policy. The Cover your Policy provides is shown in your Policy Schedule.

Indemnity

If you have chosen 'Indemnity' as specified in your Policy Schedule, your monthly Earnings will be used to determine the Benefit Amount payable. In some circumstances, the full Benefit Amount may not be payable and may be reduced to reflect your income prior to claim. For example, if your income has reduced or the Benefit Amount has increased due to Inflation Protection but your income has not increased to the same extent, the amount payable to you may be reduced to reflect your actual income. Where the indexation factor is negative, we will not apply a change to your level of cover. Refer to your Policy Schedule, Policy Document or financial adviser for more information.

Inflation Protection

If you selected Inflation Protection, we will increase the Benefit Amount to keep up with inflation as per the terms stated in your Policy Document. If this applies to your policy, we will increase your Benefit Amount at each policy anniversary and a new premium will be calculated to reflect the increased Benefit Amount using your current Age and Premium Type (i.e. Stepped or Level Premium).

You can choose to decline this increase at each policy anniversary or remove Inflation Protection for future policy anniversaries.

Level Premium

If you choose Level Premiums, the premium is based on your age at the Plan start date. Where you choose to increase your cover or the Inflation Protection Benefit applies, the premium rates used to calculate premiums for the alteration will be based on the Life Insured's age at that time. The below are some factors to help you understand what can cause your Level Premiums to increase:

- your Benefit Amount increases (including as a result of Inflation Protection);
- you include a new Plan or benefit option;
- we review our costs and pricing;
- if we increase the premium rates we used to determine your premium or policy fee. Decisions to change premium rates or Policy fees do not occur because of changes to an individual customer's own circumstances, but rather are determined in relation to the group of customers that we insure;
- if you choose 'Level to 65' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 65;
- if you choose 'Level to 70' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 70; and
- if a Policy discount no longer applies or Government duties or charges increase.

Own Occupation TPD

If you choose "Own Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in your current occupation.

Plan

Plan means how your policy has been designed, and refers to insurance benefits and options under Life insurance, Critical Illness insurance, Child's Critical Illness insurance, TPD insurance and Income Protection insurance. Your original Policy Schedule outlined the Plans applicable to your policy at the time. Your anniversary notice outlines the Plan at each policy anniversary.

Premium

This is the amount you must pay to maintain your policy. This also includes Fees, Government duties and charges and discounts if applicable. Premium payments can be made monthly, quarterly, half-yearly or yearly.

Premium Type

Your premium type is the way your premiums are calculated as you age. These can be either Level or Stepped premiums, to suit your financial strategy.

Stepped Premium

If you choose Stepped premiums, the premium is calculated based on your total Benefit Amount (with or without inflation) and your age as at each policy anniversary. The premium will generally increase at each policy anniversary.



Payment Advice

SAVE

PRINT

1. YOUR POLICY

Policy owner(s)

Policy number

Phone number

(Mobile)

Phone number

(Home)

Email*

*If we have sent you a form that has been filled in with your phone number and email address, please check that these details are still current. If not, please provide your current contact details.

2. COMPLETE FOR POLICIES OWNED BY TAL SUPER

Please nominate your contribution type

Employer voluntary contributions*

Employer Name:

Employer ABN:

or

Employer WPN:

*Employer contributions will only be accepted via SuperStream unless a specific exemption applies such as an insurance contribution made by an employer outside its normal payroll process.

Non-Employer contributions

Personal

Spouse (Not applicable to TAL Super members)

TAL Life Limited ABN 70 050 109 450 | AFSL 237848

Fund: TAL Super - is a plan within the Retail Division in the Mercer Super Trust
ABN 19 905 422 981

Trustee: Mercer Superannuation (Australia) Limited
ABN 79 004 717 533 | AFSL 235906

TALR0002/0322

PAYMENT ADVICE | PAGE 1 OF 4

3. PAYMENT OPTIONS

Please select a payment option (credit/debit card or direct debit from your nominated account).

Credit/Debit card payment

Account holder(s) name

Type of card Visa MasterCard

Expiry date

Card number

This authority covers This and future payments* This payment only

*I/we request that you debit the account above with any amounts which TAL Life Limited may charge me/us until further notice, which I/we will provide to you in writing. TAL will continue to debit your card beyond the credit card expiry date until you contact TAL and notify of your intention to cease the arrangement.

Direct debit request**

Account holder(s) name

Name of financial institution

BSB number

Account number

This authority covers This and future payments* This payment only

*I/we request that you debit the account above with any amounts which TAL Life Limited (User ID 245397) may debit or charge me/us through the Bulk Electronic Clearing System in accordance with the payment arrangement between us until further notice, which I/we will provide to you in writing.

By signing this form, I/we confirm and agree that:

- I am/we are the account holder(s)
- this Direct Debit Request is governed by the Direct Debit Request Service Agreement set out on page 4 of this form, and
- I am and TAL Life Limited are bound by all of those terms and conditions.

** TAL Super* Policies are not able to accept a SMSF bank account to pay premiums by Direct Debit. If you wish to pay premiums for your TAL Super policy through your SMSF please speak to your Financial Adviser.

4. PAYMENT FREQUENCY

If you have chosen to have future payments debited from your card or account (see Question 2), please indicate the frequency:

Monthly Quarterly Half-yearly Yearly

5. AUTHORISATION

Signatory 1

Full name

Signing as

Individual

Director

Signature

Date

DD / MM / YYYY

Signatory 2

Full name

Signing as

Individual

Director

Signature

Date

DD / MM / YYYY

6. PRIVACY

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in the 'Your Privacy' section of the PDS and in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

SUBMITTING THIS FORM

Please return your completed form and any supporting documentation to:

TAL Life Limited
GPO Box 5380
Sydney NSW 2001

CONTACTING TAL



customerservice@tal.com.au



1300 209 088



1300 351 133



tal.com.au

SAVE

PRINT

This Agreement is issued by TAL Life Limited (TAL) User ID 245397 (including as an agent of the Trustee in relation to TAL Super), to enable you to understand your rights and responsibilities when making premium payments by direct debit. Together with your Direct Debit Request, it allows TAL to debit your nominated account to meet the premiums for your policy. Please keep this Agreement in a safe place for future reference.

TAL sends the request to debit your account to your nominated financial institution on the day your premium is due. This debit will appear as 'TAL' on your bank statements. It may take your financial institution between one and three business days to process this request and withdraw the funds from your account. Please ensure that you leave sufficient funds in your account until the debit has cleared, to avoid incurring a dishonour charge from your financial institution.

How to make changes

Please contact us and allow at least 7 days' notice before your next premium due date for either:

- altering any of your direct debit or financial institution details, or
- deferring, stopping or suspending any debits, or cancelling the Agreement completely. If you do any of these, you will need to make alternative arrangements for future premiums to be paid in order to continue your policy. Alternatively, you may request to stop or cancel one or more debits by contacting your financial institution. If you do this, you may incur a fee from your financial institution.

Our commitment to you

We will ensure that we:

- will give you at least 14 days' written notice if there are any changes to the terms of this Agreement, and
- will keep all information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution, in the event of a claim or relating to an alleged incorrect or wrongful debit, or where specifically required by the law. For further information about how we handle your information, please refer to our Privacy Policy which is available free of charge from www.tal.com.au/privacy-policy or on request by contacting us.

Your commitment to us

Please ensure that:

- you check your account details against a recent bank statement,
- the account you have nominated can accept direct debits through Bulk Electronic Clearing System (BECS). Please be aware that not all accounts allow direct debits through BECS. If you are unsure, please check with your financial institution before completing your direct debit request,
- all account holders for the nominated account agree to the debiting arrangement and this Agreement,
- there are sufficient funds available in the nominated account, on the due dates, to cover the premiums. If there are insufficient funds in your account, you may incur dishonour fees from your financial institution and your policy could be cancelled. If your premium is not paid by the due date, dishonour fees will not be charged by TAL if direct debits are returned, and
- you notify us if the nominated account is transferred or closed, or the account details change.

If a premium due date falls on a weekend or a public holiday, we will automatically debit the payment on the next business day. If you are unsure about which day your account has or will be debited, you should ask your financial institution. If you want to change or cancel the Agreement, or dispute a debit, please contact our Customer Care team. In the unlikely event of a dispute not being resolved satisfactorily, you can address a formal complaint to TAL Life Limited, Reply Paid GPO Box 5380 Sydney NSW 2001. Alternatively, you can contact your financial institution for assistance.

25 November 2022

└ 000069

Private & Confidential

RS Kathpalia Superannuation Fund
7 Faulconbridge Street
THE PONDS NSW 2769

**Anniversary notice for Accelerated Protection
Policy Number: 7029966**

Dear Trustee,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **10 January 2023**.

Policy Summary

Life Insured: Sachin Kathpalia

Self Employed: No

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Stepped	x	\$500,000	\$360.47
TPD Insurance (Attached) - Death Buy-Back Option	Stepped	x	\$500,000	\$268.40

Your new total yearly premium is \$628.87*

*includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health, lifestyle and product choices, to set your initial premium. Each year we recalculate your premiums based on premium type (such as Stepped or Level) and whether Inflation Protection applies (which increases your Benefit Amount with inflation). This affects how your premium may rise. Finally, we look at any fees or discounts that may need to be applied.

More information about Stepped & Level premiums and Inflation Protection can be found in the Glossary at the end of this letter and the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.

What you need to do

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.
- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, birth of child, a change in your income or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

Because you have chosen to pay via direct debit from your Bank account, **your premium will be debited from your account on 10th of January**. If the payment date falls on a weekend, your payment will be debited the following working day.

How to manage your policy

- If you wish to change your payment method or direct debit details for your insurance premiums, please contact us or complete the enclosed payment advice form.
- If you would like to review anything else regarding your policy, simply contact TAL or your financial adviser using the contact details below.

How do I make a complaint?

We have an internal dispute resolution service to assist you with any concerns you may have about your policy, our services or your privacy.

In the first instance, we hope that our friendly team can handle any concern you may have. Please call our customer service team on **1300 209 088** or email us at customerservice@tal.com.au. If you are not satisfied with our initial response, please ask to speak to a Manager or a representative from the Internal Dispute Resolution Team.

We will attempt to resolve your complaint within 30 days of the date it is received. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA.

You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

What you need to know about your policy

As part of our commitment to the Life Insurance Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, if cover is cancelled, the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms, even if your new policy is with TAL.

If you wish to make a claim, please contact us on the details below to obtain a claims pack. This will explain the information we need to assess the claim. You can also refer to the Product Disclosure Statement and your Policy Document for information on what may be required in the event of a claim.

If you would like to change the terms of your policy or if you are having trouble meeting your premium payments, we may be able to offer you options to assist. Please speak to your financial adviser or call us on the number below to discuss the options that might be available to you.

Do you need help?

For any assistance, clarification or concerns, please contact TAL's Customer Service team:

Phone: 1300 209 088

Email: customerservice@tal.com.au

For advice on your cover and financial strategy, please contact your financial adviser:

TAL

Phone: 1800 706 588

Email: consumer.suspense@tal.com.au

You can manage your cover anywhere, anytime with myTAL. Just log in at www.tal.com.au and register using your email address.

TAL regularly introduces improvements to Accelerated Protection to provide the best protection we can offer to you, your family or your business. The upgrade booklet outlines what improvements have been introduced to Accelerated Protection over time that may now apply to your policy.

To obtain a copy of your Product Disclosure Statement, Policy Document and Upgrade Booklet you can log onto myTAL via tal.com.au or contact us.

Privacy

TAL Privacy Policy is available on our website at www.tal.com.au/Privacy-Policy or is available free of charge on request.

Thank you for entrusting TAL with your life insurance.

Yours sincerely

The TAL logo consists of the letters 'TAL' in a bold, green, sans-serif font.

TAL Customer Service

Glossary

To understand more about pricing, refer to the original PDS issued to you.

Any Occupation TPD

If you choose "Any Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in *any* jobs suited to your education, training or experience.

Benefit Amount

Benefit or Benefit Amount means the monthly amount or lump sum amount, as shown on your Policy Schedule, that we will pay you upon receipt of and acceptance by us, of a valid claim for the respective Plan on your Policy. For Income Protection, the Benefit Amount is calculated in line with the applicable Income Replacement Option selected.

When cover is structured through superannuation, benefit payments are also subject to requirements of SIS legislation.

Cover

Cover or Covered refers to the circumstances in which a Benefit Amount is payable in accordance with your Policy. The Cover your Policy provides is shown in your Policy Schedule.

Indemnity

If you have chosen 'Indemnity' as specified in your Policy Schedule, your monthly Earnings will be used to determine the Benefit Amount payable. In some circumstances, the full Benefit Amount may not be payable and may be reduced to reflect your income prior to claim. For example, if your income has reduced or the Benefit Amount has increased due to Inflation Protection but your income has not increased to the same extent, the amount payable to you may be reduced to reflect your actual income. Where the indexation factor is negative, we will not apply a change to your level of cover. Refer to your Policy Schedule, Policy Document or financial adviser for more information.

Inflation Protection

If you selected Inflation Protection, we will increase the Benefit Amount to keep up with inflation as per the terms stated in your Policy Document. If this applies to your policy, we will increase your Benefit Amount at each policy anniversary and a new premium will be calculated to reflect the increased Benefit Amount using your current Age and Premium Type (i.e. Stepped or Level Premium).

You can choose to decline this increase at each policy anniversary or remove Inflation Protection for future policy anniversaries.

Level Premium

If you choose Level Premiums, the premium is based on your age at the Plan start date. Where you choose to increase your cover or the Inflation Protection Benefit applies, the premium rates used to calculate premiums for the alteration will be based on the Life Insured's age at that time. The below are some factors to help you understand what can cause your Level Premiums to increase:

- your Benefit Amount increases (including as a result of Inflation Protection);
- you include a new Plan or benefit option;
- we review our costs and pricing;
- if we increase the premium rates we used to determine your premium or policy fee. Decisions to change premium rates or Policy fees do not occur because of changes to an individual customer's own circumstances, but rather are determined in relation to the group of customers that we insure;
- if you choose 'Level to 65' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 65;
- if you choose 'Level to 70' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 70; and
- if a Policy discount no longer applies or Government duties or charges increase.

Own Occupation TPD

If you choose "Own Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in your current occupation.

Plan

Plan means how your policy has been designed, and refers to insurance benefits and options under Life insurance, Critical Illness insurance, Child's Critical Illness insurance, TPD insurance and Income Protection insurance. Your original Policy Schedule outlined the Plans applicable to your policy at the time. Your anniversary notice outlines the Plan at each policy anniversary.

Premium

This is the amount you must pay to maintain your policy. This also includes Fees, Government duties and charges and discounts if applicable. Premium payments can be made monthly, quarterly, half-yearly or yearly.

Premium Type

Your premium type is the way your premiums are calculated as you age. These can be either Level or Stepped premiums, to suit your financial strategy.

Stepped Premium

If you choose Stepped premiums, the premium is calculated based on your total Benefit Amount (with or without inflation) and your age as at each policy anniversary. The premium will generally increase at each policy anniversary.



Payment Advice

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1. YOUR POLICY

Policy owner(s)

Policy number

Phone number

(Mobile)

Phone number

(Home)

Email*

*If we have sent you a form that has been filled in with your phone number and email address, please check that these details are still current. If not, please provide your current contact details.

2. COMPLETE FOR POLICIES OWNED BY TAL SUPER

Please nominate your contribution type

Employer voluntary contributions*

Employer Name:

Employer ABN:

or

Employer WPN:

*Employer contributions will only be accepted via SuperStream unless a specific exemption applies such as an insurance contribution made by an employer outside its normal payroll process.

Non-Employer contributions

Personal

Spouse (Not applicable to TAL Super members)

TAL Life Limited ABN 70 050 109 450 | AFSL 237848

Fund: TAL Super - is a plan within the Retail Division in the Mercer Super Trust
ABN 19 905 422 981

Trustee: Mercer Superannuation (Australia) Limited
ABN 79 004 717 533 | AFSL 235906

TALR0002/0322

PAYMENT ADVICE | PAGE 1 OF 4

3. PAYMENT OPTIONS

Please select a payment option (credit/debit card or direct debit from your nominated account).

Credit/Debit card payment

Account holder(s) name

Type of card Visa MasterCard

Expiry date

Card number

This authority covers This and future payments* This payment only

*I/we request that you debit the account above with any amounts which TAL Life Limited may charge me/us until further notice, which I/we will provide to you in writing. TAL will continue to debit your card beyond the credit card expiry date until you contact TAL and notify of your intention to cease the arrangement.

Direct debit request**

Account holder(s) name

Name of financial institution

BSB number

Account number

This authority covers This and future payments* This payment only

*I/we request that you debit the account above with any amounts which TAL Life Limited (User ID 245397) may debit or charge me/us through the Bulk Electronic Clearing System in accordance with the payment arrangement between us until further notice, which I/we will provide to you in writing.

By signing this form, I/we confirm and agree that:

- I am/we are the account holder(s)
- this Direct Debit Request is governed by the Direct Debit Request Service Agreement set out on page 4 of this form, and
- I am and TAL Life Limited are bound by all of those terms and conditions.

** TAL Super* Policies are not able to accept a SMSF bank account to pay premiums by Direct Debit. If you wish to pay premiums for your TAL Super policy through your SMSF please speak to your Financial Adviser.

4. PAYMENT FREQUENCY

If you have chosen to have future payments debited from your card or account (see Question 2), please indicate the frequency:

Monthly Quarterly Half-yearly Yearly

5. AUTHORISATION

Signatory 1

Full name

Signing as

Individual

Director

Signature

Date

DD / MM / YYYY

Signatory 2

Full name

Signing as

Individual

Director

Signature

Date

DD / MM / YYYY

6. PRIVACY

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in the 'Your Privacy' section of the PDS and in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

SUBMITTING THIS FORM

Please return your completed form and any supporting documentation to:

TAL Life Limited
GPO Box 5380
Sydney NSW 2001

CONTACTING TAL

-  customerservice@tal.com.au
-  1300 209 088
-  1300 351 133
-  tal.com.au

SAVE

PRINT

This Agreement is issued by TAL Life Limited (TAL) User ID 245397 (including as an agent of the Trustee in relation to TAL Super), to enable you to understand your rights and responsibilities when making premium payments by direct debit. Together with your Direct Debit Request, it allows TAL to debit your nominated account to meet the premiums for your policy. Please keep this Agreement in a safe place for future reference.

TAL sends the request to debit your account to your nominated financial institution on the day your premium is due. This debit will appear as 'TAL' on your bank statements. It may take your financial institution between one and three business days to process this request and withdraw the funds from your account. Please ensure that you leave sufficient funds in your account until the debit has cleared, to avoid incurring a dishonour charge from your financial institution.

How to make changes

Please contact us and allow at least 7 days' notice before your next premium due date for either:

- altering any of your direct debit or financial institution details, or
- deferring, stopping or suspending any debits, or cancelling the Agreement completely. If you do any of these, you will need to make alternative arrangements for future premiums to be paid in order to continue your policy. Alternatively, you may request to stop or cancel one or more debits by contacting your financial institution. If you do this, you may incur a fee from your financial institution.

Our commitment to you

We will ensure that we:

- will give you at least 14 days' written notice if there are any changes to the terms of this Agreement, and
- will keep all information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution, in the event of a claim or relating to an alleged incorrect or wrongful debit, or where specifically required by the law. For further information about how we handle your information, please refer to our Privacy Policy which is available free of charge from www.tal.com.au/privacy-policy or on request by contacting us.

Your commitment to us

Please ensure that:

- you check your account details against a recent bank statement,
- the account you have nominated can accept direct debits through Bulk Electronic Clearing System (BECS). Please be aware that not all accounts allow direct debits through BECS. If you are unsure, please check with your financial institution before completing your direct debit request,
- all account holders for the nominated account agree to the debiting arrangement and this Agreement,
- there are sufficient funds available in the nominated account, on the due dates, to cover the premiums. If there are insufficient funds in your account, you may incur dishonour fees from your financial institution and your policy could be cancelled. If your premium is not paid by the due date, dishonour fees will not be charged by TAL if direct debits are returned, and
- you notify us if the nominated account is transferred or closed, or the account details change.

If a premium due date falls on a weekend or a public holiday, we will automatically debit the payment on the next business day. If you are unsure about which day your account has or will be debited, you should ask your financial institution. If you want to change or cancel the Agreement, or dispute a debit, please contact our Customer Care team. In the unlikely event of a dispute not being resolved satisfactorily, you can address a formal complaint to TAL Life Limited, Reply Paid GPO Box 5380 Sydney NSW 2001. Alternatively, you can contact your financial institution for assistance.

Borrower checklist – Application ID 414330

This checklist, with all signed documents (including the pages that do not require signing) and the Additional Information in Part B, must be received in our Office by 10am 3 days prior to settlement.

Return the documents to:

Post: Settlements Team, GPO Box 7001 Brisbane, Qld 4001

PART A

The Home Loan documents listed below are to be printed (one side only), signed and returned to us. **Please note that digital signatures are not acceptable.**

Document	Instructions	Tick when Returning
Loan Agreement	All borrowers to sign where indicated.	<input checked="" type="checkbox"/>
Borrower Certification	All Borrowers to complete and sign where indicated.	<input checked="" type="checkbox"/>
Mortgage/s	The mortgage (2 copies, printed single sided with ref and page numbers printed no more than 1cm from bottom of page) must be signed by each mortgagor . QLD: Justice of the Peace, Commissioner for Declarations, Legal Practitioner, Licensed Conveyancer, Notary Public If signed outside Australia: Australian Consular Officer	<input checked="" type="checkbox"/>
Mortgage Side Deed	Complete and sign where indicated.	<input checked="" type="checkbox"/>
Verification of Identity Form – Sachin Kathpalia	The Verification of Identity Form must be completed and signed by a Prescribed Person and returned with certified copies of ID.	<input checked="" type="checkbox"/>
Verification of Identity Form – Ruma Kathpalia	The Verification of Identity Form must be completed and signed by a Prescribed Person and returned with certified copies of ID.	<input checked="" type="checkbox"/>
Direct Debit Authority	All Borrowers to complete and sign where indicated.	<input checked="" type="checkbox"/>
Guarantors Indemnity Waiver	Complete and sign where indicated.	<input checked="" type="checkbox"/>
Settlement Funds Direction and Authority	All Borrowers to complete and sign where indicated.	<input checked="" type="checkbox"/>
SMSF Statutory Declaration	Complete and sign where indicated.	<input checked="" type="checkbox"/>

PLEASE NOTE: that documents cannot be executed under Power of Attorney

PART B

Additional information required from you

Additional Information	Instructions	Tick when Returning
Copy of Building Insurance Policy 38 Parkhaven Street MANGO HILL Queensland Australia 4509	We require a Certificate of Currency of Insurance for the security property issued by the Insurer with WWW.LOANS.COM.AU PTY LTD ACN 117831615 noted as first mortgagee showing that the improvements (the building) are insured against damage and destruction for replacement cost. We recommend you review your sum insured with your Insurer. Please note that if the property is in a bushfire or flood prone area, or is subject to a specific environmental or other risk, that the insurance policy should cover such risks. <i>We cannot accept cover notes or certificates issued by an insurance broker or body corporate.</i>	<input type="checkbox"/>
Full copy of Final Contract of Sale	We require a complete copy (signed and dated) of the Contract of Sale for the security property. If the security property is in NSW, SA or QLD the Contract must also be stamped.	<input type="checkbox"/>
Copy of Transfer	Prior to settlement we require a signed copy of the Transfer for the security property being purchased/transferred noting the full consideration. If the security property is in NSW, SA or QLD the Transfer must be stamped.	<input type="checkbox"/>
Form 24	We require a copy of Form 24.	<input type="checkbox"/>
Priority Notice	You must lodge a Priority Notice in the Titles office no earlier than seven (7) days prior to settlement. The Priority Notice must refer to the Mortgage to WWW.LOANS.COM.AU PTY LTD ACN 117831615. Prior to settlement, you must provide a copy of the Priority Notice and Titles Office lodgement receipt.	<input type="checkbox"/>
SPECIAL CONDITIONS	Joint and several guarantees required from all directors Joint and several guarantees required from all directors Independent Legal Advice Required Independent Legal Advice Required Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form) Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form) Request certified copy of the Bare Trust Deed for review by Legal Transfer of Land to be created in PEXA Form 24 to be verified at Solicitor Certification Certificate of currency for your insurance	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Loan Agreement - SMSF Limited Recourse Loan

Lender: WWW.LOANS.COM.AU PTY LTD ACN 117831615 of Level 40, 123 Eagle Street BRISBANE QLD 4000

Originator/Manager: loans.com.au Pty Ltd ABN 18082587095 of Level 40, 123 Eagle Street BRISBANE QLD 4000

Borrower (or "you"): RS Kathpalia Superannuation Pty Limited ACN 655475451 as trustee for RS Kathpalia Superannuation Fund of 7 Faulconbridge Street The Ponds New South Wales 2769 Australia

Loan Number: 414330

The Originator/Manager has arranged for the Lender to make the loan which will be managed by the Originator/Manager. Normally, you deal with the Originator/Manager. The Lender and the Originator/Manager are individually and together referred to as "we/us/our".


This document does not contain all the precontractual information required by law to be given to you. This document must be read together with the Loan General Terms and Conditions Version SMSF2 dated June 2021 contained in Part 1 of 'Your document pack' (**T&Cs**). You must comply with all of the terms specified in the T&Cs. If there is any conflict between the T&Cs and this document, the terms of this document prevail. If there is any conflict between any provisions of any security or guarantee and this document and the T&Cs, the terms of this document and the T&Cs prevail.

Words in *italics* have special meanings and are defined in this document or in the T&Cs.

Financial Table

The following information is prepared as at April 5, 2023 (the *disclosure date*). This information may change before or after the *settlement date*. The *settlement date* is the date we first advance money to you.

How much you are borrowing	\$486,500.00
Made up of:	
LCA SMSF Home Loan 70 PI (Purchase Special) - 01032023 1:	\$486,500.00
Total amount of credit	\$486,500.00
Annual percentage rate(s)	
Interest rates (including fixed rates, unless the fixed rate has been locked in) may change prior to the <i>settlement date</i> . Interest rates other than fixed rates can vary after the <i>settlement date</i> .	
<ul style="list-style-type: none">LCA SMSF Home Loan 70 PI (Purchase Special) - 01032023 (variable rate)	6.24% per annum
Repayments	

<p>When your repayments are due You must make repayments monthly on the same day each month as the <i>settlement date</i>. You may make repayments more frequently if you wish - please see your T&Cs.</p>	
<p>When your first repayment is due Your first repayment is due one month from the <i>settlement date</i>.</p>	
<p>How many repayments will you make Assuming you make all repayments on the due date, the number of repayments you must make will be:</p>	360 repayments
<p>How much are your repayments Based on the current interest rates, your monthly repayments will be as described below. If a variable interest rate changes, your repayment amounts may change.</p> <p>LCA SMSF Home Loan 70 PI (Purchase Special) - 01032023</p>	\$2,992.30 comprising principal and interest
Fees and Charges	
<p>Credit fees and charges payable on or before settlement of your loan Unless otherwise stated, all fees are non-refundable. These fees may be payable even if the loan does not proceed for any reason.</p>	
Application Fee:	\$0.00
Security Assessment Fee:	\$220.00
Mortgage Registration Fee:	\$208.83
Lenders Documentation Costs:	\$490.00 
Lenders Mortgage Insurance: This amount may be capitalised and added to your loan amount.	Paid by the lender
Total of fees and charges payable on or before the <i>settlement date</i> (excluding unascertainable amounts)	\$918.83
Credit fees and charges payable after settlement of your loan	
Originator/Manager's Discharge Administration Fee - payable when we agree to discharge a <i>security</i> .	\$300.00 per security

<p>Total of fees and charges payable assuming the loan runs for the entire term (excluding unascertainable amounts or amounts which may or may not become payable)</p>	<p>\$1,218.83</p>
<p>Credit fees and changes payable throughout the term of your loan The following fees and charges are payable by you if an when the service is provided, the expense incurred, or the relevant event occurs, unless otherwise specified. We can debit your loan account with effect from the date we incur these fees, and either require you to pay the fee or charge immediately, collect it with your regular repayments, or require it to be repaid by one or more repayments. All fees and charges are non-refundable.</p>	
<p>Break costs</p> <p>Break costs are payable if</p> <ul style="list-style-type: none"> • the whole or part of a fixed rate loan is repaid during a fixed rate period; or • the whole or part of your fixed rate loan is varied by agreement during a fixed rate period (for example, to another type of annual percentage rate or for another fixed rate term). <p>Break costs are payable on the day on which any of the above events occur. Break costs are payable on fixed rate loans even if repayment is required by us after an <i>event of default</i> occurs. Break costs are further explained in the T&Cs. In addition, you must pay a Break Cost Administration Fee (not payable on switches to variable rate).</p> <p>NOTE: Break costs can be significant. Ask us for an estimate of break costs before you repay a fixed rate loan early.</p>	<p>Unascertainable</p> <p>\$150 per event</p>
<p>Revaluation fee - payable if the loan is not made within three months of the <i>disclosure date</i>.</p>	<p>Unascertainable</p>
<p>Application reassessment fee - payable if, as a result of delay in entered this loan agreement or settling the loan, we are required to reassess the loan.</p>	<p>\$100.00</p>
<p>If you request that your loan be re-documented prior to the settlement date. This fee does not apply to Firstmac VIP Package customers.</p>	<p>\$100.00</p>
<p>Discharge administration fee - payable at the time of any early discharge when repaying your loan in full.</p> <p>Partial discharge administration fee - payable at the time of each partial discharge.</p>	<p>\$300.00</p> <p>\$150.00</p>
<p>Documentation costs for discharge of mortgage - payable at the time of any early discharge when repaying your loan in full.</p> <p>Third party fees are fees incurred by us in providing the service and include such costs as valuation fees, mortgage insurance premium, Lender's risk and processing fee, legal costs, document custodian charges, titles office fees, and electronic processing fees, all of which are unascertainable at the disclosure date.</p>	<p>\$250.00 per settlement plus <i>third party fees</i></p>

If you request more than three bank cheques on the settlement date, a fee will apply for each additional bank cheque.	\$15.00 for each bank cheque
If you request a copy of a statement.	\$10.00 per statement
Over the counter deposits.	\$2.00 per transaction
Customer assisted transactions fee - payable when you request our assistance to complete a transfer/transaction, place an order, or submit an action that you can independently complete through your online access. This is in addition to the standard transaction fee charged.	\$4.00 per request
Dishonour fee - payable whenever a payment to us is dishonoured.	\$35.00 per dishonour
If you attempt to debit your loan account (other than transferring from one loan account to another) and there are insufficient funds to cover the amount of that debit.	\$35.00 per dishonour
Internal sweep dishonour fee - payable whenever we have an instruction from you to transfer funds from one loan account to another loan account and there are insufficient funds to cover the amount of the transfer.	\$20.00 per dishonour
Default fee - may be payable if your loan account is in default. The default fee is charged once your loan account has been in arrears for 11 days, and then every month thereafter for as long as the default remains.	\$150.00 per month
If the loan is not made on the agreed date through no fault of ours (ie settlement is cancelled), you may be required at that time to pay a cancellation fee.	\$75.00
<p>If the Lender or the Originator/Manager undertakes any of the following:</p> <ul style="list-style-type: none"> • provides copies of any notice or document; • provides any special attendances (eg consent to second mortgage) at your request; • provides information; • decides to inspect the mortgaged property or obtain other reports in relation to it; or • varies your loan at your request (not applicable to Firstmac VIP Package customers). <p>In addition, you must pay any applicable out of pocket expenses, including legal costs and disbursements.</p>	<p>\$260.00 per attendance</p> <p>Unascertainable</p>

Payment trace fee - payable whenever we are asked to trace a deposit to a loan account.	\$50.00 per trace
If any payment to the Lender is for a taxable supply for the purposes of GST or any similar tax, you must also pay to the Lender on demand an additional amount equal to the tax relating to that supply.	Unascertainable
Enforcement expenses - may be payable if you default under this loan agreement or any <i>security</i> . Enforcement expenses are further explained in the T&Cs.	Unascertainable
Rate lock fee – rate lock applies for 60 days from date of payment.	\$350.00

We can change any of the financial information described above without your consent, including the fees and charges, the amount of repayments, the dates for debiting interest and the dates for making repayments, interest rates (except during a fixed rate period), and any discount (unless this contract says otherwise). We may introduce new fees and charges without your consent. We will inform you of any changes either in writing or by advertisement in a newspaper circulating throughout your jurisdiction. In making any changes, we will act reasonably.

OTHER INFORMATION

Security	<p>You acknowledge that the following security extends to and secures any money due under this loan agreement.</p> <p>1. First registered mortgage by Krrisna Property Pty Ltd A.C.N. 666 797 744 atf Krrisna Property Trust over Title Description: 50948148 also described as 38 Parkhaven Street MANGO HILL Queensland Australia 4509</p> <p>You must also arrange for us to be granted a guarantee by:</p> <p>(a) the Sachin Kathpalia and Ruma Kathpalia, limited to the loan amount; and (b) Krrisna Property Pty Ltd ACN 666797744 as trustee for Krrisna Property Trust, limited to 38 Parkhaven Street MANGO HILL Queensland Australia 4509</p> <p>Together, these securities are referred to as the <i>security</i>.</p>
Guarantor	<p>Guarantee by Krrisna Property Trust.</p> <p>Guarantee by Sachin Kathpalia.</p> <p>Guarantee by Ruma Kathpalia.</p> <p>Collectively referred to as the <i>guarantor</i>.</p>
Loan term	30 years commencing on the <i>settlement date</i> .

Loan purpose	You have told us that the loan will be used for To purchase an investment property at 38 Parkhaven Street, Mango Hill QLD 4509 for \$ 695,000.
How your loan will be paid on settlement	The loan will be paid to: (a) for lenders mortgage insurance premium; Paid by the lender (b) balance as directed by you: unascertainable at the disclosure date.
Commission paid or received in relation to your loan	A management fee, which under the National Credit Code may be interpreted as a commission for the introduction of credit business, is payable to the Originator/Manager over the life of the loan. The amount of a commission is not ascertainable at the <i>disclosure date</i> . The Lender and the Originator/Manager and other persons may pay or receive other commissions, fees or benefits in connection with this loan.
Default interest rate	The default rate of interest at any time equals the interest rate applying to the relevant account plus 2.00% per annum. If the interest rate applying to the account changes, the default rate will also change. The default rate(s) as at the <i>disclosure date</i> are: LCA SMSF Home Loan 70 PI (Purchase Special) - 010320238.2400% per annum
About interest rates	We obtain funding for our loans from a variety of sources. As a result, interest rates may differ from time to time between our different loans. Accordingly, you may see us advertising a different rate to the rate applicable to your loan.
Outstanding conditions	<ul style="list-style-type: none"> • Joint and several guarantees required from all directors • Joint and several guarantees required from all directors • Independent Legal Advice Required • Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form) • Independent Legal Advice Required • Borrower to complete Verification of Identity Form prior to settlement and provide supporting certified Photo ID (requirements for ID are noted on form) • Request certified copy of the Bare Trust Deed for review by Legal • Transfer of Land to be created in PEXA • Form 24 to be verified at Solicitor Certification • Certificate of currency for your insurance
SMSF special conditions	Special Conditions that Apply to your Self Managed Superannuation Fund Loan The following Specific Conditions apply to your loan contract.

(1) **Additional Definitions**

In these Specific Conditions:

Guarantors mean Sachin Kathpalia and Ruma Kathpalia and the Property Trustee.

Property Trustee means Krrisna Property Pty Ltd ACN 666797744 as trustee for Krrisna Property Trust

Property means 38 Parkhaven Street MANGO HILL Queensland Australia 4509

Superannuation Fund means RS Kathpalia Superannuation Fund

Superannuation Trustee means RS Kathpalia Superannuation Pty Limited ACN 655475451 as trustee for the Superannuation Fund.]

(2) **Background**

This loan contract is made in accordance with the provisions of section 67A of the *Superannuation Industry (Supervision) Act (SIS Act)* which permits a regulated *Superannuation Fund* to borrow money provided:

- (i) the borrowed funds are used to purchase an asset (in this case the *Property*);
- (ii) the *Property* is held on trust for the *Superannuation Trustee* as trustee of the *Superannuation Fund* by another entity (in this case the *Property Trustee*);
- (iii) the *Superannuation Trustee* has the right to acquire legal ownership of the *Property* on behalf of the *Superannuation Fund* by making payments;

The *Lender's* recourse against the *Superannuation Trustee* and the *Superannuation Fund* for default on the borrowing is limited to the *Property*.

(3) **Security**

Despite any other provision of this agreement, the following stands as security for your loan contract:

- (i) a charge of the beneficial interest in the *Property* by *Superannuation Trustee* on behalf of the *Superannuation Fund*;
- (ii) a mortgage of the legal interest in the *Property* by the *Property Trustee*;
- (iii) a guarantee by the members of the *Superannuation Fund* and the *Property Trustee*; and
- (iv) any other security granted to the *Lender* to secure repayment of the your loan contract.

(4) **Redraw**

Despite any other condition in your loan contract (including conditions set out in the *General Conditions*), redraw is not available on any account.

(5) **Charge of beneficial interest**

The *Superannuation Fund* hereby charges its beneficial interest in the *Property* to the *Lender* to secure payment of all amounts due to the *Lender* or any other person under your loan contract (the "**Debt**"). This charge constitutes a fixed and specific charge over the *Property*. All the terms of the mortgage over the legal title owned by the *Property Trustee* apply to this charge as if set out in full in this agreement and as if the *Superannuation Fund* was the mortgagor and the *Lender* was the mortgagee.

(6) Limited recourse

- (i) Despite any other condition in your loan contract (including conditions set out in the *General Conditions*), this agreement relates solely to money payable in respect of the loan made to the *Superannuation Trustee* under your loan contract (including interest and all costs and charges associated with that loan), but does not impose on the *Superannuation Trustee* an obligation to pay any other money. For example, the *Superannuation Trustee* is not obliged to pay all money which it owes the *Lender* other than by the *Lender's* recourse against the *Property*.
- (ii) Despite any other condition in your loan contract (including conditions set out in the *General Conditions*) or any other document, the *Lender's* rights and the guarantors' rights against the *Superannuation Fund* on default are limited to recourse against the *Property* and in the absence of fraud or misrepresentation by the *Superannuation Trustee*, neither the *Lender* nor the guarantors have any recourse whatsoever against the *Superannuation Trustee* or the *Superannuation Fund* for payment of the *Debt* other than recourse against the *Property*.
- (iii) Subject to sub-clause (iv), neither the *Lender* nor the *Guarantors* must take any step pursuant to the rights conferred by this agreement to:
 - (a) have an administrator appointed to the *Superannuation Trustee*;
 - (b) have a receiver, receiver and manager, trustee, other controller (as defined in the Corporations Act), liquidator, provisional liquidator or similar official appointed to the *Superannuation Trustee*, other than a receiver of all or part of the *Property* only;
 - (c) have the *Superannuation Trustee* wound up, or prove in any winding up of the *Superannuation Trustee*;
 - (d) carry out any distress or execution on any property of the *Superannuation Fund* other than the *Property*;
 - (e) exercise any:
 - (a) right of set-off;
 - (b) right to combine or consolidate accounts; or
 - (c) banker's lien, against the *Superannuation Trustee*, other than in respect of the *Property*;
 - (f) make any other claim or institute any proceedings of any kind as against any property or assets of the *Superannuation Trustee* other than the *Property*.
- (iv) The other provisions of this clause do not:
 - (a) prohibit or restrict either the *Lender* or the *Guarantors* from obtaining, or undertaking proceedings to obtain, an injunction or other court order to restrain any breach of this agreement by the *Superannuation Trustee*;
 - (b) prohibit or restrict either the *Lender* or the *Guarantors* from obtaining, or taking proceedings to obtain, declaratory or other such relief in relation to any provision of this agreement with regards to the *Superannuation Trustee*; or
 - (c) affect the *Lender's* rights or the *Guarantors* rights to:
 - (a) enforce this agreement over the *Property* in accordance with the terms of your loan contract and the registered mortgage over the *Property*;
 - (b) for the sole purpose of enforcing its rights against the *Property*, proceed against the *Property Trustee* or the *Superannuation Trustee* to the extent necessary to enforce its rights against the *Property* or to obtain the benefit of the recourse to the *Property Trustee* or the *Superannuation Trustee* allowed by this clause;
 - (c) enforce any rights it may have under any other document; or
 - (d) enforce any rights it may have against the *Superannuation Trustee* for fraud or misrepresentation

(7) **Own enquires**

The *Lender* makes no warranty or representation in relation to the structure under which the *Property Trustee* and the *Superannuation Fund* has acquired the *Property*. The *Superannuation Fund* acknowledges that it has made its own enquiries in relation to the structure and has no claim whatsoever against the *Lender* in relation to any aspect of the structure. For example, the *Superannuation Fund* has no claim against the *Lender* if the entry of the structure, this agreement, or the transaction reflected by this document makes the *Superannuation Fund* non-complying with any law or regulation or results in adverse taxation consequences for the *Superannuation Fund*. The *Lender* can enforce this agreement in full despite any such non-compliance.

(8) **Acknowledgement by Superannuation Trustee**

The *Superannuation Trustee* acknowledges that despite any review of the *Superannuation Trust Deed* or the *Property Trust Deed* carried out by the *Lender* or the *Lender's* lawyers in respect of this transaction, the *Lender* makes no representation that the *Superannuation Trust Deed* or the *Superannuation Fund* itself complies with the SIS Act.

(9) **Change in applicable law**

If at any time the *Lender* determines that there has occurred any introduction of or variation to any law or regulation which makes this loan prohibited under the SIS Act, the result of any of which in the *Lender's* opinion makes it illegal, undesirable, or impractical for the *Lender* to make or continue this loan (and the *Lender's* opinion, acting reasonably will be final in relation to all these matters) then the *Lender* may terminate this loan contract by written notice to the Borrower and require repayment of the *Debt* on or before the expiration of 30 days from the date of the notice.



Signed on behalf of the Lender:
for WWW.LOANS.COM.AU PTY LTD ACN 117831615

How to Proceed

Before you sign this loan agreement, make sure you understand the following. If you have any questions, ask before you sign.

- You should consider obtaining legal and financial advice in relation to this loan.
- When a variable interest rate applies to your loan, your interest rate can go up or down over the term of your loan. If your interest rate increases, your repayments may increase. We may vary your interest rate at any time (except during a fixed rate term).
- You may have to pay fees if you repay your loan early. Significant fees (called 'break costs') may be payable if you repay all or part of a fixed rate loan early. Ask us for an estimate of break costs before you repay a fixed rate loan early.
- If you select an interest only term at any time, you will not be repaying any of the loan principal and will end up paying more interest.
- The events which may cause you to default under your loan are listed in the T&Cs. You may default under your loan even if you have made all your payments. If you default, you may lose your property. If the sale proceeds from the mortgaged property are insufficient to fully repay the amount you owe us, you are still responsible for repaying the amount outstanding.
- If you default under your loan, enforcement expenses may be payable. This means that you may have to pay any of our reasonable costs incurred in maintaining the mortgaged property, collection expenses, and any other internal or external costs we incur as a result of your default.
- You must insure the mortgaged property. You should consider whether you need other insurance such as insurance to assist you to make repayments if you are sick, lose your job, or if other contingencies occur.
- We may change, suspend or cancel your offset facility at any time.
- If we require you to pay for lenders mortgage insurance, this insurance protects us and not you. If you default under your mortgage and the mortgaged property is then sold, and the sale proceeds are insufficient to fully repay the amount you owe us, you are still legally responsible for repaying the balance outstanding under the mortgage
- Until the settlement date, we have the right to change the terms of your loan agreement or to withdraw our offer to lend altogether.
- Acting reasonably, we can make changes to your loan agreement.

By signing this document, each of you have made the following declarations.

1. You have carefully read this document and the T&Cs and understand they establish a legal contract between you and us.
2. All information you have given directly or indirectly to us, our agents, or our lawyers is accurate and not misleading. You acknowledge that we are relying on that information to enter this transaction.
3. The loan will be used only for the purpose set out above under 'Purpose'.
4. You agree to pay the lender all fees and charges applicable (as set out under 'Credit fees and charges payable on or before settlement of your loan') even if the loan does not proceed to settlement (including because we withdraw from this offer).

We reserve the right to withdraw from this transaction if this offer is not accepted within 14 days from the *disclosure date*, within 90 days of your conditional approval (if applicable), if the initial drawdown does not occur within 60 days of the *disclosure date*, or if anything occurs which in our reasonable opinion makes settlement undesirable.

How to accept this offer

To accept this offer you must sign and date this document below and return it to loans.com.au Pty Ltd, GPO Box 7001, Brisbane QLD 4001. This contract comes into force on the *settlement date* or such earlier date as we decide.

If the borrower is a company or if this loan is predominantly used for business purposes or investment purposes (except for investment in residential property) this loan will not be regulated by the National Credit Code despite any statement that the National Credit Code applies to this loan. The information statement below only applies to you if your loan is regulated by the National Credit Code.

Important

Before you sign

- Read this contract document so that you know exactly what contract you are entering into and what you will have to do under the contract.
- You should also read the information statement: "*Things you should know about your proposed credit contract*".
- Fill in or cross out any blank spaces.
- Get a copy of this contract document.
- Do not sign this contract document if there is anything you do not understand.

Things you must know

- Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
- You do not have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property, such as a house or car.
- If you take out insurance, the credit provider cannot insist on any particular insurance company.
- If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Signed on behalf of RS Kathpalia Superannuation Pty Limited ACN 655475451 in their own right and as trustee for RS Kathpalia Superannuation Fund pursuant to section 127 of the Corporations Act 2001

Date: 11/04/2023

[SIGN HERE]



~~Sole director & Secretary / Director / Secretary~~
(cross out those not applicable)

[PRINT NAME HERE] SACHIN KATHPALIA

[SIGN HERE]



Director

[PRINT NAME HERE] RUMA KATHPALIA

BORROWER CERTIFICATION

APPLICATION ID: 414330

I RS Kathpalia Superannuation Pty Limited ACN 655475451 as trustee for RS Kathpalia Superannuation Fund CERTIFY THAT:

Select one

I am fluent in the English language;

OR

I have had the document to which this certificate is attached (the "Document") interpreted and explained to me;

I have read the Document (or had it interpreted and explained);

I am the Borrower named in the Document;

I understand the nature and effect of the Document;

I understand the obligations and risks involved in signing the Document;

I sign the Document freely, voluntarily and without pressure from any person; and Select one

I have been given the opportunity to obtain legal advice on the nature and effect of the Document but have chosen not to do so;

I have obtained legal advice on the nature and effect of the documents from the solicitor named

JACK SINGH

Are you, or your close family and associates, a politically exposed person (head of state, senior politician, senior government official, judicial or military officer, senior executive of a state-owned corporation, or senior political party official) either within or outside Australia?

No Yes, please provide details: _____

I understand that if I do not meet the criteria for the owner-occupied property interest rate then the interest rate may be increased to the applicable investor interest rate.

POST SETTLEMENT NOTICES

(not to be completed if all borrowers wish to receive by post copies of post settlement notices)

Select one

I elect to receive post settlement notices electronically to the email address provided with my loan application. (i). I will not receive a paper copy of the documentation (ii). I must check my/our email regularly and (iii). I may withdraw this election at any time.

OR

I nominate _____ to receive post settlement notices and other documents by post on behalf of all of us. Each borrower is entitled to receive by post a copy of any notice or other document under the National Credit Code. By completing this nomination and signing below, you give up the right to be provided with multiple copies of information direct from the lender, and nominate one person to receive the information.

You can update your details with us or request paper copies of the documents at any time.

Signed on behalf of RS Kathpalia Superannuation Pty Limited ACN 655475451 in their own right and as trustee for RS Kathpalia Superannuation Fund pursuant to section 127 of the Corporations Act 2001

[SIGNATURE]

SACHIN KATHPALIA

~~Sole director & Secretary / Director / Secretary~~
(cross out those not applicable)

[SIGNATURE]

RUMA KATHPALIA

Director

[PRINT NAME HERE] RUMA KATHPALIA

Date:

11/04/2023

Lodger Details

Lodger Code
Name
Address
Lodger Box
Phone
Email
Reference

For Office Use Only

THE BACK OF THIS FORM MUST
NOT BE USED

MORTGAGE

Jurisdiction Queensland

Privacy Collection Statement

The information in this form is collected under statutory authority and used for the purpose of maintaining publicly searchable registers and indexes.

Estate and/or interest being mortgaged

FEE SIMPLE

Land Title Reference	Part Land Affected?	Land Description
50948148		LOT 171 ON SP 251036

Mortgagor

Name KRRISNA PROPERTY PTY LTD
ACN/ARBN 666797744

Mortgagee

Name WWW.LOANS.COM.AU PTY LTD
ACN 117831615
Australian Credit Licence

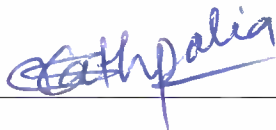
The mortgagor mortgages the estate and/or interest in land specified in this mortgage to the mortgagee as security for the debt or liability described in the terms and conditions set out or referred to in this mortgage, and covenants with the mortgagee to comply with those terms and conditions.

Terms and Conditions of this Mortgage

(a) Document Reference 720348916
(b) Additional terms and conditions NIL

Mortgagor Execution

Executed on behalf of KRRISNA PROPERTY PTY LTD

Signer Name SACHIN KATHPALIASigner Organisation KRRISNA PROPERTY PTY LTDSigner Role DIRECTORSignature 

Execution Date _____

Executed on behalf of KRRISNA PROPERTY PTY LTD

Signer Name RUMA KATHPALIASigner Organisation KRRISNA PROPERTY PTY LTDSigner Role DIRECTORSignature 

Execution Date _____

Mortgagee Execution

Executed on behalf of WWW.LOANS.COM.AU PTY LTD
under power of attorney 713980455

Signer Name STEVEN KONG

Signer Organisation FIRSTMAC LIMITED ACN 094 145 963

Signer Role MANAGER

Signature _____

Execution Date _____

Lodger Details

Lodger Code
 Name
 Address
 Lodger Box
 Phone
 Email
 Reference

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MORTGAGE

Jurisdiction Queensland

Privacy Collection Statement

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Estate and/or interest being mortgaged

FEE SIMPLE

Land Title Reference	Part Land Affected?	Land Description
50948148		LOT 171 ON SP 251036

Mortgagor

Name	KRRISNA PROPERTY PTY LTD
ACN/ARBN	666797744

Mortgagee

Name	WWW.LOANS.COM.AU PTY LTD
ACN	117831615
Australian Credit Licence	

The mortgagor mortgages the estate and/or interest in land specified in this mortgage to the mortgagee as security for the debt or liability described in the terms and conditions set out or referred to in this mortgage, and covenants with the mortgagee to comply with those terms and conditions.

Terms and Conditions of this Mortgage

(a) Document Reference	720348916
(b) Additional terms and conditions	NIL

Mortgagor Execution

Executed on behalf of KRRISNA PROPERTY PTY LTD

Signer Name SACHIN KATHPALIASigner Organisation KRRISNA PROPERTY PTY LTDSigner Role DIRECTORSignature 

Execution Date _____

Executed on behalf of KRRISNA PROPERTY PTY LTD

Signer Name RUMA KATHPALIASigner Organisation KRRISNA PROPERTY PTY LTDSigner Role DIRECTORSignature 

Execution Date _____

Mortgagee Execution

Executed on behalf of WWW.LOANS.COM.AU PTY LTD
under power of attorney 713980455

Signer Name STEVEN KONG

Signer Organisation FIRSTMAC LIMITED ACN 094 145 963

Signer Role MANAGER

Signature _____

Execution Date _____

Mortgage Side Deed

Parties

- (1) WWW.LOANS.COM.AU PTY LTD ACN 117831615 (**Mortgagee**).
- (2) Krrisna Property Pty Ltd ACN 666797744 (**Mortgagor**).
- (3) RS Kathpalia Superannuation Pty Limited ACN 655475451 (**Trustee**).

Background

- (a) On or about the date of this deed, the Mortgagor is granting to the Mortgagee a mortgage of the Purchased Property (**Mortgage**).

Operative provisions

(1) Defined meanings

Words used in this document and the rules of interpretation that apply are set out and explained in the definitions and interpretation clause at the back of this document.

(2) Provisions deemed incorporated in the Mortgage

The provisions in the Schedule are agreed by the parties to be incorporated in the Mortgage as if set out in the Mortgage in full.

(3) Definitions and interpretation

(1) Definitions

In this document:

Mortgagee Notice means a notice given by the Mortgagee to the Property Trustee directing the Property Trustee to take action, being an action which the Mortgagee is entitled to take under its Mortgage.

Property Trustee means Krrisna Property Pty Ltd ACN 666797744 as trustee for the Krrisna Property Trust .

Purchased Property means 38 Parkhaven Street MANGO HILL Queensland Australia 4509

Fund means RS Kathpalia Superannuation Fund.

Trustee means RS Kathpalia Superannuation Pty Limited ACN 655475451, as trustee of the Fund.

(2) Interpretation

In this document unless the context otherwise requires:

- (a) the singular includes the plural and vice versa;
- (b) words denoting any gender include all genders;
- (c) reference to a person includes any other entity recognised by law and vice versa;
- (d) an agreement, representation or warranty on the part of two or more persons binds them jointly and severally;
- (e) an agreement, representation or warranty on the part of two or more persons is for the benefit of them jointly and severally;

Schedule

(1) Background

This Mortgage is granted in accordance with the provisions of section 67A of the SIS Act which permits a regulated superannuation fund to borrow money provided:

- (a) the borrowed funds are used to purchase an asset (in this case the Purchased Property);
- (b) the Purchased Property is held on trust for the Trustee as trustee of the Fund by another entity (in this case the Property Trustee);
- (c) the Trustee has the right to acquire legal ownership of the Purchased Property on behalf of the Fund by making payments;
- (d) the Mortgagee's recourse against the Trustee and the Fund for default in respect of payment are limited to the Purchased Property.

Accordingly the following provisions apply to this Mortgage.

(2) What this mortgage secures

Despite any other provision of this mortgage:

- (a) the Trustee directs the Mortgagor to grant this mortgage;
- (b) the Mortgagor grants this mortgage at the direction of the Trustee;
- (c) the Mortgagee enters this mortgage at the request of the Mortgagor; and
- (d) this mortgage only secures money owing by the Trustee in its capacity as trustee of the Fund pursuant to the loan agreement made between the Trustee and the Mortgagee on or about the date of this mortgage in respect of a loan to purchase the Purchased Property subject to this mortgage.

(3) Limited Recourse

Despite any other provision of any document, the loan agreement, the Memorandum of Mortgage or any right conferred or implied by law or statute, the Mortgagor's rights against the Trustee in respect of any payment, cost, expense or anything else arising from or relating to this Mortgage are limited to the Purchased Property. For example, if the Mortgagor pays any money to the Mortgagee in response to a demand for payment by the Mortgagee, the Mortgagor will only be entitled to recourse against the Purchased Property and will not be entitled to claim any amount back from any other asset of the Trustee.

(4) Dealing with the Purchased Property

- (a) The Mortgagee may direct the Mortgagor to deal with the Purchased Property as directed by a Mortgagee in a Mortgagee Notice.
- (b) The Mortgagee may only make directions consistent with its interest as creditor secured by the Purchased Property being directions reasonably necessary to:
 - (i) recover the money due to it;
 - (ii) preserve the Purchased Property; or
 - (iii) take any action that the Mortgagee is authorised to take under the Mortgage.
- (c) The Mortgagor is only obliged to deal with the Property in a lawful way and in accordance with usual commercial and conveyancing practice.

(5) Own enquires

The Mortgagee makes no warranty or representation in relation to the structure under which the Property Trustee and the Fund has acquired the Purchased Property. The Trustee acknowledges that it has made its own enquiries in relation to the structure and has no claim whatsoever against the Mortgagee in relation to any aspect of the structure. For example, the Trustee has no claim against the Mortgagee if the entry of the structure, this document, or the transaction reflected by this document makes the Fund non-complying with any law or regulation. The Mortgagee can enforce this document in full despite any such non-compliance.

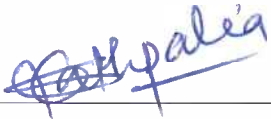
Executed as a deed.

Signed on behalf of WWW.LOANS.COM.AU PTY LTD ACN 117831615 under power of attorney
713980455

PATRICIA MARSH
MANAGER - FIRSTMAC LIMITED ACN 094
145 963

Print name

Signed on behalf of Krrisna Property Pty Ltd ACN 666797744 pursuant to section 127 of the
Corporations Act 2001


Secretary/Director

SACHIN KATHPALIA
Print name

11/04/2023
Date

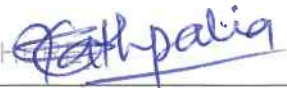

Director

RUMA KATHPALIA
Print name

11/04/2023
Date

Signed on behalf of RS Kathpalia
Superannuation Pty Limited ACN 655475451
in their own right and as trustee for RS
Kathpalia Superannuation Fund pursuant to
section 127 of the Corporations Act 2001

Date: 11/04/2023

[SIGN HERE] 
~~Sole director & Secretary / Director /~~
Secretary
(cross out those not applicable)

[PRINT NAME HERE] SACHIN KATHPALIA

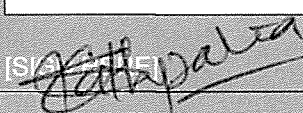
[SIGN HERE] 
Director
[PRINT NAME HERE]
RUMA KATHPALIA

Verification of Identity

Instructions for completion:

1. Please sign the form in front of a Prescribed Person listed in **Part A** (overleaf).
2. You **must** take with you and give to the Prescribed Person your original and copies of your identity documents listed in **Part B** (overleaf).
3. The Prescribed Person **must** fill in their details in the Identity Certification section below.
4. The Prescribed Person must fill in either their length of service in their employment, or their certification number, whichever is relevant.
5. The Prescribed Person must write on the copies of your identity documents **"I certify that this is a true copy of the original document"** and sign the copies.
6. You **must** return to us this completed form and the certified copies of your identity documents.

Customer Details


Full Name:	Sachin Kathpalia	Application ID:	414330
Residential Address:	7 Faulconbridge Street The Ponds New South Wales 2769 Australia	Date of Birth:	20/11/1978
Your signature:		Date:	11/04/2023

Identity Certification

I have completed face to face verification of the individual named above by sighting and certifying copies of the original identity documents provided to me by them. All photographic identification is a "reasonable likeness" to the individual. Nothing in my dealings with the individual has raised any suspicions concerning the identification documents. I have attached the certified copies of the identity documents.

The individual being identified signed this document in my presence on: 11/04/2023

Prescribed Person Details

Full Name:	JACK SINGH	JACK (JASKARAN) SINGH SOLICITOR & ASSOCIATES P.O. BOX: 137 BLACKTOWN NSW 2148 MOBILE: 0416 249 356 Stamp (if applicable)
Occupation:	SOLICITOR	
Length of service or Certification No (whichever applies):	26513 NSW	
Signature:		
Address:	30/107 MAIT ST BLACKTOWN NSW 2148	
Daytime phone:	02 9622 1322	

REIQ Accredited Agency

Contract for Houses and Residential Land

Eighteenth Edition

This document has been approved by The Real Estate Institute of Queensland Limited and the Queensland Law Society Incorporated as being suitable for the sale and purchase of houses and residential land in Queensland except for new residential property in which case the issue of GST liability must be dealt with by special condition.

The Seller and Buyer agree to sell and buy the Property under this contract.

REFERENCE SCHEDULE

Contract Date: 21 March 2023 If no date is inserted, the Contract Date is the date on which the last party signs the Contract

SELLER'S AGENT

NAME: Kindred Property Group (AUST) Pty Ltd Trading as Kindred Property Group

ABN: 14 131 908 328 **LICENCE NO:** 3256810

ADDRESS: PO Box 652

SUBURB: Redcliffe **STATE:** QLD **POSTCODE:** 4020

PHONE: 07 3284 0512 **MOBILE:** **FAX:** 07 3284 9059 **EMAIL:** sales@kindred.com.au

SELLER

NAME: SHIRIN EBRAHIMI NIA **ABN:**

ADDRESS:

SUBURB: **STATE:** **POSTCODE:**

PHONE: **MOBILE:** **FAX:** **EMAIL:**

NAME: **ABN:**

ADDRESS:

SUBURB: **STATE:** **POSTCODE:**

PHONE: **MOBILE:** **FAX:** **EMAIL:**

SELLER'S SOLICITOR

← or any other solicitor notified to the Buyer

NAME:

REF: **CONTACT:**

ADDRESS:

SUBURB: **STATE:** **POSTCODE:**

PHONE: **MOBILE:** **FAX:** **EMAIL:**

INITIALS (Note: initials not required if signed with Electronic Signature)

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BUYER

NAME: Krisna Property Pty Ltd ABN: _____
ADDRESS: _____

SUBURB: _____ STATE: _____ POSTCODE: _____
PHONE: _____ MOBILE: _____ FAX: _____ EMAIL: _____

NAME: _____ ABN: _____
ADDRESS: _____

SUBURB: _____ STATE: _____ POSTCODE: _____
PHONE: _____ MOBILE: _____ FAX: _____ EMAIL: _____

BUYER'S AGENT *(If applicable)*

NAME: _____

ABN: _____ LICENCE NO: _____

ADDRESS: _____

SUBURB: _____ STATE: _____ POSTCODE: _____
PHONE: _____ MOBILE: _____ FAX: _____ EMAIL: _____

BUYER'S SOLICITOR

← or any other solicitor notified to the Seller

NAME: Colwell Conveyancing

REF: _____ CONTACT: _____

ADDRESS: _____

SUBURB: _____ STATE: _____ POSTCODE: _____
PHONE: _____ MOBILE: _____ FAX: _____ EMAIL: _____

PROPERTY

Land: ADDRESS: 38 Parkhaven Street

SUBURB: Mango Hill, STATE: QLD POSTCODE: 4509

Built On Vacant

Description: Lot: L171

on: SP251036

Title Reference: 50948148

Area: 418m2 *← (more or less)* Land sold as: Freehold Leasehold *← if neither is selected, the land is treated as being Freehold.*

Present Use: RESIDENTIAL

Local Government: MORETON BAY

INITIALS *(Note: initials not required if signed with Electronic Signature)*

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Excluded Fixtures: NIL

Included Chattels:

PRICE

Deposit Holder: Kindred Property Group (AUST) Pty Ltd Trading as Kindred Property Group

Deposit Holder's Trust Account: Kindred Property Group Trust Account

Bank: Westpac

BSB: 034059 Account No: 448745

Cyber Warning

Cyber criminals are targeting real estate transactions by sending fraudulent electronic communications (emails) impersonating lawyers and real estate agents. **Before** you pay any funds to another person or company using information that has been emailed to you or contained in this Contract, you should contact the intended recipient by telephone to verify and confirm the account details that have been provided to you.

Purchase Price: \$ ~~690,000~~ \$695,000

← Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.

Deposit: \$ 1,000 Initial Deposit payable on the day the Buyer signs this contract unless another time is specified below.
2 BUSINESS DAYS FROM CONTRACT DATE

\$ 10,000 Balance Deposit (if any) payable on:
2 BUSINESS DAYS FROM UNCONDITIONAL DATE

Default Interest Rate: _____ % ← If no figure is inserted, the Contract Rate applying at the Contract Date published by the Queensland Law Society Inc will apply.

FINANCE

Finance Amount: \$ SUFFICIENT TO COMPLETE ← Unless all of "Finance Amount", "Financier" and "Finance Date" are completed, this contract is not subject to finance and clause 3 does not apply.

Financier: SUITABLE BANK OR BUILDING SOCIETY

Finance Date: 14 days from date of contract

BUILDING AND/OR PEST INSPECTION DATE:

Inspection Date: 7 days from date of contract ← If "Inspection Date" is not completed, the contract is not subject to an inspection report and clause 4.1 does not apply.

MATTERS AFFECTING PROPERTY

Title Encumbrances:

Is the Property sold subject to any Encumbrances? No Yes, listed below:

ANY STATUTORY ENCUMBRANCES OR RIGHTS FOR WATER SUPPLY, SEWERAGE, DRAINAGE OR OTHER UTILITIES

← **WARNING TO SELLER:** You are required to disclose all Title Encumbrances which will remain after settlement (for example, easements on your title in favour of other land and statutory easements for sewerage and drainage which may not appear on a title search). Failure to disclose these may entitle the Buyer to terminate the contract or to compensation. It is NOT sufficient to state "refer to title", "search will reveal", or similar.

Tenancies:

← If the property is sold with vacant possession from settlement, insert 'Nil'. Otherwise complete details from Residential Tenancy Agreement.

TENANTS NAME:

Jessica Erlandson, Jill Erlandson & Jerara Ryman

TERM AND OPTIONS:

STARTING DATE OF TERM:	ENDING DATE OF TERM:	RENT:	BOND:
<u>04 February 2023</u>	<u>03 February 2024</u>	<u>\$ 610.00 per week</u>	<u>\$ 2440.00</u>

INITIALS (Note: initials not required if signed with Electronic Signature)

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Managing Agent:

AGENCY NAME:

Coronis Inner North

PROPERTY MANAGER:

ADDRESS:

SUBURB:

STATE:

POSTCODE:

PHONE:

(07) 3107 5777

MOBILE:

FAX:

EMAIL:

lisa.bright@coronis.com.au

POOL SAFETY

Q1 Is there a pool on the Land or on adjacent land used in association with the Land?

- Yes
- No

← **WARNING TO SELLER:** Under clause 5.3(1)(e) the Seller must provide a Pool Compliance Certificate at settlement. If there is no Pool Compliance Certificate at the Contract Date you must give a Notice of No Pool Safety Certificate to the Buyer prior to entering into this contract.

Q2 If the answer to Q1 is Yes, is there a Pool Compliance Certificate for the pool at the time of contract?

- Yes
- No

ELECTRICAL SAFETY SWITCH AND SMOKE ALARM

This section must be completed unless the Land is vacant.

The Seller gives notice to the Buyer that an Approved Safety Switch for the General Purpose Socket Outlets is:

(select whichever is applicable)

- installed in the residence
- not installed in the residence

← **WARNING:** By giving false or misleading information in this section, the Seller may incur a penalty. The Seller should seek expert and qualified advice about completing this section and not rely on the Seller's Agent to complete this section.

The Seller gives notice to the Buyer that smoke alarms complying with the Smoke Alarm Requirement Provision are:

(select whichever is applicable)

- installed in the residence
- not installed in the residence

← **WARNING:** Under clause 7.8 the Seller must install smoke alarms complying with the Smoke Alarm Requirement Provision in any domestic dwelling on the Land. Failure to do so is an offence under the Fire and Emergency Services Act 1990.

NEIGHBOURHOOD DISPUTES (DIVIDING FENCES AND TREES) ACT 2011

The Seller gives notice to the Buyer in accordance with section 83 of the Neighbourhood Disputes (Dividing Fences and Trees) Act 2011 that the Land:

(select whichever is applicable)

- is not affected by any application to, or an order made by, the Queensland Civil and Administrative Tribunal (QCAT) in relation to a tree on the Land or
- is affected by an application to, or an order made by, QCAT in relation to a tree on the Land, a copy of which has been given to the Buyer prior to the Buyer signing the contract.

← **WARNING:** Failure to comply with section 83 Neighbourhood Disputes (Dividing Fences and Trees Act) 2011 by giving a copy of an order or application to the Buyer (where applicable) prior to Buyer signing the contract will entitle the Buyer to terminate the contract prior to Settlement.

GST WITHHOLDING OBLIGATIONS

Is the Buyer registered for GST and acquiring the Land for a creditable purpose?

(select whichever is applicable)

- Yes
- No

[Note: An example of an acquisition for a creditable purpose would be the purchase of the Land by a building contractor, who is registered for GST, for the purposes of building a house on the Land and selling it in the ordinary course of its business.]

← **WARNING:** the Buyer warrants in clause 2.5(6) that this information is true and correct.

The Seller gives notice to the Buyer in accordance with section 14-255(1)(a) of the Withholding Law that:

(select whichever is applicable)

- the Buyer is not required to make a payment under section 14-250 of the Withholding Law in relation to the supply of the Property
- the Buyer is required to make a payment under section 14-250 of the Withholding Law in relation to the supply of the Property. Under section 14-255(1) of the Withholding Law, the Seller is required to give further details prior to settlement.

← **WARNING:** All sellers of residential premises or potential residential land are required to complete this notice. Section 14-250 of the Withholding Law applies to the sale of 'new residential premises' or 'potential residential land' (subject to some exceptions) and requires an amount to be withheld from the Purchase Price and paid to the ATO. The Seller should seek legal advice if unsure about completing this section.

INITIALS *(Note: initials not required if signed with Electronic Signature)*

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The REIQ Terms of Contract for Houses and Residential Land (Pages 6-15) (Eighteenth Edition) contain the Terms of this Contract.

SPECIAL CONDITIONS

- 1. See Title Search Attached.
- 2. If the deposit held by the stakeholder/deposit holder is an amount less than the commission payable to the seller hereby gives irrevocable authority and direction to the buyer/buyers solicitor to pay the agents in this matter by cheque at settlement the balance, after deposit, of the commission and advertising owing as per their written agreement.
- 3. The buyers confirm and acknowledge they have not relied or been given advice by the salesperson, legal or otherwise, in regards but not limited to the conditions contained within this Contract, the improvements on the land and/or their compliance with any government regulations. Any information, documents, certificates, or attachments to the contract were provided by the Sellers and the salesperson has not given any assurance as to their authenticity or otherwise.
- 4. The buyer and seller agree that the buyer may elect to change the purchasing name of this contract within 7 days from date of contract at no penalty.

SETTLEMENT

Settlement Date: 20th APRIL 2023

← or any later date for settlement in accordance with clause 6.2, 6.3, 10.5, 11.4 or any other provision of this Contract.

WARNING: The Settlement Date as stated may change. Read clauses 6.2, 6.3, 10.5 and 11.4. If you require settlement on a particular date, seek legal advice prior to signing.

Place for Settlement: BRISBANE

← If Brisbane is inserted or this is not completed, this is a reference to Brisbane CBD.

SIGNATURES

The contract may be subject to a 5 business day statutory cooling-off period. A termination penalty of 0.25% of the purchase price applies if the Buyer terminates the contract during the statutory cooling-off period. It is recommended the Buyer obtain an independent property valuation and independent legal advice about the contract and his or her cooling-off rights, before signing.

Buyer:  Witness: _____

DocuSigned by:
8FDF18C478ED410...

Buyer: _____ Witness: _____

By placing my signature above, I warrant that I am the Buyer named in the Reference Schedule or authorised by the Buyer to sign. (Note: No witness is required if the Buyer signs using an Electronic Signature)

Seller:  Witness: _____

DocuSigned by:
28ED9C4C9B0A44A...

Seller: _____ Witness: _____

By placing my signature above, I warrant that I am the Seller named in the Reference Schedule or authorised by the Seller to sign. (Note: No witness is required if the Seller signs using an Electronic Signature)

INITIALS (Note: initials not required if signed with Electronic Signature)

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**TERMS OF CONTRACT
FOR HOUSES AND RESIDENTIAL LAND**

1. DEFINITIONS

1.1 In this contract, terms in **bold** in the Reference Schedule have the meanings shown opposite them and unless the context otherwise requires:

- (a) **"Approved Safety Switch"** means a residual current device as defined in the *Electrical Safety Regulation 2013*;
- (b) **"ATO"** means the Australian Taxation Office;
- (c) **"ATO Clearance Certificate"** means a certificate issued under section 14-220(1) of the Withholding Law which is current on the date it is given to the Buyer;
- (d) **"Balance Purchase Price"** means the Purchase Price, less the Deposit paid by the Buyer;
- (e) **"Bank"** means an authorised deposit-taking institution within the meaning of the *Banking Act 1959* (Cth);
- (f) **"Bond"** means a bond under the *Residential Tenancies and Rooming Accommodation Act 2008*;
- (g) **"Building Inspector"** means a person licensed to carry out completed residential building inspections under the *Queensland Building and Construction Commission Regulations 2003*;
- (h) **"Business Day"** means a day other than:
(i) a Saturday or Sunday;
(ii) a public holiday in the Place for Settlement; and
(iii) a day in the period 27 to 31 December (inclusive);
- (i) **"CGT Withholding Amount"** means the amount determined under section 14-200(3)(a) of the Withholding Law or, if a copy is provided to the Buyer prior to settlement, a lesser amount specified in a variation notice under section 14-235;
- (j) **"Contract Date"** or **"Date of Contract"** means:
(i) the date inserted in the Reference Schedule as the Contract Date; or
(ii) if no date is inserted, the date on which the last party signs this contract;
- (k) **"Court"** includes any tribunal established under statute;
- (l) **"Digitally Sign"** and **"Digital Signature"** have the meaning in the ECNL;
- (m) **"ECNL"** means the Electronic Conveyancing National Law (Queensland);
- (n) **"Electronic Conveyancing Documents"** has the meaning in the *Land Title Act 1994*;
- (o) **"Electronic Lodgement"** means lodgement of a document in the Land Registry in accordance with the ECNL;
- (p) **"Electronic Settlement"** means settlement facilitated by an ELNO System;
- (q) **"Electronic Signature"** means an electronic method of signing that identifies the person and indicates their intention to sign the contract;
- (r) **"Electronic Workspace"** means a shared electronic workspace within the ELNO System nominated by the Seller that allows the Buyer and Seller to effect Electronic Lodgement and Financial Settlement;
- (s) **"ELNO"** has the meaning in the ECNL;
- (t) **"ELNO System"** means a system provided by an ELNO capable of facilitating Financial Settlement and Electronic Lodgement in Queensland;
- (u) **"Encumbrances"** includes:
(i) unregistered encumbrances;
(ii) statutory encumbrances; and
(iii) Security Interests;
- (v) **"Essential Term"** includes, in the case of breach by:
(i) the Buyer: clauses 2.2, 2.5(1), 2.5(5), 5.1 and 6.1; and
(ii) the Seller: clauses 2.5(5), 5.1, 5.3(1)(a)-(e), 5.5 and 6.1;
but nothing in this definition precludes a Court from finding other terms to be essential;
- (w) **"Extension Notice"** means a notice under clause 6.2(1);
- (x) **"Financial Institution"** means a Bank, Building Society or Credit Union;
- (y) **"Financial Settlement"** means the exchange of value between Financial Institutions facilitated by an ELNO System in accordance with the Financial Settlement Schedule;
- (z) **"Financial Settlement Schedule"** means the electronic settlement schedule within the Electronic Workspace listing the source accounts and destination accounts;
- (aa) **"General Purpose Socket Outlet"** means an electrical socket outlet as defined in the *Electrical Safety Regulation 2013*;
- (bb) **"GST"** means the goods and services tax under the GST Act;
- (cc) **"GST Act"** means *A New Tax System (Goods and Services Tax) Act 1999* (Cth) and includes other GST related legislation;
- (dd) **"GST Withholding Amount"** means the amount (if any) determined under section 14-250 of the Withholding Law required to be paid to the Commissioner of Taxation;
- (ee) **"Improvements"** means all fixed structures on the Land and includes all items fixed to them (such as stoves, hot water systems, fixed carpets, curtains, blinds and their fittings, clothes lines, fixed satellite dishes and television antennae, in-ground plants) but does not include the Reserved Items;
- (ff) **"Keys"** means keys, codes or devices in the Seller's possession or control for all locks or security systems on the Property or necessary to access the Property;
- (gg) **"Outgoings"** means rates or charges on the Land by any competent authority (for example, council rates, water rates, fire service levies) but excludes land tax;
- (hh) **"Pest Inspector"** means a person licensed to undertake termite inspections on completed buildings under the *Queensland Building and Construction Commission Regulations 2003*;
- (ii) **"Pool Compliance Certificate"** means:
(i) a Pool Safety Certificate under section 231C(a) of the *Building Act 1975*; or
(ii) a building certificate that may be used instead of a Pool Safety Certificate under section 246AN(2) of the *Building Act 1975*; or
(iii) an exemption from compliance on the grounds of impracticality under section 245B of the *Building Act 1975*;

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- (jj) "PPSR" means the Personal Property Securities Register established under *Personal Property Securities Act 2009* (Cth);
- (kk) "Property" means:
 - (i) the Land;
 - (ii) the Improvements; and
 - (iii) the Included Chattels;
- (ll) "Rent" means any periodic amount payable under the Tenancies;
- (mm) "Reserved Items" means the Excluded Fixtures and all Chattels on the Land other than the Included Chattels;
- (nn) "Security Interests" means all security interests registered on the PPSR over Included Chattels and Improvements;
- (oo) "Services" means infrastructure for the provision of services including water, gas, electricity, telecommunications, sewerage or drainage;
- (pp) "Smoke Alarm Requirement Provision" has the meaning in section 104RA of the *Fire and Emergency Services Act 1990*;
- (qq) "Transfer Documents" means:
 - (i) the form of transfer under the *Land Title Act 1994* required to transfer title in the Land to the Buyer; and
 - (ii) any other document to be signed by the Seller necessary for stamping or registering the transfer;
- (rr) "Transport Infrastructure" has the meaning defined in the *Transport Infrastructure Act 1994*; and
- (ss) "Withholding Law" means Schedule 1 to the *Taxation Administration Act 1953* (Cth).

2. PURCHASE PRICE

2.1 GST

- (1) Unless otherwise specified in this contract, the Purchase Price includes any GST payable on the supply of the Property to the Buyer.
- (2) If a party is required to make any other payment or reimbursement under this contract, that payment or reimbursement will be reduced by the amount of any input tax credits to which the other party (or the representative member for a GST group of which it is a member) is entitled.

2.2 Deposit

- (1) The Buyer must pay the Deposit to the Deposit Holder at the times shown in the Reference Schedule. The Deposit Holder will hold the Deposit until a party becomes entitled to it.
- (2) The Buyer will be in default if it:
 - (a) does not pay the Deposit when required;
 - (b) pays the Deposit by a post-dated cheque; or
 - (c) pays the Deposit by cheque which is dishonoured on presentation.
- (3) Subject to clause 2.2(4), if the Buyer;
 - (a) effects an electronic transaction to pay all or part of the Deposit to the account of Deposit Holder on a day;
 - (b) provides written evidence to the Deposit Holder that the electronic transaction has occurred; and
 - (c) does not take any action to defer the payment to the Deposit Holder to a later day,

the payment is taken to be received by the Deposit Holder on the day the Buyer effects the electronic transaction even if, because of circumstances beyond the Buyer's control, the payment to the Deposit Holder's account happens on a later day.

- (4) If the buyer has complied with clause 2.2(3) but the Deposit Holder has not received the payment by the due date:
 - (a) the Seller may give the Buyer notice that the payment has not been received by the Deposit Holder; and
 - (b) if the payment has not been paid into the account of the Deposit Holder by 5pm on the date 2 Business Days after the Seller's notice under clause 2.2(4)(a) is given to the Buyer then clause 2.2(3) will not apply and the Buyer will be in default.
- (5) The Seller may recover from the Buyer as a liquidated debt any part of the Deposit which is not paid when required.

2.3 Investment of Deposit

if:

- (1) the Deposit Holder is instructed by either the Seller or the Buyer; and
 - (2) it is lawful to do so;
- the Deposit Holder must:
- (3) invest as much of the Deposit as has been paid with any Financial Institution in an interest-bearing account in the names of the parties; and
 - (4) provide the parties' tax file numbers to the Financial Institution (if they have been supplied).

2.4 Entitlement to Deposit and Interest

- (1) The party entitled to receive the Deposit is:
 - (a) if this contract settles, the Seller;
 - (b) if this contract is terminated without default by the Buyer, the Buyer; and
 - (c) if this contract is terminated owing to the Buyer's default, the Seller.
- (2) The interest on the Deposit must be paid to the person who is entitled to the Deposit.
- (3) If this contract is terminated, the Buyer has no further claim once it receives the Deposit and interest, unless the termination is due to the Seller's default or breach of warranty.
- (4) The Deposit is invested at the risk of the party who is ultimately entitled to it.

2.5 Payment of Balance Purchase Price

- (1) On the Settlement Date, the Buyer must pay the Balance Purchase Price by bank cheque as the Seller or the Seller's Solicitor directs.
- (2) Despite any other provision of this contract, a reference to a "bank cheque" in clause 2.5:
 - (a) includes a cheque drawn by a building society or credit union on itself;
 - (b) does not include a cheque drawn by a building society or credit union on a Bank;

and the Seller is not obliged to accept a cheque referred to in clause 2.5(2)(b) on the Settlement Date.
- (3) If both the following apply:
 - (a) the sale is not an excluded transaction under section 14-215 of the Withholding Law; and
 - (b) the Seller has not given the Buyer on or before settlement for each person comprising the Seller either:
 - (i) an ATO Clearance Certificate; or
 - (ii) a variation notice under section 14-235 of the Withholding Law which remains current at the Settlement Date varying the CGT Withholding Amount to nil,

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then:

- (c) for clause 2.5(1), the Seller irrevocably directs the Buyer to draw a bank cheque for the CGT Withholding Amount in favour of the Commissioner of Taxation or, if the Buyer's Solicitor requests, the Buyer's Solicitor's Trust Account;
 - (d) the Buyer must lodge a *Foreign Resident Capital Gains Withholding Purchaser Notification Form* with the ATO for each person comprising the Buyer and give copies to the Seller with the payment reference numbers (PRN) on or before settlement;
 - (e) the Seller must return the bank cheque in paragraph (c) to the Buyer's Solicitor (or if there is no Buyer's Solicitor, the Buyer) at settlement; and
 - (f) the Buyer must pay the CGT Withholding Amount to the ATO in accordance with section 14-200 of the Withholding Law and give the Seller evidence that it has done so within 2 Business Days of settlement occurring.
- (4) For clause 2.5(3) and section 14-215 of the Withholding Law, the market value of the CGT asset is taken to be the Purchase Price less any GST included in the Purchase Price for which the Buyer is entitled to an input tax credit unless:
- (a) the Property includes items in addition to the Land and Improvements; and
 - (b) no later than 2 Business Days before the Settlement Date, the Seller gives the Buyer a valuation of the Land and Improvements prepared by a registered valuer,
- in which case the market value of the Land and Improvements will be as stated in the valuation.
- (5) If the Buyer is required to pay the GST Withholding Amount to the Commissioner of Taxation at settlement pursuant to section 14-250 of the Withholding Law:
- (a) the Seller must give the Buyer a notice in accordance with section 14-255(1) of the Withholding Law;
 - (b) prior to settlement the Buyer must lodge with the ATO:
 - (i) a *GST Property Settlement Withholding Notification* form ("Form 1"); and
 - (ii) a *GST Property Settlement Date Confirmation* form ("Form 2");
 - (c) on or before settlement, the Buyer must give the Seller copies of:
 - (i) the Form 1;
 - (ii) confirmation from the ATO that the Form 1 has been lodged specifying the Buyer's lodgement reference number and payment reference number;
 - (iii) confirmation from the ATO that the Form 2 has been lodged; and
 - (iv) a completed ATO payment slip for the Withholding Amount.
 - (d) the Seller irrevocably directs the Buyer to draw a bank cheque for the GST Withholding Amount in favour of the Commissioner of Taxation and deliver it to the Seller at settlement; and
 - (e) the Seller must pay the GST Withholding Amount to the ATO in compliance with section 14-250 of the Withholding Law promptly after settlement.
- (6) The Buyer warrants that the statements made by the Buyer in the Reference Schedule under GST Withholding Obligations are true and correct.

2.6 Adjustments

- (1) Rent and Outgoings must be apportioned between the parties in accordance with this clause 2.6 and any adjustments paid and received on settlement so that:
 - (a) the Seller is liable for Outgoings and is entitled to Rent up to and including the Settlement Date; and
 - (b) the Buyer is liable for Outgoings and is entitled to Rent after the Settlement Date.
- (2) Subject to clauses 2.6(3), 2.6(5), and 2.6(14), Outgoings for periods including the Settlement Date must be adjusted:
 - (a) for those paid, on the amount paid;
 - (b) for those assessed but unpaid, on the amount payable (excluding any discount); and
 - (c) for those not assessed:
 - (i) on the amount the relevant authority advises will be assessed (excluding any discount); or
 - (ii) if no advice on the assessment to be made is available, on the amount of the latest separate assessment (excluding any discount).
- (3) If there is no separate assessment of rates for the Land at the Settlement Date and the Local Government informs the Buyer that it will not apportion rates between the Buyer and the Seller, then:
 - (a) the amount of rates to be adjusted is that proportion of the assessment equal to the ratio of the area of the Land to the area of the parcel in the assessment; and
 - (b) if an assessment of rates includes charges imposed on a "per lot" basis, then the portion of those charges to be adjusted is the amount assessed divided by the number of lots in that assessment.
- (4) The Seller is liable for land tax assessed on the Land for the financial year current at the Settlement Date. If land tax is unpaid at the Settlement Date and the Queensland Revenue Office advises that it will issue a final clearance for the Land on payment of a specified amount, then the Seller irrevocably directs the Buyer to draw a bank cheque for the specified amount from the Balance Purchase Price at settlement and the Buyer must pay it promptly to the Queensland Revenue Office.
- (5) Any Outgoings assessable on the amount of water used must be adjusted on the charges that would be assessed on the total water usage for the assessment period, determined by assuming that the actual rate of usage shown by the meter reading made before settlement continues throughout the assessment period. The Buyer must obtain and pay for the meter reading.
- (6) If any Outgoings are assessed but unpaid at the Settlement Date, then the Seller irrevocably directs the Buyer to draw a bank cheque for the amount payable from the Balance Purchase Price at settlement and pay it promptly to the relevant authority. If an amount is deducted under this clause, the relevant Outgoing will be treated as paid at the Settlement Date for the purposes of clause 2.6(2).
- (7) Rent for any rental period ending on or before the Settlement Date belong to the Seller and are not adjusted at settlement.
- (8) Unpaid Rent for the rental period including both the Settlement Date and the following day ("**Current Period**") is not adjusted until it is paid.
- (9) Rent already paid for the Current Period or beyond must be adjusted at settlement.

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- (10) If Rent payments are reassessed after the Settlement Date for periods including the Settlement Date, any additional Rent payment from a Tenant or refund due to a Tenant must be apportioned under clauses 2.6(7), 2.6(8) and 2.6(9).
- (11) Payments under clause 2.6(10) must be made within 14 days after notification by one party to the other but only after any additional payment from a Tenant has been received.
- (12) The cost of Bank cheques payable at settlement:
- to the Seller or its mortgagee are the responsibility of the Buyer; and
 - to parties other than the Seller or its mortgagee are the responsibility of the Seller and the Seller will reimburse this cost to the Buyer as an adjustment at settlement.
- (13) The Seller is not entitled to require payment of the Balance Purchase Price by means other than Bank cheque without the consent of the Buyer.
- (14) Upon written request by the Buyer, the Seller will, before settlement, give the Buyer a written statement, supported by reasonable evidence, of:
- all Outgoings and all Rent for the Property to the extent they are not capable of discovery by search or enquiry at any office of public record or pursuant to the provisions of any statute; and
 - any other information which the Buyer may reasonably require for the purpose of calculating or apportioning any Outgoings or Rent under this clause 2.6.

If the Seller becomes aware of a change to the information provided the Seller will as soon as practicably provide the updated information to the Buyer.

3. FINANCE

- 3.1 This contract is conditional on the Buyer obtaining approval of a loan for the Finance Amount from the Financier by the Finance Date on terms satisfactory to the Buyer. The Buyer must take all reasonable steps to obtain approval.
- 3.2 The Buyer must give notice to the Seller that:
- approval has not been obtained by the Finance Date and the Buyer terminates this contract; or
 - the finance condition has been either satisfied or waived by the Buyer.
- 3.3 The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 3.2 by 5pm on the Finance Date. This is the Seller's only remedy for the Buyer's failure to give notice.
- 3.4 The Seller's right under clause 3.3 is subject to the Buyer's continuing right to give written notice to the Seller of satisfaction, termination or waiver pursuant to clause 3.2.

4. BUILDING AND PEST INSPECTION REPORTS

- 4.1 This contract is conditional upon the Buyer obtaining a written building report from a Building Inspector and a written pest report from a Pest Inspector (which may be a single report) on the Property by the Inspection Date on terms satisfactory to the Buyer. The Buyer must take all reasonable steps to obtain the reports (subject to the right of the Buyer to elect to obtain only one of the reports).
- 4.2 The Buyer must give notice to the Seller that:
- a satisfactory Inspector's report under clause 4.1 has not been obtained by the Inspection Date and the Buyer terminates this contract. The Buyer must act reasonably; or
 - clause 4.1 has been either satisfied or waived by the Buyer.

- 4.3 If the Buyer terminates this contract and the Seller asks the Buyer for a copy of the building and pest reports, the Buyer must give a copy of each report to the Seller without delay.
- 4.4 The Seller may terminate this contract by notice to the Buyer if notice is not given under clause 4.2 by 5pm on the Inspection Date. This is the Seller's only remedy for the Buyer's failure to give notice.
- 4.5 The Seller's right under clause 4.4 is subject to the Buyer's continuing right to give written notice to the Seller of satisfaction, termination or waiver pursuant to clause 4.2.

5. SETTLEMENT

5.1 Time and Date

- (1) Settlement must occur:
- between 9am and 4pm AEST on the Settlement Date; and
 - subject to clause 5.1(2), in the Place for Settlement at the office of a solicitor, Financial Institution or settlement agent nominated by the Seller.
- (2) If the Seller has not nominated an office under clause 5.1(1)(b) or the parties have not otherwise agreed where settlement is to occur by 5pm on the date 2 Business Days before the Settlement Date, section 61(2)(c) of the *Property Law Act 1974* applies.

5.2 Transfer Documents

- (1) The Transfer Documents must be prepared by the Buyer and delivered to the Seller a reasonable time before the Settlement Date.
- (2) If the Buyer pays the Seller's reasonable expenses, it may require the Seller to produce the Transfer Documents at the Queensland Revenue Office nearest the Place for Settlement for stamping before settlement.

5.3 Documents and Keys at Settlement

- (1) In exchange for payment of the Balance Purchase Price, the Seller must deliver to the Buyer at settlement:
- unstamped Transfer Documents capable of immediate registration after stamping; and
 - any instrument necessary to release any Encumbrance over the Property in compliance with the Seller's obligation in clause 7.2; and
 - if requested by the Buyer not less than 2 clear Business Days before the Settlement Date, the Keys; and
 - if there are Tenancies:
 - the Seller's copy of any Tenancy agreements;
 - a notice to each Tenant advising of the sale in the form required by law; and
 - any notice required by law to transfer to the Buyer the Seller's interest in any Bond; and
 - a copy of a current Pool Compliance Certificate for each regulated pool on the Land unless:
 - the Seller has done this before settlement; or
 - the Seller has given the Buyer a notice under section 28 of the *Building Regulation 2021* (Notice of No Pool Safety Certificate) before entry into this contract.
- (2) If the Keys are not required to be delivered at Settlement under clause 5.3(1)(c), the Seller must deliver the Keys to the Buyer on or before settlement. The Seller may discharge its obligation under this provision by authorising the Seller's Agent to release the Keys to the Buyer.

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5.4 Assignment of Covenants and Warranties

At settlement, the Seller assigns to the Buyer the benefit of all:

- (1) covenants by the Tenants under the Tenancies;
 - (2) guarantees and Bonds (subject to the requirements of the *Residential Tenancies and Rooming Accommodation Act 2008*) supporting the Tenancies;
 - (3) manufacturer's warranties regarding the Included Chattels; and
 - (4) builders' warranties on the Improvements;
- to the extent they are assignable. However, the right to recover arrears of Rent is not assigned to the Buyer and section 117 of the *Property Law Act 1974* does not apply.

5.5 Possession of Property and Title to Included Chattels

On the Settlement Date, in exchange for the Balance Purchase Price, the Seller must give the Buyer vacant possession of the Land and the Improvements except for the Tenancies. Title to the Included Chattels passes at settlement.

5.6 Reservations

- (1) The Seller must remove the Reserved Items from the Property before settlement.
- (2) The Seller must repair at its expense any damage done to the Property in removing the Reserved Items. If the Seller fails to do so, the Buyer may repair that damage.
- (3) Any Reserved Items not removed before settlement will be considered abandoned and the Buyer may, without limiting its other rights, complete this contract and appropriate those Reserved Items or dispose of them in any way.
- (4) The Seller indemnifies the Buyer against any damages and expenses resulting from the Buyer's actions under clauses 5.6(2) or 5.6(3).

5.7 Consent to Transfer of State Lease

- (1) If the Land sold is leasehold, this contract is subject to any necessary consent to the transfer of the lease to the Buyer being obtained by the Settlement Date.
- (2) The Seller must apply for the consent required as soon as possible.
- (3) The Buyer must do everything reasonably required to help obtain this consent.

6. TIME**6.1 Time of the Essence**

Time is of the essence of this contract, except regarding any agreement between the parties on a time of day for settlement.

6.2 Extension of Settlement Date

- (1) Either party may, at any time up to 4pm on the Settlement Date, extend the Settlement Date by giving a notice under this clause nominating a new date for settlement which must be no later than 5 Business Days after the Scheduled Settlement Date.
- (2) The Settlement Date will be the date specified in the Extension Notice and time is of the essence in respect of this date.
- (3) More than one Extension Notice may be given under clause 6.2(1) but the new date for settlement nominated in an Extension Notice may not be a date later than 5 Business Days after the Scheduled Settlement Date.
- (4) In this clause 6.2, "**Scheduled Settlement Date**" means the Settlement Date specified in the Reference Schedule as extended:
 - (a) by agreement of the parties; or
 - (b) under clause 6.3 or 11.4,
 but excludes any extension of the Settlement Date as a result of the operation of this clause 6.2.

6.3 Delay Event

- (1) This clause 6.3 applies if a party is unable to perform a Settlement Obligation solely as a consequence of a Delay Event but does not apply where the inability is attributable to:
 - (a) damage to, destruction of or diminution in value of the Property or other property of the Seller or Buyer; or
 - (b) termination or variation of any agreement between a party and another person whether relating to the provision of finance, the release of an Encumbrance, the sale or purchase of another property or otherwise.
- (2) Time for the performance of the parties' Settlement Obligations is suspended and ceases to be of the essence of the contract and the parties are deemed not to be in breach of their Settlement Obligations.
- (3) An Affected Party must take reasonable steps to minimise the effect of the Delay Event on its ability to perform its Settlement Obligations.
- (4) When an Affected Party is no longer prevented from performing its Settlement Obligations due to the Delay Event, the Affected Party must give the other party a notice of that fact, promptly.
- (5) When the Suspension Period ends, whether notice under clause 6.3(4) has been given or not, either party may give the other party a Notice to Settle.
- (6) A Notice to Settle must be in writing and state:
 - (a) that the Suspension Period has ended; and
 - (b) a date, being not less than 5 nor more than 10 Business Days after the date the Notice to Settle is given, which shall become the Settlement Date;
 - (c) that time is of the essence.
- (7) When Notice to Settle is given, time is again of the essence of the contract.
- (8) In this clause 6.3:
 - (a) "**Affected Party**" means a party referred to in clause 6.3(1);
 - (b) "**Delay Event**" means:
 - (i) a tsunami, flood, cyclone, earthquake, bushfire or other act of nature;
 - (ii) riot, civil commotion, war, invasion or a terrorist act;
 - (iii) an imminent threat of an event in paragraphs (i) or (ii);
 - (iv) compliance with any lawful direction or order by a Government Agency; or
 - (v) if clause 2.5 applies, the computer system operated by the ATO for the GST Withholding notifications referred to in clause 2.5(5)(c) is inoperative;
 - (c) "**Government Agency**" means the government of the Commonwealth of Australia or an Australian State, Territory or local government and includes their authorities, agencies, government owned corporations and authorised officers, courts and tribunals;
 - (d) "**Settlement Obligations**" means, in the case of the Buyer, its obligations under clauses 2.5(1), 2.5(5)(b) and (c) and 5.1(1) and, in the case of the Seller, its obligations under clauses 5.1(1), 5.3(1)(a) – (e) and 5.5;
 - (e) "**Suspension Period**" means the period during which the Affected Party (or if both the Buyer and Seller are Affected Parties, either of them) remains unable to perform a Settlement Obligation solely as a consequence of a Delay Event.

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7. MATTERS AFFECTING THE PROPERTY**7.1 Title**

The Land is sold subject to:

- (1) any reservations or conditions on the title or the original Deed of Grant (if freehold); or
- (2) the conditions of the Crown Lease (if leasehold).

7.2 Encumbrances

The Property is sold free of all Encumbrances other than the Title Encumbrances and Tenancies.

7.3 Requisitions

The Buyer may not deliver any requisitions or enquiries on title.

7.4 Seller's Warranties

- (1) The Seller's warranties in clauses 7.4(2) and 7.4(3) apply except to the extent disclosed by the Seller to the Buyer:
 - (a) in this contract; or
 - (b) in writing before the Buyer signed this contract.
- (2) The Seller warrants that, at the Contract Date:
 - (a) there is no outstanding notice under section 246AG, 247 or 248 of the *Building Act 1975* or section 167 or 168 of the *Planning Act 2016* that affects the Property;
 - (b) the Seller has not received any communication from a competent authority that may lead to the issue of a notice referred to in clause 7.4(2)(a) or a notice or order referred to in clause 7.6(1);
 - (c) there are no current or threatened claims or proceedings which may lead to a Court order or writ of execution affecting the Property;
 - (d) there is no outstanding obligation on the Seller to give notice to the administering authority under the *Environmental Protection Act 1994* of a notifiable activity being conducted on the Land; and
 - (e) the Seller is not aware of any facts or circumstances that may lead to the Land being classified as contaminated land within the meaning of the *Environmental Protection Act 1994*.
- (3) The Seller warrants that at settlement:
 - (a) if the Land is freehold: it will be the registered owner of an estate in fee simple in the Land and will own the rest of the Property;
 - (b) if the Land is leasehold: it will be the registered lessee, the lease is not liable to forfeiture because of default under the lease, and it will own the rest of the Property;
 - (c) it will be capable of completing this contract (unless the Seller dies or becomes mentally incapable after the Contract Date); and
 - (d) there will be no unsatisfied Court order or writ of execution affecting the Property.
- (4) If the Seller breaches a warranty in clause 7.4(2) or 7.4(3), the Buyer may terminate this contract by notice to the Seller given before settlement.
- (5) The Seller does not warrant that the Present Use is lawful.

7.5 Survey and Mistake

- (1) The Buyer may survey the Land.
- (2) If:
 - (a) there is an error in the boundaries or area of the Land;
 - (b) there is an encroachment by structures onto or from the Land;
 - (c) there are Services that pass through the Land which do not service the Land and are not protected by any Encumbrance disclosed to the Buyer in this contract; or

(d) there is a mistake or omission in describing the Property or the Seller's title to it,

which is material, the Buyer may terminate this contract by notice to the Seller given before settlement.

- (3) If a matter referred to in clause 7.5(2) is:
 - (a) immaterial; or
 - (b) material, but the Buyer elects to complete this contract,
 the Buyer's only remedy against the Seller is for compensation, but only if claimed by the Buyer in writing on or before settlement.
- (4) The Buyer may not delay settlement or withhold any part of the Balance Purchase Price because of any compensation claim under clause 7.5(3).

7.6 Requirements of Authorities

- (1) Any valid notice or order by any competent authority or Court requiring work to be done or money spent in relation to the Property must be fully complied with:
 - (a) if issued before the Contract Date: by the Seller before the Settlement Date unless clause 7.6(4) applies; or
 - (b) if issued on or after the Contract Date: by the Buyer unless clause 7.6(3) applies.
- (2) If the Seller fails to comply with clause 7.6(1)(a), the Buyer is entitled to claim the reasonable cost of complying with the notice or order from the Seller after settlement as a debt.
- (3) If any notice or order referred to in clause 7.6(1)(b) is required to be complied with before the Settlement Date:
 - (a) the Seller must comply with the notice or order; and
 - (b) at settlement, the Buyer must pay the reasonable costs incurred by the Seller in doing so,
 unless the Buyer directs the Seller not to and indemnifies the Seller against any liability incurred for failure to comply with the notice or order.
- (4) The Buyer must comply with any notice or order referred to in clause 7.6(1) which is disclosed by the Seller to the Buyer:
 - (a) in this contract; or
 - (b) in writing before the Buyer signed this contract.

7.7 Property Adversely Affected

- (1) If at the Contract Date:
 - (a) the Present Use is not lawful under the relevant town planning scheme;
 - (b) the Land is affected by a proposal of any competent authority to alter the dimensions of any Transport Infrastructure or locate Transport Infrastructure on the Land;
 - (c) access to the Land passes unlawfully through other land;
 - (d) any Services to the Land which pass through other land are not protected by a registered easement, building management statement or by statutory authority;
 - (e) any competent authority has issued a current notice to treat, or notice of intention to resume, regarding any part of the Land;
 - (f) there is an outstanding condition of a development approval attaching to the Land under section 73 of the *Planning Act 2016* or section 96 of the *Economic Development Queensland Act 2012* which, if complied with, would constitute a material mistake or omission in the Seller's title under clause 7.5(2)(d);
 - (g) the Property is affected by the *Queensland Heritage Act 1992* or is included in the World Heritage List;

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- (h) the Property is declared acquisition land under the *Queensland Reconstruction Authority Act 2011*;
- (i) there is a charge against the Land under section 104 of the *Foreign Acquisitions and Takeovers Act 1975* (Cth),

and that has not been disclosed in this contract, the Buyer may terminate this contract by notice to the Seller given before settlement.

- (2) If no notice is given under clause 7.7(1), the Buyer will be treated as having accepted the Property subject to all of the matters referred to in that clause.
- (3) The Seller authorises the Buyer to inspect records held by any authority, including Security Interests on the PPSR relating to the Property.

7.8 Compliant Smoke Alarms

- (1) The Seller must install smoke alarms in any domestic dwelling on the Land in accordance with the Smoke Alarm Requirement Provision by the Settlement Date.
- (2) If the Seller fails to comply with clause 7.8(1), the Buyer is entitled to an adjustment at settlement equal to 0.15% of the Purchase Price but only if claimed by the Buyer in writing on or before settlement. This is the Buyer's only remedy for non-compliance with clause 7.8(1).

7.9 Dividing Fences

Notwithstanding any provision in the *Neighbourhood Disputes (Dividing Fences and Trees) Act 2011*, the Seller need not contribute to the cost of building any dividing fence between the Land and any adjoining land owned by it. The Buyer waives any right to claim contribution from the Seller.

8. RIGHTS AND OBLIGATIONS UNTIL SETTLEMENT

8.1 Risk

The Property is at the Buyer's risk from 5pm on the first Business Day after the Contract Date.

8.2 Access

After reasonable notice to the Seller, the Buyer and its consultants may enter the Property:

- (1) once to read any meter;
- (2) for inspections under clause 4;
- (3) once to inspect the Property before settlement;
- (4) once to value the Property before settlement; and
- (5) once to carry out an inspection for smoke alarms installed in the Property.

8.3 Seller's Obligations After Contract Date

- (1) The Seller must use the Property reasonably until settlement. The Seller must not do anything regarding the Property or Tenancies that may significantly alter them or result in later expense for the Buyer.
- (2) The Seller must promptly upon receiving any notice, proceeding or order that affects the Property or requires work or expenditure on the Property, give a copy to the Buyer.
- (3) Without limiting clause 8.3(1), the Seller must not without the prior written consent of the Buyer, give any notice or seek or consent to any order that affects the Property or make any agreement affecting the Property that binds the Buyer.

8.4 Information Regarding the Property

Upon written request of the Buyer but in any event before settlement, the Seller must give the Buyer:

- (1) copies of all documents relating to any unregistered interests in the Property;
- (2) full details of the Tenancies to allow the Buyer to properly manage the Property after settlement;

- (3) sufficient details (including the date of birth of each Seller who is an individual) to enable the Buyer to undertake a search of the PPSR;
- (4) the Local Government rate account number for the Land; and
- (5) further copies or details if those previously given cease to be complete and accurate.

8.5 Possession Before Settlement

If possession is given before settlement:

- (1) the Buyer must maintain the Property in substantially its condition at the date of possession, fair wear and tear excepted;
- (2) entry into possession is under a licence personal to the Buyer revocable at any time and does not:
 - (a) create a relationship of Landlord and Tenant; or
 - (b) waive the Buyer's rights under this contract;
- (3) the Buyer must insure the Property to the Seller's satisfaction; and
- (4) the Buyer indemnifies the Seller against any expense or damages incurred by the Seller as a result of the Buyer's possession of the Property.

9. PARTIES' DEFAULT

9.1 Seller and Buyer May Affirm or Terminate

- (1) If the Seller or Buyer, as the case may be, fails to comply with an Essential Term, or makes a fundamental breach of an intermediate term, the Seller (in the case of the Buyer's default) or the Buyer (in the case of the Seller's default) may affirm or terminate this contract under this clause.
- (2) Clause 9.1 does not limit any other right or remedy of the parties including those under this contract or any right at law or in equity.

9.2 If Seller Affirms

If the Seller affirms this contract under clause 9.1, it may sue the Buyer for:

- (1) damages;
- (2) specific performance; or
- (3) damages and specific performance.

9.3 If Buyer Affirms

If the Buyer affirms this contract under clause 9.1, it may sue the Seller for:

- (1) damages;
- (2) specific performance; or
- (3) damages and specific performance.

9.4 If Seller Terminates

If the Seller terminates this contract under clause 9.1, it may do all or any of the following:

- (1) resume possession of the Property;
- (2) forfeit the Deposit and any interest earned;
- (3) sue the Buyer for damages;
- (4) resell the Property.

9.5 If Buyer Terminates

If the Buyer terminates this contract under clause 9.1, it may do all or any of the following:

- (1) recover the Deposit and any interest earned;
- (2) sue the Seller for damages.

9.6 Seller's Resale

- (1) If the Seller terminates this contract and resells the Property, the Seller may recover from the Buyer as liquidated damages:
 - (a) any deficiency in price on a resale; and
 - (b) its expenses connected with any repossession, any failed attempt to resell, and the resale, provided the resale settles within 2 years of termination of this contract.
- (2) Any profit on a resale belongs to the Seller.

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9.7 Seller's Damages

The Seller may claim damages for any loss it suffers as a result of the Buyer's default, including its legal costs on an indemnity basis and the cost of any Work or Expenditure under clause 7.6(3).

9.8 Buyer's Damages

The Buyer may claim damages for any loss it suffers as a result of the Seller's default, including its legal costs on an indemnity basis.

9.9 Interest on Late Payments

- (1) The Buyer must pay interest at the Default Rate:
 - (a) on any amount payable under this contract which is not paid when due; and
 - (b) on any judgement for money payable under this contract.
- (2) Interest continues to accrue:
 - (a) under clause 9.9(1)(a), from the date it is due until paid; and
 - (b) under clause 9.9(1)(b), from the date of judgement until paid.
- (3) Any amount payable under clause 9.9(1)(a) in respect of a period prior to settlement must be paid by the Buyer at settlement. If this contract is terminated or if any amount remains unpaid after settlement, interest continues to accrue.
- (4) Nothing in this clause affects any other rights of the Seller under this contract or at law.

10. GENERAL**10.1 Seller's Agent**

The Seller's Agent is appointed as the Seller's agent to introduce a Buyer.

10.2 Foreign Buyer Approval

The Buyer warrants that either:

- (1) the Buyer's purchase of the Property is not a notifiable action; or
- (2) the Buyer has received a no objection notification, under the *Foreign Acquisitions and Takeovers Act 1975* (Cth).

10.3 Duty

The Buyer must pay all duty on this contract.

10.4 Notices

- (1) Notices under this contract must be in writing.
- (2) Notices under this contract or Notices required to be given by law may be given and received by the party's solicitor.
- (3) Notices under this contract or Notices required to be given by law may be given by:
 - (a) delivering or posting to the other party or its solicitor; or
 - (b) sending it to the facsimile number of the other party or its solicitor stated in the Reference Schedule (or another facsimile number notified by the recipient to the sender); or
 - (c) sending it to the email address of the other party or its solicitor stated in the Reference Schedule (or another email address notified by the recipient to the sender).
- (4) Subject to clause 10.4(5), a notice given after this contract is entered into in accordance with clause 10.4(3) will be treated as given:
 - (a) 5 Business Days after posting;
 - (b) if sent by facsimile, at the time indicated on a clear transmission report; and
 - (c) if sent by email, at the time it is sent.
- (5) Notices given by facsimile, by personal delivery or by email between 5pm on a Business Day (the "first Business Day") and 9am on the next Business Day (the "second Business Day") will be treated as given or delivered at 9am on the second Business Day.

- (6) If two or more notices are treated as given at the same time under clause 10.4(5), they will be treated as given in the order in which they were sent or delivered.
- (7) Notices or other written communications by a party's solicitor (for example, varying the Inspection Date, Finance Date or Settlement Date) will be treated as given with that party's authority.
- (8) For the purposes of clause 10.4(3)(c) and clause 12.2 the notice or information may be contained within an email, as an attachment to an email or located in an electronic repository accessible by the recipient by clicking a link in an email.
- (9) A communication given using a messaging system in an ELNO System is not a notice for the purpose of this contract.

10.5 Business Days

- (1) If anything is required to be done on a day that is not a Business Day, it must be done instead on the next Business Day.
- (2) If the Finance Date or Inspection Date fall on a day that is not a Business Day, then it falls on the next Business Day.
- (3) If clause 11 applies and the Settlement Date falls on a day on which both the Sydney and Melbourne offices of the Reserve Bank of Australia are closed, the Settlement Date will be taken to be the next Business Day.

10.6 Rights After Settlement

Despite settlement and registration of the transfer, any term of this contract that can take effect after settlement or registration remains in force.

10.7 Further Acts

If requested by the other party, each party must, at its own expense, do everything reasonably necessary to give effect to this contract.

10.8 Severance

If any term or part of a term of this contract is or becomes legally ineffective, invalid or unenforceable in any jurisdiction it will be severed and the effectiveness, validity or enforceability of the remainder will not be affected.

10.9 Interpretation**(1) Plurals and Genders**

Reference to:

- (a) the singular includes the plural and the plural includes the singular;
- (b) one gender includes each other gender;
- (c) a person includes a Body Corporate; and
- (d) a party includes the party's executors, administrators, successors and permitted assigns.

(2) Parties

- (a) If a party consists of more than one person, this contract binds them jointly and each of them individually.
- (b) A party that is a trustee is bound both personally and in its capacity as a trustee.

(3) Statutes and Regulations

Reference to statutes includes all statutes amending, consolidating or replacing them.

(4) Inconsistencies

If there is any inconsistency between any provision added to this contract and the printed provisions, the added provision prevails.

(5) Headings

Headings are for convenience only and do not form part of this contract or affect its interpretation.

INITIALS (Note: initials not required if signed with Electronic Signature)

000027468080

(6) Calculating Time

If anything is permitted or required to be done:

- (a) a number of days or Business Days before a specified date, the date by which that thing may or must be done is to be calculated excluding the specified date;

Example: if the Settlement Date falls on a Friday, 2 days before the Settlement Date is Wednesday.

- (b) "at least" a number of days or Business Days before a specified date or a clear number of days or Business Days before a specified date, the date by which that thing may or must be done is to be calculated excluding the specified date and excluding the day on which the thing may or must be done;

Example: if the Settlement Date falls on a Friday, at least 2 days before the Settlement Date or 2 clear days before the Settlement Date is Tuesday.

- (c) a number of days or Business Days after a specified date, the date by which that thing may or must be done is to be calculated excluding the specified date.

Example: if the Contract Date falls on a Monday, 2 days after the Contract Date is Wednesday.

10.10 Counterparts

- (1) This contract may be executed in two or more counterparts, all of which will together be deemed to constitute one and the same contract.
- (2) A counterpart may be electronic and signed using an Electronic Signature.

11. ELECTRONIC SETTLEMENT**11.1 Application of Clause**

Clause 11:

- (a) applies if the form of transfer under the *Land Title Act 1994* required to transfer title in the Land to the Buyer is a required instrument to which section 5(1) of the *Land Title Regulation 2022* applies;
- (b) continues to apply even if section 5(2)(a)(ii) of the *Land Title Regulation 2022* applies; and
- (c) overrides any other provision of this contract to the extent of any inconsistency.

11.2 Nomination of ELNO System and Completion of Electronic Workspace

- (1) The Seller must nominate the ELNO System to be used for the Electronic Settlement. Despite clause 10.4(9), the Seller may nominate the ELNO System by sending or accepting an invitation to an Electronic Workspace in an ELNO System.
- (2) The parties must:
 - (a) ensure that the Electronic Workspace is completed and all Electronic Conveyancing Documents and the Financial Settlement Schedule are Digitally Signed prior to settlement; and
 - (b) do everything else required in the Electronic Workspace or otherwise to enable settlement to occur on the Settlement Date.
- (3) If the parties cannot agree on a time for settlement, the time to be nominated in the Electronic Workspace is 4pm AEST.
- (4) If any part of the Purchase Price is to be paid to discharge an Outgoing:
 - (a) the Buyer may, by notice in writing to the Seller, require that the amount is paid to the Buyer's Solicitor's trust account and the Buyer is responsible for paying the amount to the relevant authority;

- (b) for amounts to be paid to destination accounts other than the Buyer's Solicitor's trust account, the Seller must give the Buyer a copy of the current account for the Outgoing to enable the Buyer to verify the destination account details in the Financial Settlement Schedule.

- (5) If the Deposit is required to discharge any Encumbrance or pay an Outgoing at settlement:
 - (a) the Deposit Holder must, if directed by the Seller at least 2 Business Days before settlement, pay the Deposit (and any interest accrued on investment of the Deposit) less commission as clear funds to the Seller's Solicitor;
 - (b) the Buyer and the Seller authorise the Deposit Holder to make the payment in clause 11.2(5)(a);
 - (c) the Seller's Solicitor will hold the money as Deposit Holder under the contract;
 - (d) the Seller and Buyer authorise the Seller's Solicitor to pay the money as directed by the Seller in accordance with the Financial Settlement Schedule.

11.3 Electronic Settlement

- (1) Clauses 5.1(1)(b), 5.1(2) and 5.2 do not apply.
- (2) Payment of the Balance Purchase Price electronically as directed by the Seller's Solicitor in the Financial Settlement Schedule satisfies the Buyer's obligation in clause 2.5(1).
- (3) The Seller and Buyer will be taken to have complied with:
 - (a) clause 2.5(3)(c), (e) and (f); and
 - (b) clause 2.5(5)(d) and (e), (as applicable) if at settlement the Financial Settlement Schedule specifies payment of the relevant amount to the account nominated by the Commissioner of Taxation.
- (4) The Seller will be taken to have complied with clause 5.3(1)(b), (c), (d) and (e) if:
 - (a) in relation to documents which are suitable for Electronic Lodgement in the Land Registry at settlement, the documents are Digitally Signed within the Electronic Workspace; and
 - (b) in relation to any other document or thing, the Seller's Solicitor:
 - (i) confirms in writing prior to settlement that it holds all relevant documents which are not suitable for Electronic Lodgement and all Keys (if requested under clause 5.3(1)(c)) in escrow on the terms contained in the QLS E-Conveyancing Guidelines; and
 - (ii) gives a written undertaking to send the documents and Keys (if applicable) to the Buyer or Buyer's Solicitor no later than the Business Day after settlement; and
 - (iii) if requested by the Buyer, provides copies of documents in the Seller's Solicitors possession.
- (5) A party is not in default to the extent it is prevented from complying with an obligation because the other party or the other party's Financial Institution has not done something in the Electronic Workspace.
- (6) Any rights under the contract or at law to terminate the contract may not be exercised during the time the Electronic Workspace is locked for Electronic Settlement.
- (7) Electronic Settlement is taken to occur when Financial Settlement is effected, whether or not Electronic Lodgement has occurred.

INITIALS (Note: initials not required if signed with Electronic Signature)

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11.4 Computer System Unavailable

If settlement fails and cannot occur by 4pm AEST on the Settlement Date because a computer system operated by the Land Registry, Queensland Revenue Office, Reserve Bank, a Financial Institution or the relevant ELNO System is inoperative or unavailable, neither party is in default and the Settlement Date is deemed to be the next Business Day. Time remains of the essence.

11.5 Costs

Each party must pay its own fees and charges of using the relevant ELNO System for Electronic Settlement.

12. ELECTRONIC CONTRACT AND DISCLOSURE

12.1 Electronic Signing

If this contract is signed by any person using an Electronic Signature, the Buyer and the Seller:

- (a) agree to enter into this contract in electronic form; and
- (b) consent to either or both parties signing the contract using an Electronic Signature.

12.2 Pre-contract Disclosure

The Buyer consents to the Seller's use of electronic communication to give any notice or information required by law to be given to the Buyer and which was given before the Buyer signed this contract.

CURRENT TITLE SEARCH
QUEENSLAND TITLES REGISTRY PTY LTD

Request No: 43850818

Search Date: 15/03/2023 07:59

Title Reference: 50948148

Date Created: 14/05/2014

Previous Title: 50930533

REGISTERED OWNER

Dealing No: 715825521 11/06/2014

SHIRIN EBRAHIMI NIA

ESTATE AND LAND

Estate in Fee Simple

LOT 171 SURVEY PLAN 251036
Local Government: MORETON BAY

EASEMENTS, ENCUMBRANCES AND INTERESTS

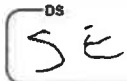
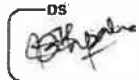
1. Rights and interests reserved to the Crown by
Deed of Grant No. 10624090 (POR 389)
2. MORTGAGE No 715825522 11/06/2014 at 16:23
NATIONAL AUSTRALIA BANK LIMITED A.B.N. 12 004 044 937

ADMINISTRATIVE ADVICES - NIL
UNREGISTERED DEALINGS - NIL

Caution - Charges do not necessarily appear in order of priority

** End of Current Title Search **

COPYRIGHT QUEENSLAND TITLES REGISTRY PTY LTD [2023]
Requested By: D-ENQ EQUIFAX





MACQUARIE

GPO Box 1630, Sydney NSW 2001
1800 098 648
support@trading.macquarie.com

RS KATHPALIA SUPERANNUATION PTY LIMITED <RS KATHPALIA S/F A/C>

7
**FAULCONBRIDGE STREET
THE PONDS NSW 2769**

Sell Order Instruction		Tax Invoice S22753138	
Order Number	104108989	Trade Date	31-Oct-22
Time/Date Created	28-Oct-22 02:09 PM AEST	As at Date	31-Oct-22
Order Creator	Sachin Kathpalia	Settlement Date	02-Nov-22
Time/Date Last Amended	28-Oct-22 02:09 PM AEST	Amount	\$4,820.05
Last Instruction	Sell 200 WBC @ \$24.20	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23267540 - RS KATHPALIA SUPERANNUATION PTY LIMITED <RS KATHPALIA S/F A/C>

Sell Contract S22753138

We have sold for you:

ASX Code WBC
Description WESTPAC BANKING CORPORATION ORDINARY FULLY PAID

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
200			1420058432	\$24.20	\$4,840.00
200				\$24.20	(average)

Trade Value	\$4,840.00
Brokerage	\$19.95
Net Proceeds	\$4,820.05
Includes GST of	\$1.81

Third Party Platform Pty Ltd is a Trading Participant of both ASX and Chi-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

This confirmation is issued subject to (a) the directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; (b) the customs and usages of the Market and (c) the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

Due Date: 20 Feb 2023

TAX INVOICE

Trustee for RS Kathpalia Superannuation Fund
7 Faulconbridge St
THE PONDS NSW 2769
AUSTRALIAInvoice Number
INV-1256Invoice Date
13 Feb 2023

Description	GST	Amount
For Professional Services including:		
Accounting time completing entry, reconciliations, members statements, financials and tax return for the fund	10%	825.00
Class Super Software costs oncharged	10%	275.00
Audit costs including disbursement to independent auditor	10%	330.00
	Subtotal	1,300.00
	Total GST 10%	130.00
	Invoice Total	1,430.00
	Payments Received	0.00
	Amount Due	\$1,430.00

Account payment terms are STRICTLY 7 days net
accounts@smsfaustralia.com

How to Pay

EFT directly into our bank account:
Account: SMSF Australia Pty Ltd
BSB: 065-004 Account No: 1108 1117
Reference: Name and INV-1256Credit card payment via Stripe
VISA or MasterCard Accepted
3% surcharge oncharged

Investment Strategy

RS Kathpalia Superannuation Fund

Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement need.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.

Investment objective of the trustee's is to aim to achieve real medium to longer-term growth, whilst maintaining a low level of risk.

Investment Choice:

The Trustees have determined the fund's investment may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives and including the participation in dividend reinvestment program, right issues and the like:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial commercial property investment:
- Bank and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice to Accountants, Solicitors or Financial Planners in the formulation of any their future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

While drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including but not limited to:

- the risks involved in making each investment;
- the likely return from making each investment;
- the range and diversity of investments;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

- Whether the trustees of the fund should hold insurance cover for one or more members of the fund.

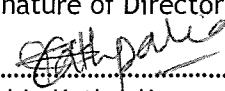
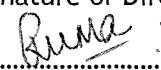
Policies:

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund’s investment, to oversee the overall investment mix and the expected cash flow requirements of the fund.
- Balancing the fund’s investment portfolio due to changes in market conditions, by further sale and purchase of investments.

The Trustee’s aim will always be to ensure that they follow the investment strategy, however, the Trustees will at all time reserve the right to change the investment mix depending on the market situation and opportunities available to strengthen its Objectives.

A copy of current investment strategy of the fund will be made available to all members of the fund.

Signature of Director of the Trustee Company  Sachin Kathpalia	Date 20 / 11 / 21
Signature of Director of the Trustee Company  Ruma Kathpalia	Date 20 / 11 / 21

Inquires 1300 300 630

Issue date 21 Nov 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 87621651

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 655 475 451
FOR RS KATHPALIA SUPERANNUATION PTY LIMITED

REVIEW DATE: 20 November 23

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
7 FAULCONBRIDGE STREET THE PONDS NSW 2769

2 Principal place of business
7 FAULCONBRIDGE STREET THE PONDS NSW 2769

3 Officeholders

Name: SACHIN KATHPALIA
Born: INDIA
Date of birth: 20/11/1978
Address: 7 FAULCONBRIDGE STREET THE PONDS NSW 2769
Office(s) held: DIRECTOR, APPOINTED 20/11/2021; SECRETARY, APPOINTED 20/11/2021

Name: RUMA KATHPALIA
Born: INDIA
Date of birth: 21/06/1983
Address: 7 FAULCONBRIDGE STREET THE PONDS NSW 2769
Office(s) held: DIRECTOR, APPOINTED 20/11/2021

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	100	\$100.00	\$0.00

5 Members

These details continue on the next page

RS KATHPALIA SUPERANNUATION PTY LIMITED ACN 655 475 451

Page 1 of 2

Company statement continued

Name: SACHIN KATHPALIA
Address: 7 FAULCONBRIDGE STREET THE PONDS NSW 2769

Share Class	Total number held	Fully paid	Beneficially held
ORD	50	Yes	Yes

Name: RUMA KATHPALIA
Address: 7 FAULCONBRIDGE STREET THE PONDS NSW 2769

Share Class	Total number held	Fully paid	Beneficially held
ORD	50	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: SMSF AUSTRALIA PTY LTD
Registered agent number: 46046
Address: PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

RS KATHPALIA SUPERANNUATION PTY LIMITED
 SMSF AUSTRALIA PTY LTD
 PO BOX 230 GLEN OSMOND SA 5064

INVOICE STATEMENT

Issue date 20 Nov 23

RS KATHPALIA SUPERANNUATION PTY LIMITED

ACN 655 475 451

Account No. 22 655475451

Summary

Opening Balance	\$0.00
New items	\$63.00
Payments & credits	\$0.00
TOTAL DUE	\$63.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 20 Jan 24	\$63.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**RS KATHPALIA SUPERANNUATION PTY LIMITED**

ACN 655 475 451

Account No: 22 655475451

**22 655475451**

TOTAL DUE	\$63.00
Immediately	\$0.00
By 20 Jan 24	\$63.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2296554754517



*814 129 0002296554754517 42

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-11-20	Annual Review - Special Purpose Pty Co	4X4841620480P A	\$63.00
	Outstanding transactions		
2023-11-20	Annual Review - Special Purpose Pty Co	4X4841620480P A	\$63.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 5547 5451 742

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

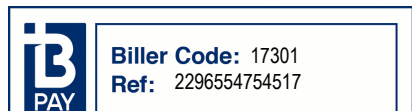
Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Bill Code: 17301
Ref: 2296554754517

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: RS KATHPALIA SUPERANNUATION PTY LIMITED ACN 655 475 451**Company details**

Date company registered 20-11-2021
 Company next review date 20-11-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

7 FAULCONBRIDGE STREET , THE PONDS NSW 2769

Future address

C/- SMSF AUSTRALIA, UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063 Start date: 30-03-2023

Principal place of business

7 FAULCONBRIDGE STREET , THE PONDS NSW 2769

Officeholders

KATHPALIA, SACHIN

Born 20-11-1978 at INDIA

7 FAULCONBRIDGE STREET , THE PONDS NSW 2769

Office(s) held: Director, appointed 20-11-2021
 Secretary, appointed 20-11-2021

KATHPALIA, RUMA

Born 21-06-1983 at INDIA

7 FAULCONBRIDGE STREET , THE PONDS NSW 2769

Office(s) held: Director, appointed 20-11-2021

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	100	100.00	0.00

Members

KATHPALIA , SACHIN 7 FAULCONBRIDGE STREET , THE PONDS NSW 2769

Share class	Total number held	Fully paid	Beneficially held
ORD	50	Yes	Yes

KATHPALIA , RUMA 7 FAULCONBRIDGE STREET , THE PONDS NSW 2769

Share class	Total number held	Fully paid	Beneficially held
ORD	50	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	FormDescription	Status
23-03-2023	7ECC28703 484	CHANGE TO COMPANY DETAILS	Processed - awaiting imaging
20-11-2021	2ERE80562 201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

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005

THE TRUSTEE FOR RS KATHPALIA
SUPERANNUATION FUND
7 FAULCONBRIDGE ST
THE PONDS NSW 2769

Our reference: 8011368450303
Phone: 13 10 20
ABN: 45 993 530 983

29 November 2021

**Your self-managed superannuation fund is compliant
(Evidential document – please file)**

Dear Sir/Madam

We are writing to confirm THE TRUSTEE FOR RS KATHPALIA SUPERANNUATION FUND is a complying superannuation fund for the 1 July 2021 to 30 June 2022 income period in accordance with the *Superannuation Industry (Supervision) Act 1993*.

The fund will continue to be eligible for concessional taxation treatment unless we tell you otherwise.

You can use this notice as evidence from the Australian Taxation Office that the fund is a complying superannuation fund, so please file it for your records.

If there's anything more you'd like to know you can visit www.ato.gov.au/smsf or phone us on **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

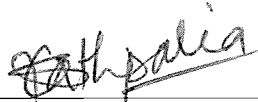
Grant Brodie
Deputy Commissioner of Taxation

Execution

Executed as a deed.

Dated: 20/11/2021

Signed for and on behalf of
RS KATHPALIA SUPERANNUATION PTY LIMITED
A.C.N : 655475451
As director of trustee company



Sachin Kathpalia

In accordance with s.127 of the
Corporations Act 2001 (Cwth)



Signature of witness

In the presence of:

Mr. MANAV GARG

Witnesses' name and title (please print)

Signed for and on behalf of
RS KATHPALIA SUPERANNUATION PTY LIMITED
A.C.N : 655475451
As director of trustee company



Ruma Kathpalia

In accordance with s.127 of the
Corporations Act 2001 (Cwth)



Signature of witness

in the presence of:

Mr. MANAV GARG

Witnesses' name and title (please print)

ATO Self Managed Super Fund Trustee Declaration

I understand that as a director of the corporate trustee of RS Kathpalia Superannuation Fund, I am responsible for ensuring that the fund is operated in accordance with the Superannuation Industry (Supervision) Act 1993 (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing trustees' compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best financial interests of all the members of the fund
- keep records of decisions made about the running of the fund, including the appointment of professional advisers and the retirement of members and payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund

- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Investment restrictions

I understand that, as a director of the trustee company of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- giving financial assistance using the resources of the fund to a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers, allowed by special determinations or acquisitions from the trustee or investment manager of another regulated super fund as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- acquiring an in-house asset if the fund's in-house assets exceed 5% of the market value of the fund's total assets, or the in-house assets will exceed 5% of the market value of the fund's total assets by acquiring the asset (in-house assets are loans to, or investments in, related parties of the fund - including trusts - or assets subject to a lease or lease arrangement between the trustee and a member, relative or other

- related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees, the retirement of members and payment of benefits)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
 - documented decisions about storage of collectables and personal use assets
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund including asset market valuation
 - copies of Transfer balance account reports lodged
 - copies of any other statements you are required to lodge with ATO or provide to other super funds
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- review the independent audit report received from the approved SMSF auditor and take action as required
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 21 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

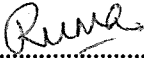

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- *I must ensure this document is retained for at least 10 years or while I remain a trustee*

or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.

- Administrative penalties can be imposed on me for not complying with the legislation.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.
- I declare that the information provided in the form is true and correct.

Signature of the Director of the Trustee Company  Ruma Kathpalia	Date 20 / 11 / 21
Signature of Witness  Witness' name (witness must be 18 years old or over) MANAV GARG	Date 20 / 11 / 21

ATO Self Managed Super Fund Trustee Declaration

I understand that as a director of the corporate trustee of RS Kathpalia Superannuation Fund, I am responsible for ensuring that the fund is operated in accordance with the Superannuation Industry (Supervision) Act 1993 (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing trustees' compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best financial interests of all the members of the fund
- keep records of decisions made about the running of the fund, including the appointment of professional advisers and the retirement of members and payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund

- allow all members of the fund to have access to information and documents as required, including details about
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- lodge the fund's annual return, completed in its entirety, by the due date
- review the independent audit report received from the approved SMSF auditor and take action as required
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
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 - contact person and their contact details
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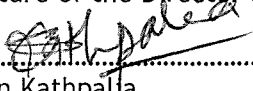
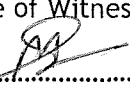
DECLARATION

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or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.

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- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.
- I declare that the information provided in the form is true and correct.

Signature of the Director of the Trustee Company  Sachin Kathpalla	Date 2011121
Signature of Witness  Witness' name (witness must be 18 years old or over) MANAV GARG	Date 2011121