



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80



000054490

GAVENWOOD SUPERANNUATION FUND
PO BOX 1466
NORTH SYDNEY NSW 2059

Here's how your USaver SMSF is working for you.

Your account	Statement period	Your account activity summary
GAVENWOOD SUPERANNUATION FUND	Starts 01 January 2018	Opening balance \$6.24 Cr
BSB number 082-991	Ends 30 June 2018	Total credits \$0.06
Account number 19-041-3198		Total debits \$0.00
		Closing Balance \$6.30Cr
		Interest Credited TFY* \$6.30
		Withholding tax TFY \$0.00

Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/01/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jan-2018 IS : 1.66 % P.A			\$6.24 Cr
31/01/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jan-2018 TO 31-Jan-2018 IS : 0.4 %			\$6.24 Cr
31/01/2018	Interest for 01/01/2018 - 31/01/2018		\$0.01	\$6.25 Cr
01/02/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Feb-2018 IS : 1.66 % P.A			\$6.25 Cr
28/02/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Feb-2018 TO 28-Feb-2018 IS : 0.4 %			\$6.25 Cr
28/02/2018	Interest for 01/02/2018 - 28/02/2018		\$0.01	\$6.26 Cr
01/03/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Mar-2018 IS : 1.66 % P.A			\$6.26 Cr
31/03/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Mar-2018 TO 31-Mar-2018 IS : 0.4 %			\$6.26 Cr
31/03/2018	Interest for 01/03/2018 - 31/03/2018		\$0.01	\$6.27 Cr

Hello, are your details up to date?

Login to ubank.com.au, select the 'Admin' tab and click on 'My Details' to check what we have on file.

Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at ubank.com.au and go to 'Account Statements', select 'Statement Settings' and update to 'Online Only'.

Please check your statement carefully. If there are any errors or omissions please contact us immediately on 13 30 80. Please note we may adjust debits and credits to accurately reflect your account bonus. UBank is a division of National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 which is the issuer of the products and services. *Interest credited does not include any withholding tax amount applicable to you.

Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/04/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Apr-2018 IS : 1.66 % P.A			\$6.27 Cr
30/04/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Apr-2018 TO 30-Apr-2018 IS : 0.4 %			\$6.27 Cr
30/04/2018	Interest for 01/04/2018 - 30/04/2018		\$0.01	\$6.28 Cr
01/05/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-May-2018 IS : 1.66 % P.A			\$6.28 Cr
31/05/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-May-2018 TO 31-May-2018 IS : 0.4 %			\$6.28 Cr
31/05/2018	Interest for 01/05/2018 - 31/05/2018		\$0.01	\$6.29 Cr
01/06/2018	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jun-2018 IS : 1.66 % P.A			\$6.29 Cr
30/06/2018	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jun-2018 TO 30-Jun-2018 IS : 0.4 %			\$6.29 Cr
30/06/2018	Interest for 01/06/2018 - 30/06/2018		\$0.01	\$6.30 Cr
Totals		\$0.00	\$0.06	\$6.30 Cr



182U7105 / E-54490 / S-115458 /

Simple tips for keeping your banking secure

We're a bank. So your security and privacy is what matters most. Check out these handy tips we've put together to help protect you and your accounts.

Treat your details like royalty

Your password, PIN, and security codes are the keys to your banking with us. Our advice? Don't share them with anyone – not even our staff. But here's how you can really up the ante:

- Make your password / PIN difficult to guess. When choosing a password, use a combination of letters, numbers and characters, and don't choose something that's easily identified with you (like your name, phone number or address). For PINs, don't use your DOB
- Avoid using the same password / PIN for everything
- Memorise your password / PIN and change them frequently
- Don't make it easy for fraudsters. Don't store your password / PIN on or with the devices you use to make transactions
- Keep your mobile phone secure (and if you're using fingerprint login, it should only recognise your fingerprints, and no-one else's)
- Secure your letterbox with a lock to keep personal information safe
- Keep your cards in sight, and get receipts after every transaction
- For UBank Visa Debit cards - sign new cards, and destroy old ones
- Take care when entering your password / PIN in public. You never know who is watching ...
- Treat any unsolicited email with suspicion as UBank will never send you an email with a link to online banking. Forward suspicious emails to hoax@nab.com.au

Use your smarts

Banking with us means banking online. So you should always:

- Try and avoid logging in in public places
- Never leave your computer unattended and log out after each session
- Always type **ubank.com.au** directly into the browser
- Never log in by clicking on a link or a pop-up window
- Log on regularly to check for suspicious activity on your accounts
- Keep your anti-virus software up to date, and ensure your computer updates are set automatically update

Protect yourself against scammers

Unfortunately there are people out there who'll try to get hold of your money – via authentic-looking emails, over the phone, or by SMS. Here are our tips on helping to make sure your money stays where it belongs:

- Keep an eye on your phone – if it's stopped working, this could be a sign it's been transferred to another provider without your permission
- Watch out for romance scams – people who try and befriend you online and ask you to pay for flights or send funds them funds
- Be aware of people asking you to open a UBank account on behalf of a friend – with your name and your account details
- Don't give your personal information to people you don't know or trust
- Don't click on pop-up ads – they could be spyware or adware
- Stay away from fake job advertisements – if it looks too good to be true, it probably is!
- Let us know immediately if you've changed address or contact details
- Shred personal documents before disposing of them
- If your mobile phone ever stops working, get in touch with your service provider to make sure you haven't been a victim of 'mobile phone porting'. This is where scammers may use your information to transfer your phone number to another provider so they can intercept SMS passcodes sent to you.

Talk to us immediately

We're here to help, so call us on 13 30 80 if:

- Your password / PIN becomes known to any other person or is compromised
- Your card has been misused, lost or stolen
- Your computer is lost, stolen or fraudulently accessed
- Your mobile is lost or stolen, or unexpectedly disconnected.
- You've provided any of your banking information to someone via an unsolicited email or an unknown caller
- You think you've received a scam email that pretends to be from us
- You find out about any unauthorised transaction, access or error on your accounts

For more info on scams and hoaxes, visit the Australia Consumer Fraud Taskforce SCAMwatch website at www.scamwatch.gov.au or the Australian Government's Stay Smart Online service at www.staysmartonline.gov.au. For a more detailed version of these tips, head to www.ubank.com.au/security.

One more thing

The ePayments Code details situations where you could be liable for unauthorised transactions involving your UBank Visa Debit Card, card details, password, and/or PIN. Your liability for losses is determined by the ePayments Code, rather than these tips. For more information about the ePayments Code, go to moneysmart.gov.au and search 'ePayments'.



Our Ref: CL:18/0138

4 February 2019

Ms HL Wilson
Gavenwood Nominees Pty Ltd
21A Peppertree Drive
ROTHBURY NSW 2320

Dear Heather

Gavenwood Nominees Pty Ltd Your Sale to Sermin Yavuzer
Property: 212/14-18 Finlayson Street, Lane Cove

SETTLEMENT

We confirm that settlement of your sale was effected on 25 January 2019.

At settlement we collected the balance of purchase money and made sure that all adjustments were properly made.

BALANCE OF SALE PROCEEDS

We confirm that the balance of sale proceeds (\$645,639.51) collected on settlement were deposited into your nominated bank account with CBA.

BALANCE OF DEPOSIT

We confirm your Selling Agent Raine & Horne Lane Cove will account directly to you for the balance of the deposit less their commission plus any interest earned on the deposit.

NOTICES AND ADJUSTMENTS

Lane Cove Council, Sydney Water, the owners corporation and the Valuer General's department will be notified that you are no longer the owner of the property.

All rates were adjusted as if they had been fully paid and appropriate adjustments made in your favour. Any amounts then owing were paid out of the balance due on settlement.

COSTS

Our Statement of Account is **enclosed** showing a nil balance. We thank you for attending to payment of our account on settlement.

Sydney - By Appointment

ABN 70 163 610 722 | Corporate Licence Number 05002024

ABN 13 611 368 724 effective from 1/4/2019

Phone (02) 9411 6681 | Postal PO Box 154, ARTARMON NSW 1570

Address 'Excen Building' 119 Willoughby Road, Crows Nest

www.vogueconveyancing.com.au

Our instructions are now completed. We take this opportunity to thank you for your instructions and we look forward to being of assistance to you in the future!

Yours faithfully
Vogue Conveyancing

Cindy Lambert
Principal
cindy@vogueconveyancing.com.au



SETTLEMENT ADJUSTMENT SHEET

Vendor: Gavenwood Nominees Pty Ltd Gavenwood Superannuation Fund

Purchaser: Sermin Yavuzer

Property: 212/14-18 Finlayson Street, Lane Cove

Settlement: 25 January 2019

Adjustments as at: 25 January 2019

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price		\$720,000.00
Less Deposit		\$72,000.00
Balance		<hr/> \$648,000.00
Current Council Rates		
For Period 01/07/2018 to 30/06/2019 - 365 days		
\$990.00 Adjusted as Paid		
Purchaser allows 156 days		
For period 25/01/2019 to 30/06/2019		\$423.12
Current Water/Sewerage Rates		
For Period 01/01/2019 to 31/03/2019 - 90 days		
\$172.04 Adjusted as Paid		
Purchaser allows 65 days		
For period 25/01/2019 to 31/03/2019		\$124.25
Purchaser allows for Section 184 Certificate (Inclusive of GST)		\$119.90
Strata Levies		
For Period 01/12/2018 to 28/02/2019 - 90 days		
\$990.00 Adjusted as Paid		
Purchaser allows 34 days		
For period 25/01/2019 to 28/02/2019		\$374.00
Totals	\$0.00	\$649,041.27
Less Amount Payable By Vendor		\$0.00
AMOUNT DUE ON SETTLEMENT		<hr/> \$649,041.27 <hr/>

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Contract for the sale and purchase of land 2018 edition

TERM	MEANING OF TERM	NSW Duty:
vendor's agent	Raine & Horne Lane Cove 3/85 85 Longueville Rd, Lane Cove, NSW 2066 e: alexb@lanecove.rh.com.au	Phone: (02) 8318 7888 Fax: 02 8318 7899
co-agent		
vendor	Gavenwood Nominees Pty Ltd ACN 002 638 664 ATF Gavenwood Superannuation Fund 21A Peppertree Drive, Rothbury, NSW 2320	
vendor's solicitor	Vogue Conveyancing 119 Willoughby Road, Crows Nest NSW 2065 PO Box 154, Artarmon NSW 1570 e: cindy@vogueconveyancing.com.au	Phone: 02 9411 6681 Fax: 02 9411 6684 Ref: CL:18/0138
date for completion land (address, plan details and title reference)	42nd day after the contract date 212/14-18 Finlayson Street, Lane Cove, New South Wales 2066 Registered Plan: Lot 15 Plan SP 90323 Folio Identifier 15/SP90323	(clause 15)

improvements ☒ VACANT POSSESSION ☐ subject to existing tenancies
☐ HOUSE ☐ garage ☐ carport ☒ home unit ☒ carspace ☒ storage space
☐ none ☐ other:
 attached copies ☒ documents in the List of Documents as marked or as numbered:
☐ other documents:

A real estate agent is permitted by legislation to fill up the items in this box in a sale of residential property.

inclusions	<input checked="" type="checkbox"/> blinds <input checked="" type="checkbox"/> dishwasher <input checked="" type="checkbox"/> light fittings <input checked="" type="checkbox"/> oven/cooktop <input checked="" type="checkbox"/> built-in wardrobes <input checked="" type="checkbox"/> fixed floor coverings <input type="checkbox"/> range hood <input type="checkbox"/> pool equipment <input type="checkbox"/> clothes line <input type="checkbox"/> insect screens <input checked="" type="checkbox"/> smoke alarm <input type="checkbox"/> TV antenna <input type="checkbox"/> curtains <input checked="" type="checkbox"/> other: built in desk and bookshelves, air conditioning unit, fixed wall mirror and air conditioning unit
exclusions	
purchaser	Sermin Yavuzer YAVUZER 20 Bristol Parade, Farmborough Heights, NSW 2526
purchaser's solicitor	By the Rules Conveyancing Lawyers Locked Bag 1009, Gordon NSW 2072 e: janet.christopher@bytherules.com.au Phone: 02 9133 1370
price	\$720,000.00
deposit	\$72,000.00 (10% of the price, unless otherwise stated)
balance	\$648,000.00
contract date	7/12/18 (if not stated, the date this contract was made)
buyer's agent	

vendor

GST AMOUNT (optional)

The price includes
GST of: \$

witness

purchaser

☐ JOINT TENANTS ☐ tenants in common ☐ in unequal shares

witness